

Niranjan (Neil) Ramjee

There are two parts to the Financial Services Guide (FSG). This Adviser Profile forms Part two of your FSG and should be read in conjunction with Part one before making any decisions.



Introducing your financial adviser

Niranjan (Neil) Ramjee and Pathways2wealth Pty Ltd are Authorised Representatives of Consultum Financial Advisers Pty Ltd (Consultum), ABN 65 006 373 995, AFSL 230323

Level 2, Office 6, 1006 Doncaster Road,
Doncaster East, VIC 3109

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Niranjan (Neil) has been in the finance sector for more than 25 years initially as an accountant and moving onto financial planning.

Neil specialises in Debt Management, Wealth Creation, Personal Insurance, Superannuation and Retirement Planning, Estate Planning, Centrelink and Aged Care.



Authorisations

- Niranjan (Neil) Ramjee ASIC Authorisation Number 000416586.
- Pathways2wealth Pty Ltd ASIC Authorisation Number 001262687.



Qualifications and memberships

- Diploma of Financial Services (Financial Planning)
- Advanced Diploma of Financial Planning
- Cavendish & ICFS Specialist SMSF Course
- Bachelor of Accounting (University of Zimbabwe)



Financial products and services

Your adviser is authorised by Consultum to provide financial product advice to wholesale and retail clients on the following classes 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

Superannuation products, including:

- public offer superannuation funds
- account-based pensions and complying annuities
- corporate superannuation funds
- self-managed superannuation funds

Retirement savings accounts

Securities

- As a referral service through an approved broker only



How is your financial adviser paid?

The fees and commissions payable to Pathways2wealth Pty Ltd are explained in Part one of the FSG and also below. Fees noted below are received by Consultum and paid in full to Pathways2wealth Pty Ltd who pay Consultum a fixed annual fee. Of the amount received by Pathways2wealth Pty Ltd from Consultum, your adviser is paid a salary, part of which may cover your adviser's operational expenses.



Service and advice fees paid by you

Your initial appointment is complimentary. At this meeting, Niranjan (Neil) Ramjee will explain how Pathways2wealth Pty Ltd operates, what you can expect and the payment options. All fees and commissions payable by you will be explained to you at the time advice is given and will also be detailed in a Statement of Advice, Record of Advice and Product Disclosure Statement(s).

You will have the ability to select your preferred payment option from the options below prior to the provision of advice. All amounts noted below are inclusive of GST:

Fee for service – once-off

This once-off fee will be charged for services provided and is based on an hourly rate of \$165, the total fee will depend on complexity and time involved. You can elect to pay this once-off fee via a deduction from your product provider or you may pay by direct payment.

Statement of Advice (SoA)

A Statement of Advice fee is charged to cover the cost of researching, developing and preparing your advice document. This fee generally ranges from \$1,650 to \$6,600, however depending on the complexity of the advice sought, this fee may be higher. We will advise the exact fee prior to commencing any work on your behalf.

Adviser service fee

The Adviser service fee represents the cost of providing our annual professional services to you. A summary of the services which you receive for this fee is contained in the Client Service Agreement. This fee may be up to 1.10 per cent per annum of assets under advice or charged as a flat dollar fee of up to \$220.00 per month, or a combination of both options can be negotiated depending on the complexity of the advice and the agreed level of service being provided. You only pay an Adviser service fee if you agree to a Client Service Agreement and then, only until it expires.

Commission for life risk insurance products – Policies issued from 1 January 2020

Initial commission payable under an upfront structure is capped at 66 per cent from 1 January 2020. Ongoing commission under an upfront structure is 22 per cent of the annual premium paid. Both initial and ongoing commission under a level structure will continue to be capped at 37 per cent.



Other benefits?

Niranjan (Neil) Ramjee of Pathways2wealth Pty Ltd is also a Credit Representative of Pathways2wealth Mortgage Solutions Pty Ltd.

Apart from the "Other benefits" section disclosed in part one, there are no other benefits received or relationships that may influence the recommendation.

Date of completion of Adviser Profile

5 July 2022, version 4