



## Adviser Profile – Paul McShane

This is Part 2 of The Advice Exchange's Financial Services Guide and Credit Guide. This document contains important information about me as your Financial Adviser and it should read in conjunction with The Advice Exchange's Financial Services Guide and Credit Guide Part 1, dated 16<sup>th</sup> September 2019.

Your Adviser will be Paul McShane Authorised Representative (ASIC no. 1264776) of The Advice Exchange Pty Ltd.

### Qualifications

- Business Degree
- Chartered Accountant
- Registered Tax Agent
- Chartered Tax Adviser
- Diploma of Financial Services  
(Financial Planning)

### Experience

- Over 25 years as an accountant in Public Practice.
- Involved in Agriculture
- Experience with deceased estates with a accountancy & law firm
- Self Managed Super Funds
- Financial Planning

### Services

- Wealth accumulation strategies;
- Retirement planning and pension advice;
- Superannuation and rollover advice;
- Self-Managed Super Fund advice;
- Personal and Business risk insurance advice;
- Business succession, transition and asset protection planning;
- Cash flow advice;
- Centrelink financial planning advice;
- Access to Managed Discretionary Portfolio services;
- Estate planning;
- Portfolio review and ongoing advice services.
- Investments eg Savings Plans
- Tax Effective Investments

### Authorisations

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and Life risk products;
- Managed investment schemes, including Investor Directed Portfolio Services (IDPS);
- Retirement savings account products;
- Superannuation;

### Exclusions

- Managed Discretionary Account (MDA) Services;
- Margin Lending;
- Credit Services.
- Securities

## Fees

Before undertaking any work or providing advice, we will quote you a fee based on the following:

**Note:** Advice fees are inclusive of GST and payable by you at the following stages:

1. **Full Financial Planning Advice:** A personalised Statement of Advice (SoA), where a plan preparation fee (up to \$5,500) is payable.
2. **Limited Financial Planning Advice:** A personalised Statement of Advice (SoA), where a plan preparation fee (\$2,200 up to \$3,300) is payable.
3. **Implementation Fee:** An implementation fee to implement the advice recommendations in the Statement of Advice (SoA) plan may also be charged. These are payable when you decide to proceed and implement any of our recommendations. The actual fee will depend on the complexity of your situation and the amount of funds invested, but will not exceed:
  - a. a range from \$550 (minimum) to \$11,000 (maximum); or
  - b. \$330 per hour; or
  - c. 3.3% of the initial funds invested, or 1.10% of premium; or
  - d. the maximum of entry fees or contribution fees specified in the Product Disclosure Statement (PDS) for the recommended product; whichever is the greater.
4. **Ongoing Advice:** A review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you. This service will be subject to ongoing advice fees. These fees can range from \$880 to \$11,000, or up to 1.10% p.a. of total funds under management.

**Note:** All fees will be subject to your prior approval and ultimately determined based on the complexity of your situation and the time it takes to prepare personal financial advice for you. Full details of all fees and commissions for financial and credit services will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements (PDS) at the time of receiving any recommendation.

## Associations and Remuneration Arrangements

As your Adviser, I have an association with Tassie Small Business Finance Pty Ltd as an employee. As an employee, I receive a salary and standard employment benefits, based on a balance of performance measures aimed at ensuring advice in the best interests of Tassie Small Business Finance Pty Ltd clients. Fees and commissions are paid to Tassie Small Business Finance Pty Ltd by The Advice Exchange for distribution to me as a salary or distribution of profit.

## Privacy

In addition to the information provided in The Advice Exchange FSGCG Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at [www.theadviceexchange.com.au](http://www.theadviceexchange.com.au) or by calling us on 03 9823 1344.

## Our Contact Details

You may provide instructions to me by using any of the contact details below.

### Your Financial Adviser:

Paul McShane

Mobile:

Email: [paul@cmctas.com.au](mailto:paul@cmctas.com.au)

### Practice details:

Phone: 0363 343 143

Tassie Small business Finance Pty Ltd Pty Ltd [83 081 235 832 ] (ASIC no. 1264776 is the Corporate Authorised Representative of The Advice Exchange ABN 55 107 629 194, AFSL and ACL 278937

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