



## Matthew Smith

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



### Introducing your financial adviser

Matthew Smith is an Authorised Representative of Consultum Financial Advisers Pty Ltd AFSL 230323. Matthew is employed by TJR Exhibition Street Pty Ltd trading as Next Step PMD Financial Advisers which is a Corporate Authorised Representative of Consultum Financial Advisers Pty Ltd.

Authorised Representative Number: 1264586  
Corporate Authorised Representative Number: 1262943  
Adviser profile issue date: 30 August 2023

### About Matthew

Matthew has been working in the financial services industry since completing his Bachelor of Commerce in 2011. He began at Next Step Financial Strategies in 2017 as a paraplanner and technical specialist, where he was responsible for providing technical support to the financial planning team. After becoming a Financial Planner in 2018, Matthew is able to work with clients to provide holistic financial advice through all stages of life.



### Qualifications and memberships

- Graduate Diploma of Financial Planning
- Diploma of Financial Services (Financial Planning)
- Bachelor of Commerce (Applied Economics and Finance)
- 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
- tax-effective investments
- margin lending products
- managed trusts

#### 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

- Active direct shares and securities advice

#### Managed Discretionary Account (MDA) investment programs

#### Aged Care

### 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', Next Step PMD Financial Advisers also has the following arrangements:

### 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

At present we do not have any referral arrangement in place to provide referrals to third parties in return for payment or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

### 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 identity 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.

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: Level 7, 136 Exhibition Street,  
Melbourne VIC 3000  
P: 03 9663 3031  
P: 03 9824 0001  
E: matthew.smith@nextsteppmd.com.au  
W: www.nextsteppmd.com.au