BUSINESS PROFILE

ADVISER PROFILE VERSION:

VERSION 2.0

This document contains a Business and an Adviser profile. The business profile provides information about the business your adviser works for. The adviser profile provides information about your adviser - their contact details, qualifications, experience and any memberships they may hold. It also outlines the strategies and products your adviser can provide advice on.
These profiles are part of the Financial Services Guide (FSG) and are only complete when they are provided together.

DATE ISSUED 11/09/2018

ABOUT OUR LICENSEE

ABN	30 085 870 015	**AFSL/ACL NUMBER**	238478
ADDRESS	Level 6, 200 Creek Street Brisbane Queensland 4000		
POSTAL	GPO Box 942, Brisbane QLD 4001		
PHONE	07 3018 0400		
FAX	07 3018 0399		
EMAIL	info@futuro.com.au		
WEB	www.futuro.com.au		

Futuro is responsible for the services provided by any of its authorised or credit representatives.

Accumulate Wealth Management Pty Ltd ABN 16 107 288 835 is a Corporate Authorised Representative No. 433849 of Futuro Financial Services Pty Ltd.

OUR CONTACT DETAILS

TRADING NAME	Accumulate Wealth Management Pty Ltd
BUSINESS ADDRESS	Suite 2, 4 Gugeri Street Claremont WA 6010
POSTAL ADDRESS	Suite 2, 4 Gugeri Street Claremont WA 6010
TELEPHONE	08 6109 0669
WEB	www.accumulatewealth.com.au

ABOUT OUR TEAM

Accumulate Wealth Management is a privately-owned boutique financial advisory practice. Our advisers have significant expertise to help solve your unique financial complexity and maximise the probability of achieving your wealth and lifestyle aspirations. As a fee for service practice, Accumulate focuses on research and preparation of strategy and advice, implementation of strategy and advice, ongoing review and refinement of advice, and portfolio management services.

ADVICE FEES

The fees charged for our advice and services may be based on:

- A set dollar amount that is agreed between you and us and invoiced directly to you.
- A percentage-based fee that is agreed between you and us and paid via your product (if possible).

Please refer to our Client Value Proposition for full details in relation to the cost of our services.

Our advice fees (inclusive of GST) include charges for the following advice services:

INITIAL CONSULTATION (1 HOUR)	Usually at the expense of Accumulate Wealth Management while we gain an understanding of your unique circumstance and issues.
ADVICE HOURLY RATE	Ranges between $275 to $385 per hour (including GST) depending on the complexity of your circumstances and advice required. An indicative quote is provided before any engagement commences.
INITIAL ADVICE	Typically ranges between $1,100 to $5,500 (including GST) depending on the complexity of your circumstances and advice required. An indicative quote is provided before any engagement commences.
ADVICE IMPLEMENTATION	Typically ranges between $550 to $4,400 (including GST) depending on the complexity of your circumstances and advice required. An indicative quote is provided before any implementation commences
ONGOING ADVICE	Your ongoing advice and support package is customised to your needs, the complexity of your circumstances, and future requirements. The ongoing advice fee is therefore dependant on these factors. An indicative quote is provided before any engagement commences
ADDITIONAL ADVICE	Typically any additional advice is included in your ongoing advice package. In the event, the scope of the project or time required is above and beyond your package, you will be provided with a quote beforehand.

Fees may increase on July 1 each year in line with the Consumer Price Index (CPI).

COMMISSIONS

Commissions may be payable by product issuers for services in relation to insurance, banking deposit products, margin lending, some loan products and older investment products and annuity products. For insurance, the commission is factored into the annual premium and may range as follows:

- From 0% to 90% of the initial premium
- From 0% to 40% per annum of the renewal premium

For other products, this may range as follows:

- From 0% to 10% of the initial amount invested
- From 0% to 1.0% per annum for the value of your investment balance

Generally, the payment we receive will be based on the service provided. Details of other payments we receive are contained in the Product Disclosure Statements (PDS) for most financial product issuers, which are available from your adviser.

You have a right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or representative.

HOW ARE WE PAID

Futuro collects our fees (incl. GST) and retains $33,000 and 4% of our annual turnover to support our business. This includes investment and strategy research, continuing education, compliance consulting and business coaching, allowing us to provide you with the highest quality service and advice. The remainder of our fees are paid to Accumulate Wealth Management Pty Ltd from which your financial planner receives their income.

OTHER BENEFITS I RECEIVE

PAYMENTS FROM OTHER PROFESSIONALS

We have no referral arrangements in place with other professional service providers.

PAYMENTS TO OTHER PROFESSIONALS

We have no referral arrangements in place with other professional service providers.

RELATIONSHIPS AND ASSOCIATIONS

We have no financial relationships with other entities or associations.

ADVISER PROFILE

ABOUT ME

My name is WILLIAM HENWOOD and I am an authorised representative No. 287728 of Futuro Financial Services Pty Ltd.

EDUCATION AND QUALIFICATIONS

Bachelor of Commerce (Curtin University)

- Diploma of Financial Planning
- Advanced Diploma of Financial Planning
- ASX Accredited Listed Product Adviser Program
- Self-Managed Superannuation Fund Association of Australia SMSF Specialist Adviser

EXPERIENCE

I assist individuals and families, executives, business owners, retirees, and high net worth people formulate, implement and manage financial and investment strategies. Prior to founding Accumulate Wealth Management, I spent 11 years as a Senior Adviser and Partner with Barker Wealth Management in Adelaide, and seven years with NASDAQ-listed Commerce One Inc. in San Francisco and global consulting services firm PriceWaterhouseCoopers in Boston. This experience complemented previous media and policy advisory roles with the W.A. Government's Department of Premier and Cabinet, and an early career reporting and radio presenting with Australian Broadcasting Corporation and W.A. Newspapers

MEMBERSHIPS

- Self-Managed Superannuation Fund Association of Australia (SMSF Specialist Adviser)
- Financial Planning Association of Australia (Associate Member)
- Tax Practitioners Board (Financial Adviser Designation)

MY CONTACT DETAILS

TELEPHONE	08 6109 0669
MOBILE	0400 836 430
EMAIL	will@accumulatewealth.com.au

WHY SHOULD YOU CHOOSE ME

I aim to provide personalised and responsible advice suited to your objectives and believe that sound advice and planning is the key to improving your financial position.

I undertake continuous professional development and training programs so that I am up to date with legislative changes to superannuation, investments, social security and tax environments.

I have access to technical, risk and investment research professionals who provide me with additional analysis on strategies and products that become available as a result of these changes.

I will help you sort out your goals and weigh up different investment strategies to achieve them.

Most importantly, I turn your thoughts into action. There are no secret formulas to achieving financial security. I work with you to get the basics right and ensure you have a plan to achieve your goals over time.

ADVICE I CAN PROVIDE

I can provide you with strategic advice as well as arrange the types of financial products listed below.

I can help you to identify the types of services and products that will be appropriate to meet your financial goals. In addition, you can choose whether to receive advice about a range of needs all at once, or we can provide advice about a single issue, so your most important goals are achieved first. Further advice can then be provided over time about any other needs or goals as required.

I am authorised to provide advice on the products listed below:

STRATEGIES

- guidance on budgeting and goal setting
- savings and wealth creation strategies
- investment planning
- gearing strategies
- superannuation planning
- pre-retirement planning
- retirement planning
- personal insurance planning
- business insurance planning
- estate planning considerations
- aged care and Centrelink planning
- salary packaging advice

FINANCIAL SERVICES PRODUCTS

- deposit and payment products
- financial planning
- life risk insurance products
- securities
- managed investments
- tax effective investments
- superannuation and retirement savings accounts
- self-managed super funds (including limited recourse borrowing arrangements)

HOW I AM PAID

I am remunerated by receiving the residual profit from Accumulate Wealth Management after all business operating expenses have been deducted.