



Palladium Wealth Partners Pty Ltd

PRACTICE PROFILE

Version V2.0 / 1 July 2021

“Safeguarding your Wealth in Partnership with You”

**This document forms part of and should be read in conjunction with the
Rubiconem Pty Ltd Financial Services Guide (FSG) and your Senior Financial Planner – Adviser Profile**

Palladium Wealth Partners Pty Ltd (ABN 63 164 716 858) Corporate Authorised Representative Number – **443183**

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HOW TO CONTACT US

PALLADIUM WEALTH PARTNERS

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WHO WE ARE

Palladium Wealth Partners is an adviser owned financial advisory practice committed to producing real outcomes for you – our clients, by developing long term and meaningful relationships.

Our Practice has been established to provide you with a range of wealth advice and expertise to assist with every aspect of your financial circumstances.

WHY THE NAME PALLADIUM WEALTH PARTNERS?

For anyone who has come across the meaning of palladium, they would often know it to be a rare and precious silver-white metallic element within the platinum metal group.

What many are not aware of is the alternate meaning where it represents:

“A safeguard, being something that provides protection or safety.”

In fact in ancient times, people would make figurines and amulets from palladium and they would keep such items with them in their travels to safeguard and ward them from trouble.

Likewise today, we believe we can act for you in such manner for your financial advice and investment needs and this approach is the hallmark of our business.

OUR AIM

We strive to guide and partner with you to protect your wealth and in doing so we can reinforce our genuine care about you and your family.

In fact, you are at the centre of all that we do and by engaging with us you will be provided with tailored advice and customised service.

Ultimately, by working together via our disciplined yet caring approach we can help you build and manage your plan for financial independence and aspire to live a life well lived.

WHAT WE CAN DO FOR YOU

- Bring order to your financial lives.
- Anticipate life's challenges and help you to prepare.
- Help identify and manage the financial impact of life's risks.
- Bring an outside perspective to your situation and help you avoid poor financial decisions based on emotion.
- Work with you, not just for you. We challenge your thinking and help you follow through on important financial commitments.
- Assist you to achieve personal financial security throughout life's journey.
- Confidently develop strategies that consider your individual circumstances and situation.
- Navigate the complexities of the financial world for you and inform you of legislation changes in a way that is easily understood and applied for the benefit of your personal situation.
- Educate you to easily understand the financial benefits of our advice.
- Support you towards peace of mind for your financial future.
- Provide you with easy and efficient access to our team of qualified and experienced financial advisers and support staff to assist your needs.

WE DO THIS BY

- Understanding your financial position and the options available to you.
- Clarifying and setting realistic goals and objectives tailored to you.
- Growing and protecting your existing wealth.
- Empowering you to make informed decisions.
- Develop tailored solutions for your situation.
- Having a product agnostic approach in finding the right fit for your own financial solutions.
- Presenting our advice to you in a way you can easily understand.
- Implementing the right solutions for you.
- Reviewing your goals to ensure you are on track with your goals and objectives.
- Committed to building long lasting and trusted relationships with you.
- Continually educating ourselves to ensure we have accurate and up to date knowledge.
- Taking pride in our work and ensuring you are at the core of all that we do.

Ultimately, you and your family will feel empowered to make informed choices and be able to feel comfortable as to rely on our team to provide you with peace of mind.

ADVISER AUTHORISATIONS

This table summarises the areas in which our Advisers are authorised to provide financial product advice to you.

Authorisation	Simon Allanson	Dino Mancini	Daniel D'Amato
Deposit and Payment Products	✓	✓	✓
Debentures, Stocks or Bonds issued or proposed to be issued by a Government	✓	✓	✓
Derivatives	x	x	x
Life Investment or Life Risk Products	✓	✓	✓
Interests in Managed Schemes, including Investor Directed Portfolio Services	✓	✓	✓
Managed Discretionary Account (MDA) Services	x	x	x
Retirement Savings Accounts	✓	✓	✓
Securities	✓	✓	✓
Superannuation	✓	✓	✓
Standard Margin Lending facility	✓	✓	✓

Palladium Wealth Partners Pty Ltd is registered with the Tax Practitioners' Board (TPB) as a Tax (Financial) Adviser, as is each Adviser.

This means that Simon Allanson, Dino Mancini and Daniel D'Amato can provide tax advice with regards to the strategies and financial products that they recommend to you.

ADVISER SERVICE OFFERING

This table summarises the services our Advisers can provide to you:

Services Offered	Simon Allanson	Dino Mancini	Daniel D'Amato
Investment Strategies including Gearing and Savings Plans	✓	✓	✓
Budget and Cash Flow Planning	✓	✓	✓
Debt Management	✓	✓	✓
Superannuation advice including Salary Sacrifice and Consolidation Strategies	✓	✓	✓
Self-Managed Superannuation Fund	✓	✓	✓
Personal Insurance Strategies	✓	✓	✓
Centrelink and DVA Advice	✓	✓	✓
Retirement Planning Advice	✓	✓	✓
Aged Care Advice	✓	✓	✓
Estate Planning Advice	✓	✓	✓
Advice on Ownership and Structures e.g. Discretionary and Family Trusts	✓	✓	✓
Investment Management and Portfolio Review Services	✓	✓	✓
Ongoing Advisory Services	✓	✓	✓

Palladium Wealth Partners Pty Ltd's Advisers may also engage – by referral, the use of specialists such as Accountants, Mortgage Brokers and Solicitors.

ADVISER QUALIFICATIONS

This table below details the Advisers' qualifications and individual ASIC Authorised Representative numbers:

	Simon Allanson	Dino Mancini	Daniel D'Amato
Qualifications	<ul style="list-style-type: none"> • Certified Financial Planner™ or CFP® • Bachelor of Finance (BFin) • Graduate Diploma of Financial Planning (GDipAppFin) • Graduate Diploma of Applied Finance and Investment (GDipFP) 	<ul style="list-style-type: none"> • Certified Financial Planner™ or CFP® • Bachelor of Commerce (BComm) • Graduate Diploma of Financial Planning (GDipAppFin) • Graduate Diploma of Applied Finance and Investment (GDipFP) 	<ul style="list-style-type: none"> • Certified Financial Planner™ or CFP® • Advanced Diploma of Financial Services (AdvDipFP) • Diploma of Financial Services (Financial Planning) (DipFP)
Authorised Representative Number	443182	446340	1008899
FASEA Exam Accredited	11 May 2021	11 May 2021	11 May 2021
Education Standard: Ethics and Professionalism in Financial Advice Accredited <i>(Completion required by 1 January 2026)</i>	In progress	19 February 2021	In progress
Memberships	FPA Financial Planning Association of Australia	FPA Financial Planning Association of Australia	FPA Financial Planning Association of Australia
Background	With experience in the financial services industry since 2001 and as a Financial Planner since 2006, Simon is highly qualified in all facets of financial planning.	With experience in the financial services industry since 2001 and as a Financial Planner since 2006, Dino is highly qualified in all facets of financial planning.	With experience in the financial services industry as a Financial Planner since 2001, Daniel is highly qualified in all facets of financial planning.

ADVISER REMUNERATION

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided.

Generally, whenever your Adviser provides a recommendation for a financial product or service, your Adviser may be remunerated through either:

- An initial fee for service; or
- An ongoing fee for service; or
- A contribution fee or implementation fee; or
- Commission payments from product providers where applicable; or
- A combination of any of the above.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply.

All fees or commissions are initially paid to Rubiconem Pty Ltd before being distributed to Palladium Wealth Partners Pty Ltd, its principals, and advisers. The Licensee, Rubiconem Pty Ltd receives a flat fee for service from Palladium Wealth Partners and its advisers for the provision of services required under its Australian Financial Services Licence.

Details of the ranges and amounts of remuneration are set out below. Amounts are inclusive of GST.

Type of Remuneration	Initial	Ongoing
Adviser Service Fee – Fixed Fee OR Adviser Service Fee – Asset Based*	Up to \$11,000	Up to \$33,000
	0% to 2.20%	0% to 2.20%
Statement of Advice Preparation Fee	\$0 to \$11,000	-
Implementation Fee	\$0 to \$11,000	-
Hourly Rate	Up to \$550 per hour	Up to \$550 per hour
Insurance Commission [^]	Up to 66%	Up to 22%

* Based on a % of funds invested.

[^] Based on a % of insurance premium.

BENEFITS, INTERESTS AND ASSOCIATIONS

Palladium Wealth Partners Pty Ltd and its Advisers may receive non-monetary benefits where:

- The amount is less than \$300 and identical or similar benefits are not given on a frequent basis;
- The benefit has a genuine education or training purpose (including attendance to conferences) and is relevant to providing financial product advice; and/or
- The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider.

Payments or benefits received are disclosed in a register. A copy of the register is available upon request.

Where applicable the specifics of any benefits or payments made or received will be disclosed to you in writing and agreed at the time of providing advice.

The business, associated entities, or Adviser have the following arrangements in reference to:

Related Parties

Neither your Adviser nor the Licensee and its related entities have any association or relationship with the issuers of financial products that might reasonably be expected to be capable of influencing them in the provision of financial services.

Referral Parties

Should you be referred to your adviser by a third party, such as an Accountant, Solicitor or Mortgage Broker, the third party may receive a fee for the referral. You will receive more detailed information concerning any referral fee will in your Statement of Advice or other relevant document.

Shareholdings

Palladium Wealth Partners Pty Ltd has a shareholder interest in former Licensee Fortnum Financial Group (FFG) and Fortnum Private Wealth (FPW).

Product Arrangements

Neither your Adviser nor the Licensee have any relationships or associations with product providers that could be seen to be capable of influencing the advice being given.

YOUR ADVISERS



Simon Allanson
Co-Founder and Director
Senior Financial Planner



Dino Mancini
Co-Founder and Director
Senior Financial Planner



Daniel D'Amato
Director
Senior Financial Planner

For further information about your dedicated Palladium Wealth Partners financial adviser, please refer to their individual Adviser Profiles.

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