

ABOUT YOUR ADVISER

Catherine James | AR No.324989

Cathan & Co Pty Ltd T/A Plansure | CAR No.1030618

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Authorisations

I am an authorised representative of Professional Investment Services Pty Ltd. I am authorised in the following financial services and products:

- Superannuation
- Pensions & Annuities
- Self Managed Superannuation Funds
- Retirement Savings Accounts
- Cash & Term Deposits
- Managed Investments
- Exchange Traded Products
- Investment Bonds
- Government Debentures
- Listed Securities (shares & other products)
- Margin Lending
- Life Insurance
- Total & Permanent Disability Insurance
- Trauma Insurance
- Income Protection Insurance
- Gearing
- Centrelink / Veterans' Affairs Assistance
- Business Insurance
- Insurance Claims Assistance
- Budgeting and Cashflow Management
- Debt Management

Remuneration

I am remunerated by:

- Salary

The following tables summarise the types of fees or commissions and indicative amounts that are applicable to the services that we provide. Before providing you with advice or services, I will agree with you the fees that apply. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration	Up To
SoA Preparation Fee	\$8,800
Implementation Fee	\$8,800
Hourly Rate	\$440

Remuneration	Initial	Per Annum
Adviser Service Fee		\$2,400 to \$22,000
Insurance Commission*	0% to 66%^	0% to 33%

* Based on a % of funds invested or insurance premiums

^ Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020, commission of up to 130% will apply to additional cover.

Benefits, Interests and Associations

The Business, associated entities or I have arrangements with the following parties.

Related Parties	Director of Loot Loans Pty Ltd Director of Pocket Investor Pty Ltd Director of The Golden Mother Pty Ltd
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Where arrangements include payments or benefits these will be disclosed to you in writing at the time of providing advice.

ABOUT YOUR ADVISER

Melissa Miller | AR No.1244081

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Related Parties	Loot Loans Pty Ltd
	Pocket Investor Pty Ltd
	The Golden Mother Pty Ltd

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