Whitsunday Wealth™

Representative Profile

This Representative Profile, which forms part of the Financial Services Guide (Version 5 - Preparation Date 30 January 2023, gives you information about your financial adviser and what services they can offer you.

Your financial adviser

Your financial adviser, Kate Schembri (Authorised Representative No. 269186) of Consultum Financial Advisers Pty Ltd ABN 65 006 373 995, Australian Financial Services Licence Number 230323 ("Consultum") trading as Whitsunday Wealth.

Phone: 07 4957 5822 or 0475 815 387
Email: kate@whitsundaywealth.com.au
Website: www.whitsundaywealth.com.au

In 1998, Kate began her career in a Financial Planning firm as a Receptionist, after a few position changes, promotions and completion of her Diploma of Financial Planning, she officially began advising in 2006. In 2014, she completed a Diploma of Accounting then in 2017 completed her Masters in Financial Planning.

Kate's main objective is to ensure the true intentions of the client are sought from all areas of Financial Planning, this ensures the outcome for the client is exactly where the client wants to be.

The Financial Services we offer are provided by "Whitsunday Wealth Pty Ltd ACN 168 432 004 as Trustee of the Whitsunday Wealth Unit Trust" ABN 31 520 375 694 trading as Whitsunday Wealth.

Authorised Representative No. 269186

Consultum Financial Advisers has authorised her to provide

What we do

Kate Schembri is authorised by Consultum Financial Advisers to provide financial advice in relation to:

- Wealth accumulation
- Income and asset protection
- Tax strategies
- Superannuation
- Retirement and redundancy planning
- Estate planning
- Government benefits
- Debt management

And to provide advice and deal in the following financial products:

- Basic deposit products
- Non-basic deposit products
- Non-cash payment products
- Derivatives
- Government debentures, stocks or bonds
- Life products – Investment Life insurance
- Life products – Life risk insurance products
- Managed investment schemes, including investor directed portfolio services (IDPS)
- Retirement savings account products
- Securities
- Superannuation

Contact us

For more information on anything you have read in this FSG, to obtain a copy of our privacy policy or if there is anything else we can help you with, please contact Kate Schembri or visit our website **whitsundaywealth.com.au**

Whitsunday Wealth™

Referrals

Referrals from a third party

At present we do not have any referral arrangement in place to pay a third party referrer a referral fee, commission or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

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	Services	Payment we will receive for referral	Example

Please note that Consultum Financial Advisers is not responsible for the advice and services provided by these providers.

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