Dated: 8 March 2025

Adviser Profile

This document, the Adviser Profile, should be read in conjunction with the Financial Services Guide (FSG) already provided.

Jacques Hugo

Jacques Hugo is a Sub-Authorised Representative (No 440599) of LUDA Financial Solutions Pty Ltd trading as LUDA Financial Solutions. LUDA Financial Solutions Pty Ltd is a Corporate Authorised Representative (No 445597) of Wealth Today Pty Ltd AFSL 340289 (The Licensee).

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If you would like to make an appointment to discuss your needs and objectives in more detail, please contact me by phone number or email.

The advice and products I can offer you

I am authorised to provide financial product advice for, and deal in, the following classes of financial products:

- Basic and non-basic deposit products
- Debentures, stocks and or bonds issued or proposed to be issued by a government
- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company
- Interests in managed investment schemes including investor directed portfolio services
- Retirement savings accounts (“RSA”) products (within the meaning of the Retirement Savings Account Act 1997)
- Superannuation
- Securities
- Tax (Financial) Adviser

How is my company and I paid?

The Licensee initially receives all fees and commissions from clients and product providers and distributes them after their fees and other expenses are deducted. The Licensee generally retains a portion of fees paid under its authorisation arrangements.

For details of other possible benefits, please refer to the FSG and/or your Advice Documents. All fees and commissions outlined below are inclusive of GST.

Initial Consultation

The initial appointment will be at a cost of $275.00 inclusive of GST.

Our main aim is to gather information about you and to determine your primary goals and objectives in seeking advice.

At the end of this meeting, we will outline the next steps and detail any fees applicable.

Advice preparation

You may be charged a Statement of Advice (SOA) preparation fee which will depend on the complexity of your individual circumstances and the type of advice you require. Your Terms of Engagement (TOE) will detail the SOA fee. The SOA fee will become payable, either via your investments or directly from your personal funds, at the time we have your strategy meeting. If you opt to pay the SOA fee from personal funds, the fee for service must be paid within seven (7) days of the date of the tax invoice issued to you. The minimum SOA fee is not set and is dependent on the unique circumstances of each client. No work will be carried out prior to you accepting our terms via signing of the TOE.

Implementation

Your Terms of Engagement (TOE) will detail all implementation fees, payment terms and will be signed by you before any work is carried out. Implementation fees are dependent on the following:

- Level of complexity of the strategies to be implemented.
- Level of complexity of the implementation process.
- The hours required to complete the implementation process.
- The level of experience and qualifications required of the person responsible for the implementation process.

Insurance products

Our fees for insurance advice and products are listed below. We will explain your fees in detail in your statement of advice detailing the implication of each fee option on your specific circumstances. You have the final say in which fee structure you wish to opt for.

1. Commissions

Effective 1 January 2019, my company or I may receive up-front commission of up to 70% (exclusive of GST) of your first annual insurance premium for arranging your cover. This amount is reduced to 60% from 1 January 2020. In addition, my company or I may receive, after the first year, an ongoing annual commission of up to 20% (exclusive of GST) of your annual insurance premium. Note that where commissions are the same for initial upfront and ongoing annual commission (i.e. level commissions) the above commission caps do not apply.

These commission payments are made by the relevant product issuers and are not an additional cost to you.

2. Fee for service with no commission

We forgo all commissions which results in a reduction in your insurance premium.

Insurance advice and implementation fees, will be contained in your TOE and are dependent on the following:

• Level of complexity of the strategies

• Level of complexity of the implementation process

• The hours required to complete the advice and implementation process

• The level of experience and qualifications required of the person responsible for the advice and implementation process. The hourly rate may therefore range from $65p/h to $330p/h.

3. Combination of 1 and 2 above.

Depending on your circumstances a combination of 1 and 2 above may be more suitable and the details will be explained in your statement of advice and your TOE.

Ongoing fee for advice

If you elect to pay a fee for access to services involved in the ongoing review of your financial planning strategy, the ongoing fee is based on the complexity of ongoing advice and the services provided.

The ongoing advice will be based on the level of services made available to you and the complexity of the advice. Complex advice requirements include the use of trusts and ownership structures, overseas assets or incomes, executive options or multiple investment entities. The frequency that review services are made available to you will also impact on the fee charged.

We do not charge a fee based on a % of the value of your portfolio. You will always be required to agree to our fee in writing before any ongoing advice services are provided. The fees will be dependent on;

• Your specific circumstances, requirements and instructions

• Level of complexity of the services

• The hours required to deliver your required ongoing advice services

The level of experience and qualifications required of the person/s responsible for the ongoing advice services. The hourly rate may therefore range from $65p/h to $330p/h.

Ad hoc advice

Fees for Adhoc advice and services will be dependent on:

• Your specific circumstances, requirements and instructions

• Level of complexity of the services

• The hours required to deliver the required ad hoc advice services

The level of experience and qualifications required of the person/s responsible for the ad hoc advice services. The hourly rate may therefore range from $65p/h to $330p/h.

You will always be required to agree to our fee in writing before any Ad hoc advice services are provided

Other benefits, interests, or associations

I or my company may have referral arrangements with selected referral partners. If a referral arrangement applies to you, we will provide you with further details.

We may refer you to the following associated entities or related third parties and therefore may receive a direct or indirect benefit from any referral we make to this provider.

Details on these associated entities or related third parties are set out in the table below and specific details of any benefits we may receive from the referral will be provided in our advice documents to you. Alternatively, you can request further details about our associated entity and related third party arrangements prior to us providing you with financial advice.

We are obligated to act in your best interests when providing you with financial advice, as such we will be transparent and disclose any benefits we may receive via an associated entity or related third party in relation to our recommendations to you.

Table – Other Business Activities, Associated Entities and Related Third Parties:

Name of Entity	**LUDA Financial Solutions Pty Ltd**
Nature of Services	**Mortgage Broking**
Owned by	**Jacques Hugo, Penelope Jane Hugo**
Percentage	**50% / 50%**

Please note that Wealth Today Pty Ltd is not responsible for the Mortgage Broking advice and services provided by these providers.