

BUSINESS PROFILE

ADVISER PROFILE VERSION:

VERSION 1.0

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

22nd February 2021

ABOUT OUR LICENSEE



ABN 30 085 870 015 **AFSL/ACL NUMBER** 238478

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

Border
FINANCIAL
PLANNING

Border Financial Planning Pty Ltd ACN 616 960 448 is a Corporate Authorised Representative No. 001254013 of Futuro Financial Services Pty Ltd.

OUR CONTACT DETAILS

TRADING NAME Border Financial Planning Pty Ltd
BUSINESS ADDRESS 519 Ebden St, Albury, NSW, 2640
POSTAL ADDRESS PO BOX 1030, Albury, NSW, 2640
TELEPHONE 0402777703
WEB www.borderfinancialplanning.com.au

ABOUT OUR TEAM

James Nickols has a Diploma in Financial Planning and is an Associate Financial Planner (AFP) of the Financial Planning Association of Australia. He has over 10 years' experience in the Finance Industry.

James Nickols provides financial services as Border Financial Planning Pty Ltd

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)	At our expense
ADVICE HOURLY RATE	\$330
INITIAL ADVICE	From \$770 depending on the complexity of the advice
ADVICE IMPLEMENTATION	From \$550
ONGOING ADVICE	From \$550 depending on the complexity of the advice
ADDITIONAL ADVICE	From \$550 depending on the complexity of the advice

Fees will 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, some loan products and older investment products and annuity products. For insurance, the commission is factored into the annual premium and at 1 Jan 2020 is as follows

- From 0% to 66% of the initial premium
- From 0% to 22% 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 a portion of our 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 is paid to Border Financial Planning Pty Ltd from which your financial planner receives a salary and has an ownership interest.

OTHER BENEFITS I RECEIVE

PAYMENTS FROM OTHER PROFESSIONALS

We have referral arrangements in place with the following professional service providers. We do not receive any benefit for referring clients to this provider. I will only do so if I believe it is in the best interests of the client:

- Taxbalance – Accountants
- MRM Mortgage Broking – Peter Whitbourn
Credit Licence 393737

PAYMENTS TO OTHER PROFESSIONALS

We do not pay a referral fee when clients are referred to us from other professionals.

RELATIONSHIPS AND ASSOCIATIONS

Nil

ADVISER PROFILE

ABOUT ME



My name is James Nickols and I am an authorised representative No. 001254014 of Futuro Financial Services Pty Ltd.

EDUCATION AND QUALIFICATIONS

BSC (Hons) Business Economics from Portsmouth University
Master of Insurance and Risk Management from Deakin University
Diploma of Financial Planning through Kaplan

EXPERIENCE

James has worked in Financial Planning for 7 years. Prior to this, James worked as a General Insurance Broker, both in Melbourne and London, for 7 years.

MEMBERSHIPS

Financial Planning Association
Tax Practitioners Board

MY CONTACT DETAILS

TELEPHONE 0402777703
MOBILE 0402777703
EMAIL james@borderfp.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
- managed discretionary accounts

HOW I AM PAID

I control a percentage of the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

As an employee of Border Financial Planning Pty Ltd I receive a salary package which can include bonuses based on my performance and contribution to the business.