



Financial Services Guide (Adviser Profile)

Version 4.1 Commencing 02 December 2021

This adviser profile should be read in conjunction with the Shartru Wealth Management Pty Ltd Financial Services Guide. It's a snapshot of who I am and it sets out my contact details, professional details, the services and products I provide and how I am paid. You can contact me using the details below.

Heindl Investments Pty Ltd ATF The Heindl Insurance Trust t/a Heindl & Associates

Corporate Authorised Representative Number 313904

ACN: 124 506 243 ABN: 94 516 318 509

Address: Suite 17, 21 Nicklin Way, Minyama QLD 4575

Phone: 1300 663 604

Mobile: 0438 551 518

Email: deborah@herlife.com.au

I have the following qualifications

Deborah Heindl, Authorised Representative Number 266858

- Diploma of Financial Services (Distribution)
- Tax (Financial) Adviser registration #24918485
- Member of Association of Financial Advisers

Robert Coyte, Authorised Representative Number 410135

- Bachelor of Commerce
- Graduate Diploma in Applied Finance and Investment (Securities Institute of Australia)
- Member of the Association of Independently Owned Financial Planners
- Self-Managed Superannuation Specialist
- Tax (Financial) Adviser registration #25282669*

Services Shartru Wealth can advise you on

Please refer to page 2 of the FSG.



Products I can offer you

I am authorised to provide **Personal Advice (Insurance Only)** on and deal in the following financial products:

Authorised Financial Products	Deborah Heindl	Robert Coyte*
Deposit and payment products limited to: (a) basic deposit products; (b) deposit products other than basic deposit products	N/A	✓
Derivatives	N/A	✓
Debentures, stocks or bonds issued or proposed to be issued by a government	N/A	✓
Life products including: (a) investment life insurance products; and (b) life risk insurance products	✓	N/A
Retirement savings accounts	N/A	✓
Securities	N/A	✓
Standard margin lending facility	N/A	✓
Superannuation (standard)	N/A	✓
Self-managed superannuation funds	N/A	✓
Portfolio Review: <ul style="list-style-type: none"> Internal databases are maintained detailing client's investments that were recommended by the licensee. This does not constitute portfolio monitoring. Portfolios are reviewed on a regular basis, subject to the client's discretion. 	N/A	✓

**Robert Coyte is responsible for certain advice provided to you due to restrictions on my authority in those areas.*

How will I charge you for the service?

I provide clients with a fee-for-service allowing me to receive commission from the insurance provider that is recommended. I can provide you with a fee estimate after assessing your requirements. I do not charge or receive commission on managed investment schemes.

Service Fees	Deborah Heindl
Hourly rate (or part thereof)	Nil
Advice and/or implementation fee (depending on complexity)	
Annual Fee Arrangement (based on funds under management, billed through investment portfolio) <i>For example, if your portfolio is for \$100,000 you will be charged \$1,100 for 12 months. I will consider capping this fee for amounts greater than \$1,000,000 depending on circumstances.</i> (based on service package, billed through agreed method)	Nil, we do not charge ongoing service fees or practice in this area



Do I receive remuneration, commission, fees or other benefits in relation to providing the financial services or assistance to you and how is that commission calculated?

1. All fees are paid initially to Shartru Wealth Management (Licensee). Shartru Wealth passes on 100% of all commission received, to Heindl & Associates.
2. Where a life insurance company product has been recommended the issuer of the product may pay Shartru Wealth a commission which ranges between 20% and 60% of your first year's premium plus GST. E.g. If your first year's premium is \$500 and the initial commission is 60% Shartru Wealth will receive \$300.
3. The issuer of the insurance product may also pay Shartru Wealth an ongoing commission which can vary depending on the product. It ranges between 8% and 20% of your second and subsequent years premium. If your premium for the second and subsequent years is \$500 and the ongoing commission is 20% Shartru Wealth will receive \$100 per annum.
4. I may receive a salary and or distribution of profits from Heindl & Associates. The amount of this salary is dependent on a range of factors including the amount of profit after expenses from revenue received.
5. The exact amounts of any fees, commissions, bonuses or other incentives received by me and the licensee will be included in a Statement of Advice that we will provide to you.

Do I have any Referral Arrangements in place or potential Conflicts of Interest?

1. Heindl & Associates and I have referral arrangements in place with a range of specialist businesses as this allows me to refer you to other professionals in areas that I do not practice in.
2. If you have been referred to us by another party, we do not pay a referral fee.
3. If we refer you to another party, we do not receive a referral fee* (*whilst no referral fee is paid, please note that they may be a related party to Heindl & Associates and me or Shartru Wealth).
4. I am not permitted to act on your behalf if I have a conflict of interest or duty to you.
5. Heindl & Associates and I do not own shares in Shartru IM and Shartru Wealth.