

BUSINESS PROFILE

ADVISER PROFILE VERSION: **VERSION** 4.1

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

29 March 2022

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.



Trade Cover Financial Services Pty Ltd ("Trade Cover Financial Services") ABN 24 124 946 434 is a Corporate Authorised Representative No.317213 of Futuro Financial Services Pty Ltd.

OUR CONTACT DETAILS

TRADING NAME Trade Cover Financial Services Pty Ltd

BUSINESS ADDRESS 4/18 Parry Street, Fremantle, WA 6160

POSTAL ADDRESS 4/18 Parry Street, Fremantle, WA 6160

TELEPHONE (08) 9312 7955

FAX (08) 9312 7966

WEB www.tradecoverwa.com.au

ABOUT OUR TEAM

At Trade Cover Financial Services, we are a small business who pride ourselves on always putting our client first and providing personalised insurance advice that is both professional and efficient.

We also strive to offer excellent ongoing client service and regular policy reviews to all our clients. When you become a client of ours, our service to you does not end once a policy is set up. Details of our staff can be found on our website.

ADVICE FEES



The fees charged for our advice and services may be based on:

- A percentage-based fee that is agreed between you and us and paid via your product (if possible).

COMMISSIONS

Commissions may be payable by product issuers for services in relation to insurance, banking deposit products, margin lending, 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

Trade Cover Financial Services Pty Ltd is entitled to 100% of all revenue generated by its advisers, both initial and ongoing from which Futuro Financial Services Pty Ltd deducts a 'Fixed Licensee Service Fee' and professional indemnity each month.

OTHER BENEFITS I RECEIVE

NIL

RELATIONSHIPS AND ASSOCIATIONS

NIL

ADVISER PROFILE

ABOUT ME



My name is **Wayne Nash** and I am an authorised representative No. 303749 of Futuro Financial Services Pty Ltd.

EDUCATION AND QUALIFICATIONS

Dip.FP, Dip.BS

EXPERIENCE

I am the owner of Trade Cover Financial Services and have been working in the financial services industry since 2006. Prior to this, I worked in small to medium sized businesses as an Accountant.

Trade Cover Financial Services was established by my father many years ago, initially providing advice predominately to tradespeople. Over the years, our business has grown and we now have a wide variety of clients ranging from tradespeople, white-collar professionals, the service and hospitality industry, and mining employees to name a few.

MEMBERSHIPS

Association of Financial Advisers (AFA)

MY CONTACT DETAILS

TELEPHONE (08) 9312 7955
MOBILE 0402 786 080
EMAIL wayne@tradecoverwa.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.

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

- personal insurance planning
- business insurance planning
- estate planning considerations

FINANCIAL SERVICES PRODUCTS

- life risk insurance products

HOW I AM PAID

I control a percentage of the equity interests in Trade Cover Financial Services Pty Ltd. 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.