ADVISER PROFILE

David Medlock

Dated: 20/04/2011

David Medlock is a Sub-Authorised Representative (No 333360) of Medlock Finance Pty Ltd. Medlock Finance Pty Ltd is a Corporate Authorised Representative (No 309019) of Wealth Today Pty Ltd who holds an Australian Financial Services Licence (No 340289). Wealth Today Pty Ltd authorises the distribution of the FSG and is responsible for the financial services provided to you.

Introduction	My name is David Medlock and I am an Authorised Representative of Wealth Today Pty Ltd.
My educational qualifications and experience	Diploma of Financial Planning
The Products I can offer you	*Basic deposit products; *Non-basic deposit products; *Government debentures, stocks or bonds; *Life risk insurance products; * Superannuation and Retirement Income Streams *Self-Managed Superannuation Funds *Retirement savings accounts; *Investment life insurance products *Interests in managed investment schemes including IDPS:
The services I can advice you on	Please refer to the Financial Services Guide (FSG)
How my principal and I are paid	**THE LICENSEE** Please refer to page 2 of the FSG. Wealth Today Pty Ltd is paid by way of commission or fee once the business has been lodged or a Statement of Advice has been given.
	THE ADVISER Wealth Today Pty Ltd initially receives all commission and fee for service amounts and splits these amounts with myself. The Statement of Advice will disclose the manner in which the commissions and fees are split between Wealth Today Pty Ltd and me and the Referring Party where applicable. For details of other possible benefits, please refer to the FSG and/or Statement of Advice.
	UPFRONT COMMISSION & ONGOING FEES (TRAILS) The upfront commission for investment type financial products can range between 0% and 10% depending on the product provider, while on-going or trail commissions may range between .25% and 1%. For example, for an investment of $10,000 in an equity fund paying 4% initial commission and 1% trail commission, the upfront commission would be $400 and thereafter $100 per year. The upfront commission for risk insurance financial products can range between 10% and 127.5% depending on the product provider, while on-going or trail commissions may range between 10% and 127.5%. See the Statement of Advice and/or Product Disclosure Statement for details.
	FEE FOR SERVICE If a fee for service is payable by you rather than commission, my hourly fee rate is $175.00 per hour inclusive of GST or the relevant fee is based on a percentage of assets under management. If you choose to pay a fee we may rebate to you part or all of the commission that we would otherwise receive. You may be charged a Statement of Advice preparation fee this can range from $440 (inclusive of GST) depending on the complexity and the time spent. Any fee for service must be paid within seven (7) days of the date of the tax invoice issued to you.
Other Benefits, interest or associations	Member of COSL & MFAA. Member of TTG Golf Club. Active member of Kairos Prison Fellowship.
How to find me	My postal address is P O Box 38, Surrey Downs SA 5126. If you'd like to make an interview time to discuss your financial needs and objectives in more detail, please contact me on 08 8251 4897 or alternatively you can request an interview via my website david.medlock.wealthtoday.com.au

This document, the Adviser Profile, should be read in conjunction with the Wealth Today Pty Ltd Financial Services Guide (FSG). Distribution of the Adviser Profile by the Authorised Representative/Adviser has been approved by Wealth Today Pty Ltd.

Wealth Today Pty Ltd. Head Office: Level 1, Unit 3, 228 Main Street, Osborne Park WA 6017. T:08 9207 1433 | F: 08 9207 1499