ADVISER PROFILE
PART 2

DREW WALDEN

Adviser Profile – PART 2

Date created – 18|02|2015

GUIDE TO OUR RELATIONSHIP WITH YOU AND OTHERS

This document is Part 2 of the Financial Services Guide (FSG). It sets out specific details about me, as an Authorised Representative of Keystone Partnership Pty Ltd ABN 22 169 650 720 and Australian Financial Services Licence (466137) ('Keystone'). I am authorised by Keystone to provide the financial services described in Part 1 of the FSG. This document is Part 2 and should be read together with Part 1. I have been authorised by Keystone to distribute this FSG.

WHO IS YOUR FINANCIAL ADVISER

Drew Walden

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Drew Walden and Walden Financial Services. The term 'Representatives' refers generally to Keystone's Authorised Representatives.

I am an Authorised Representative of Keystone and am authorised by Keystone to provide financial services as described in this document.

My Authorised Representative number is 245285

WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

I have spent over 20 years as a Financial Adviser offering advice to individual clients as well as small and large business clients. Prior to Keystone, I was a Financial Adviser with Professional Investment Services.

WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

I hold the following qualifications:

- **Diploma of Financial Planning**
- **Advanced Diploma of Financial Services**
- **Masters of Financial Planning**
- **Certificate of Margin Lending**
- **Certificate of Self-Managed Superannuation Funds**
- **Certified Financial Planner®**

I am also a Financial Planner Member of the FPA.

DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

I have an association with Walden Financial Services (92 084 104 450) as a director. Fees and commissions are paid to Walden Financial Services by Keystone for distribution to me. Walden Financial Services is also an Authorised Representative of Keystone and is not a related company of Keystone. Walden Financial Services' Authorised Representative number is 472958.

WHAT AREAS IS YOUR FINANCIAL ADVISER AUTHORISED TO PROVIDE ADVICE ON?

I am authorised to provide the following financial services:

- Deposit products
- Managed investments
- Superannuation and Retirement Income streams
- Risk insurance
- Listed Securities limited to direct equity advice
- Self-Managed Superannuation Funds
- Margin lending

ARE THERE ANY SERVICES YOUR FINANCIAL ADVISER IS NOT AUTHORISED BY KEYSTONE TO PROVIDE?

I am not authorised to provide advice or services in the following areas:

- Derivatives
- Structured Investments

WHAT IS YOUR FINANCIAL ADVISER'S FEE STRUCTURE?

As part of detailed financial planning there are costs to you at various stages of the process. Before making any recommendations, I will discuss and agree the fees with you.

Advice fees are payable by you at the following stages:

1_ Recommendation: For having a personalised financial plan (Statement of Advice – 'SoA') prepared, a plan preparation fee (between $1650 and $6600) is payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.

2_ Implementation: I may charge a placement fee and/or implementation fee to implement the recommendations in your financial plan. These are payable when you decide to proceed with the implementation of any one or more recommendations that I provide to you. The actual fee will depend on the complexity of your situation and the amount of funds invested, but will not exceed:

(a)1.1% of the initial funds invested; or

(b)the maximum of entry fees or contribution fees specified in the Product Disclosure Statement (PDS) for the recommended product whichever is the greater.

3_ Ongoing Service and Reviews: If you choose to have me conduct a review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you, you may be charged a review fee. If you choose to have me provide an ongoing service, you may be charged a fee of up to 1.1% p.a. of total funds under management.

Where a placement fee and/or implementation fee is charged, I may rebate all or part of the initial commissions and/or ongoing commissions received from a product issuer, by way of an increase in your investment amount.

Where I receive an initial commission and/or ongoing commission amount, I may rebate all or part of the implementation and/or placement fee to you.

HOW WILL YOUR FINANCIAL ADVISER BE PAID FOR THE SERVICES PROVIDED?

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to Keystone. Keystone will pay up to 100% of those fees and commissions to Walden Financial Services for distribution as directed by me.

WHAT OTHER BENEFITS MAY YOUR FINANCIAL ADVISER RECEIVE?

In addition to the remuneration detailed above, I am eligible to qualify for other benefits and entitlements as detailed below:

- Local Conferences

WILL YOUR FINANCIAL ADVISER BE PAID WHEN MAKING A REFERRAL?

If you have been referred to me by an external party and you accept the services I provide, I may make a payment to the external party for that referral. Any amount payable will be disclosed in the SoA provided to you. This will be paid by me to the external party and will be at no additional cost to you.

HOW CAN YOU CONTACT YOUR FINANCIAL ADVISER?

Your Financial Adviser	**Phone:**	**07 4032 3655**
Drew Walden	**Fax:**	**07 4032 4244**
	Mobile:	**0418 184 713**
	Email:	**drew@waldenfinancialplanning.com.au**

Walden Financial Planning	**Phone:**	**07 4032 3655**
9/146 Anderson Street **St Manoora QLD 4870**	**Fax:**	**07 4032 4244**
	Email:	**info@waldenfinancialplanning.com.au**
PO Box 258 **Bungalow QLD 4870**	**Website:**	**www.waldenfinancialplanning.com.au**

ACKNOWLEDGEMENTS – CLIENT COPY

I/We acknowledge that I was/we were provided with the Keystone Financial Services Guide dated 1st December 2014 and Adviser Profile dated 18|02|2015**.**

Client Name: ______________________________

Client Signature: ______________________________ **Date received:** ____________

Client Name: ______________________________

Client Signature: ______________________________ **Date received:** ____________

OR complete as follows if Financial Services Guide is mailed to Client(s):

I confirm that I sent a copy of the Keystone Financial Services Guide dated 1st December 2014 and Adviser Profile dated 18|02|2015 **as follows:**

Sent to (Client Name(s)):

Sent on (Date):

Sent by (Name):

Walden Financial Planning

Detach copy for File

ACKNOWLEDGEMENTS – ADVISER COPY (to be retained on client file)

I/We acknowledge that I was/ we were provided with the Keystone Financial Services Guide dated 1st December 2014 and Adviser Profile dated 18|02|2015**.**

Client Name: ______________________________

Client Signature: ______________________ **Date received:** ____________

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