



## Fortnum Principal Practice Profile

Fortnum Private Wealth Ltd (ABN 54 139 889 535), AFSL 357306 (“**Fortnum Private Wealth**”) is a Group representing a number of like-minded advisers united in a “client-first” approach, in which all Principal Practices have an equity stake.

Our name comes from a combination of two words – fortress and numbers. This represents our duty to you, the client, – our strength in numbers, our commitment to building your financial future, our dedication to protecting your financial security.

We represent a new approach to financial advice, delivering the highest quality financial advice based on integrity, innovation and a commitment to building your financial future.

Visionplan Management Pty Ltd (ABN 31 109 431 272) and its advisers are Authorised Representatives of Fortnum Private Wealth. Where indicated, the advisers of Visionplan Management Pty Ltd may also be Authorised Credit Representatives of Fortnum Private Wealth, Australian Credit Licence 357306.

Note: This Principal Practice Profile forms an essential part of the Combined Financial Services Guide and Credit Guide (“Our Guide”). Our Guide is not complete without it.

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## Visionplan Management Pty Ltd

Authorised Representative Number: 278075

Our Practice has been established since 1988 providing a range of wealth advice and expertise to assist clients with every aspect of their financial situation. Our firm has a disciplined approach to helping you build and manage your plan for financial independence.

## Our Advisers

### Alexander James Dunshea (Sandy)

DipFP, CFP®

Authorised Representative Number: 239386

Sandy Dunshea is the Proprietor of Visionplan Management Pty Ltd.

Sandy began his career in 1988 with National Mutual (now AXA Financial Planning) progressing to owning his own business within Associated Planners Financial Services Limited (now Genesys Wealth Advisers) dealer group in 1997. He joined Fortnum Financial Advisers in June 2010.

Sandy holds the internationally recognised Certified Financial Planner™ or CFP® qualification and has completed a Diploma of Financial Planning. He is a Member of the Financial Planning Association of Australia.

With these qualifications and experience Sandy is well qualified to help clients achieve their financial goals.



## Products Offered

The advisers noted in this profile are authorised to provide financial product advice to their clients and deal in:

- Deposit and payment products
- Derivatives
- Life investment or life risk products
- Interests in managed investment schemes, including investor directed portfolio services (IDPS)
- Retirement savings accounts
- Securities
- Superannuation
- Standard margin lending facility

## Services Offered

The advisers noted in this profile are authorised are able to offer their clients the following services:

- Investment strategies including gearing and savings plans
- Budget and cash flow planning
- Debt management
- Superannuation advice, including salary sacrifice and consolidation strategies
- Personal insurance strategies
- Centrelink / DVA advice
- Retirement planning advice
- Estate planning advice
- Advice on ownership and structures eg. Discretionary and family trusts
- Portfolio review services
- Ongoing advisory services
- Referrals to specialists, eg. Accountants, solicitors

## Client Fees

There are various ways that you may pay for the services that are provided.

- Fee for service
- Commissions from product or service providers
- A combination of the above

Your adviser will obtain your agreement to the arrangement prior to proceeding.

## Fee for Service

A fee for service may be payable for the following services:

- Preparation of advice
- Initial adviser services
- Ongoing adviser services
- Ongoing review services

The fee for service may be determined by any of the following:

An hourly rate of \$88 - \$220 per hour (including GST) depending on the complexity of your circumstances;

An agreed fee;

A percentage of funds under advice of up to 3.3% (including GST) depending on the complexity of your circumstances;

A combination of any of the above.

If you pay a fee for service to Fortnum Private Wealth, they may pay a proportion of this to Visionplan Management Pty Ltd as detailed in Our Guide under the heading 'Commissions'. If your adviser receives a proportion of this remuneration they will inform you of the amount at the time they provide you with advice.



## **Commissions from product and service providers**

Commissions may be paid to Fortnum Private Wealth by product and service providers who, in turn, may pay a proportion of this to Visionplan Management Pty Ltd as detailed in Our Guide under the heading 'Commissions'.

If your adviser receives a proportion of this remuneration they will inform you of the amount at the time they provide you with advice.

A combination of fee for service and remuneration from product and service providers may be payable.

## **Adviser Remuneration**

The advisers noted in this profile may be remunerated by one or more of the following methods. If any are relevant to the advice provided to you, further details will be set out in your advice document.

### ➤ Salary

Your adviser may be paid a salary based on experience and capability.

### ➤ Bonus

Your adviser may be eligible to receive a bonus based on a combination of revenue and other non financial measures that relate to compliance, staff training and the quality of service.

## **Other benefits**

Your adviser may also receive other benefits, all of which are detailed in Our Guide under the heading 'other benefits'.

Your adviser is also required to keep a register of small value benefits (i.e. \$100 to \$300 in value) which may be received by them from product and service providers. These benefits are permissible unless they are received frequently or similar benefits, when combined, exceed \$300. These registers are available at your adviser's office for inspection with 7 days' notice.

## **Contact details**

If you would like to make an appointment, please contact our office on:

Phone: (02) 6884 2222  
Fax: (02) 6884 9462

Address: 58 Bultje Street, Dubbo NSW 2830