Part 2 Adviser Profile

Craig Billing

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

Introducing your financial adviser

Craig Billing is an Authorised Representative of Consultum Financial Advisers Pty Ltd AFSL 230323. Craig is employed by Viaggi Pty Ltd t/as Destination Financial Planning which is a Corporate Authorised Representative of Consultum Financial Advisers Pty Ltd.

Authorised Representative Number: 286069
Corporate Authorised Representative Number: 1245733
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About Craig

Craig has over 40 years' experience working in financial services, commencing his career within the National Mutual Perth office in 1981. Craig works with his clients to understand their personal and business objectives, then develop credible solutions to help them achieve financial independence. Craig specialises in aged care advice, and is an accredited aged care adviser.

Qualifications and memberships

- CERTIFIED FINANCIAL PLANNER®
- Diploma of Financial Planning
- Graduate Diploma of Financial Planning
- Accredited Aged Care Adviser
- Member of the Financial Advice Association Australia (FAAA)

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 - margin lending products - tax-effective investments
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
Securities - 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', Destination Financial Planning also has the following arrangements:

Referrals from a third party

We have arrangements in place to pay a referral fee, commission, or other benefit to certain third parties when they refer new clients to us. Our current arrangements for referrals from a third party are set out in the table below and specific details of any benefit we provide in relation to our advice to you will be included in the advice documentation we provide to you.

Table - Details of arrangements for referrals from a third party:

Name of referral partner	Chatto Business Services - CPA
Payment we provide	Nil Fee Received
Example	Not Applicable

Name of referral partner	William Buck Accountants
Payment we provide	No Fee Received
Example	Not Applicable

Name of referral partner	Momentum Wealth
Payment we provide	No Fee Received
Example	Not Applicable

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	Chatto Business Services - CPA
Services	Accounting and Registered Tax Agent
Payment we will receive	Nil Fee Received
Example	Not Applicable

Name of referral partner	William Buck Accountants
Services	Accounting and Registered Tax Agent
Payment we will receive	Nil Fee Received
Example	Not Applicable

Name of referral partner	WillCraft
Services	Legal Services – Estate Planning
Payment we will receive	Nil Fee Received
Example	Not Applicable

Name of referral partner	Australian Executor Trustee
Services	Legal Services – Estate Planning
Payment we will receive	Nil Fee Received
Example	Not Applicable

Name of referral partner	Momentum Wealth
Services	Mortgage Broking Division
Payment we will receive	Nil Fee Received
Example	Not Applicable

Please note that Consultum Financial Advisers Pty Ltd 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 Advisers Pty Ltd. Consultum Financial Advisers 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 Advisers 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.

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

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.

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

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: 88 Edward Street,
Perth WA 6000
P: 0417 910 557
E: craig@destfp.com.au
W: www.destfp.com.au