



Financial Services Guide

Part 2 (Adviser Profile) Christina Cabrera

Date created/updated – 9 November 2015

PART 2 (Adviser Profile)

Part 2 (Adviser Profile) contains the following sections:

- About Your Adviser (Section 1);
- The Services I Provide (Section 2);
- Fees and Charges (Section 3); and
- Contact and Acknowledgment (Section 4).

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 9 November 2015 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative of Securitor Financial Group Ltd ('Securitor').

I am authorised by Securitor to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSG. I have also been authorised by Securitor to distribute this FSG.

Securitor Financial Group Ltd
ABN 48 009 189 495 holder of
Australian Financial Services Licence No. 240687

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SECTION 1

ABOUT YOUR ADVISER

WHO IS YOUR FINANCIAL ADVISER?

Your Financial Adviser is Christina Cabrera

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Christina Cabrera and Wisdom of Wealth. The term 'Representatives' refers generally to Securitor's Authorised Representatives.

My Authorised Representative number is 254844.

WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

I have extensive experience in the financial planning industry.

I have spent over 24 years as a Financial Adviser offering advice to individual clients as well as small

and large business clients. Prior to Securitor, I was a Financial Adviser with various financial organisations, including Blue Edge Financial Planning, Trust West and Challenge Bank.

WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

I am a Certified Financial Planner®. I hold a Diploma of Financial Planning and am a member of the Financial Planning Association of Australia Limited.

DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

I am a director of Blue Edge Financial Planning Pty Ltd, which is a Corporate Authorised Representative of Securitor and is not a related company of Securitor. Blue Edge Financial Planning Pty Ltd's Authorised Representative number is insert Corporate ASIC AR No. 290536

SECTION 2

THE SERVICES I PROVIDE

WHAT AREAS IS YOUR FINANCIAL ADVISER AUTHORISED TO PROVIDE ADVICE ON?

I am authorised by Securitor to provide financial services, including advice or services in the following areas.

- Basic deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Standard margin lending facilities;
- Retirement savings account products;
- Securities (e.g. shares); and
- Superannuation products

ARE THERE ANY SERVICES YOUR FINANCIAL ADVISER IS NOT AUTHORISED TO PROVIDE?

I am not authorised by Securitor to provide advice or services in the following areas:

Derivatives;

Please ask me if you would like a referral for these services. If I receive a specific fee for this referral, it is disclosed below in Section 3 'Fees and Charges'. It may also be disclosed in an advice document

such as a Statement of Advice ('SoA'), if I provide you with personal advice.

HOW CAN YOU PROVIDE YOUR INSTRUCTIONS TO ME?

You may provide instructions to me by using any of the contact details provided in Section 4 'Contact & Acknowledgment'.

PRIVACY STATEMENT

In addition to the information provided in the Securitor FSG 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.wisdomofwealth.com.au and/or by calling us on 08-9443-1940.

SECTION 3

FEES AND CHARGES

HOW WILL YOUR FINANCIAL ADVISER BE PAID FOR THE SERVICES PROVIDED?

I received income from workshop and talk attendance fees and hourly fees I charge for general advice and accountability coaching.

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to me.

WHAT IS YOUR FINANCIAL ADVISERS FEE STRUCTURE?

I do not provide personal financial services advice. I provide general advice through my workshops, talks and personal coaching.

Fees

1. Workshop Attendance Fees

Workshops are carefully crafted to maximise your learning on general financial issues.

Fees reflect the complexity and length of workshops.

2. Speaking Fees

I am available as a public speaker to cover various topics. My speaking fees are based on a scale and will depend on the complexity and length of the speaking engagement. All speaking fees will be agreed upon prior to any speaking engagement.

3. Personal Coaching on general matters of wealth and mindset

I provide one on one general advice and accountability coaching to help you achieve maximum results on your journey to wealth. My hourly rate is \$440. All fees are inclusive of GST.

WHAT AMOUNTS DO MY EMPLOYER AND OTHER RELATED ENTITIES RECEIVE FOR FINANCIAL SERVICES?

All fees for workshop and talk attendance and accountability coaching are received by me..

WHAT OTHER BENEFITS DOES YOUR FINANCIAL ADVISER RECEIVE?

In addition to the remuneration detailed above, I am eligible to qualify for other benefits and entitlements as detailed below:

From time to time we may accept alternative forms of remuneration from product providers or other parties (up to a value of \$300), such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit that we receive and other benefits that relate to information technology software support provided by a product issuer or that relate to educational and training purposes. A copy of the register is available on request for a small charge.

WILL YOUR FINANCIAL ADVISER BE PAID WHEN MAKING A REFERRAL?

If I need to refer you to another specialist, I will make the introduction. I do not normally receive any referral benefits for the referral. If I do receive a payment for making a referral to an external specialist such as an accountant, financial planner or solicitor, any amount payable will be disclosed to you. This will be paid by the external specialist and will be at no additional cost to you.

If you have been referred to me by an external party and you accept the services I provide, I may make a payment to the external party for that referral. Any amount payable will be disclosed you. This will be paid by me to the external party and will be at no additional cost to you.

Please note I am a director of Blue Edge Financial Planning Pty Ltd As a result of any financial planning fees that are charged to you by Blue Edge Financial Planning Pty Ltd, I may receive profit share as a director and a salary.

SECTION 4

CONTACT & ACKNOWLEDGMENT

HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

Phone: 08-9442-1940

Email: info@blueedge.net.au

Website: www.wisdomofwealth.com.au

Your Financial Adviser:

Christina Cabrera

ACKNOWLEDGMENT – CLIENT COPY

I/We acknowledge that I was/we were provided with the Securitator Financial Services Guide Part 1 dated 9 November 2015 and Part 2 (Adviser Profile) dated 9 November 2015.

Client name: _____

Client signature: _____ Date received: _____

Client name: _____

Client signature: _____ Date received: _____

OR complete as follows if Financial Services Guide is mailed to Client(s):

I confirm that I sent a copy of the Securitator Financial Services Guide Part 1 dated 9 November 2015 and Part 2 (Adviser Profile) dated 9 November 2015 follows:

Sent to (Client name(s)): _____

Sent on (Date): _____

Sent by (Name): _____

ACKNOWLEDGEMENT – ADVISER COPY (to be retained on client file)

I/We acknowledge that I was/we were provided with the Securitator Financial Services Guide Part 1 dated 9 November 2015 and Part 2 (Adviser Profile) dated 9 November 2015 follows:

Client name: _____

Client signature: _____ Date received: _____

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