Part 2 Adviser Profile

Michael Timothy Kennedy

This adviser profile forms an essential part of the Financial Service Guide (FSG). The FSG is not complete without it.

Introducing your financial adviser

Michael Timothy Kennedy is an Authorised Representative of Consultum Financial Advisers Pty Ltd AFSL 230323. Michael is employed by Capital Focused Pty Ltd which is a Corporate Authorised Representative of Consultum Financial Advisers Pty Ltd.

Authorised Representative Number: 411079
Corporate Authorised Representative Number: 410974
Adviser profile issue date: 1 July 2023

About Michael

I have been helping individuals, their families and businesses achieve their financial goals in Australia since 2002.

Starting Capital Focused in 2011 and seeing its success grow has allowed us to help clients build their wealth for over 10 years. Prior to that, seven years as a business specialist financial planner with National Australia Bank and three years with Macquarie Bank. In 2021, I was listed as one of Australia's top 50 most influential advisers by Financial Standard magazine.

Qualifications and memberships

- Master of Financial Planning
- Advanced Diploma of Financial Services (Financial Planning)
- Financial Planner AFP®
- SMSF Specialist Advisor (SSA™) – SMSF Association

Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products.

Deposit products

Life products, including:
- investment life insurance products
- life risk insurance products

Managed investment products, including:
- master trusts, wrap facilities, property funds
- tax-effective investments
- margin lending products
- managed trusts
- investor directed portfolio services (IDPS)

Government debentures, stocks and bonds

Superannuation products, including:
- public offer superannuation funds
- account-based pensions and complying annuities
- corporate superannuation funds
- self-managed superannuation funds

Retirement savings accounts

Business Insurance

Aged Care

Securities
- Active direct shares and securities advice

Managed Discretionary Account (MDA) investment programs

How I am paid

As the licensee, Consultum collects all advice fees and commissions. Consultum then pays the fees and commissions to my Practice as detailed in the FSG under the heading 'How we are paid'. My Practice pays me out of these fees and commissions based on a number of factors such as:

- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

Client fee and payment options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require. Your options to pay for our services can include fee for service, commission, or a combination of both.

Fee for service: Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate.
- A fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- A combination of these methods.

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the balance of your investment.

Commissions: Some product providers pay commissions to Consultum. The amount of commissions received will depend upon the type of product and the premium paid.

Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Capital Focused Pty Ltd also has the following arrangements:

Referrals from a third party

At present we do not have any referral arrangement in place to pay a third party referrer a referral fee, commission or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Referrals to a third party

We have referral arrangements in place with third party providers. If we refer you to one of these providers we may receive a payment, fee, commission or other benefit from those providers.

Details of these arrangements are set out in the table below and specific details of any referral payments we may receive will be provided in our advice documents to you. Alternatively, you can request further details about our referral arrangements prior to us providing you with financial advice.

Table - Details of referral arrangements in place:

Name of referral partner	IOOF Finance Choice Pty Ltd (IOOF FC)
Services	Assistance with credit products and services
Payment we will receive	A payment equal to 20% of the upfront commission received by IOOF FC from a lender in connection with any referral we make.
Example	If IOOF FC were to receive an upfront commission of $100 from a lender, we would receive $20 of that commission.

Please note that Consultum is not responsible for the advice and services provided by these providers.

Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website. We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identify and the source of any funds.

We provide financial services under the Australian Financial Services License of Consultum Financial Services Pty Ltd. Consultum Financial Services Pty Ltd monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence, Consultum Financial Services Pty Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

In order to keep our costs competitive, our Practice uses specialist business support resources that are located in the following country/countries: Philippines.

The organisation/s we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have your express approval.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

My contact details

A: Level 4, 260 Queen Street
Brisbane QLD 4000
P: 0459 991 119
E: michael@capfocus.com.au
W: www.capitalfocused.com.au