

Adviser Profile

John Gould

BCom (FP/Fin), MCom (Acc/Ins)



This adviser profile forms Part 2 of the Financial Service Guide (FSG) issued by Momentum Wealth Management Corporation Pty Ltd. The FSG is not complete without it.

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Corporate Authorised Representative Number:	343821
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John Gould is an Authorised Representative No 409515 of Momentum Wealth Management Corporation Pty Ltd ABN 86 168 372 870, AFSL 454895. John Gould is employed by Momentum Wealth Management Wantirna Pty Ltd ABN 93 111 379 643 (My Practice), which is a Corporate Authorised Representative of Momentum Wealth Management Corporation Pty Ltd, CAR 343821

The financial advice and other services you receive will be provided to you by John Gould, or one of his colleagues, who is also an Authorised Representative of Momentum Wealth Management Corporation Pty Ltd.

Qualifications and experience

Prior to starting his career in Financial Advice, John completed a Bachelor of Commerce majoring in Financial Planning and Finance through Deakin University. With a Master of Commerce (Accounting/Insurance) has meant that John met the education standards to prepare him for his long-term goal of being a practicing Financial Adviser.

John has also completed the Ethics and Exam components of FASEA's Adviser requirements.

John started in financial services as a Paraplanner with RI Advice in 2011. Within six months, he was appointed an Authorised Representative of RI Advice Group Pty Ltd. He was also responsible for the technical, legal, and best interest approach to the provision of financial advice to RI's clients and ensuring that the technically complex recommendations within a Statement of Advice were clearly explained and easy for clients to understand.

In 2014 John was appointed to the role of Financial Adviser.

Since September of 2018 John has been authorised to operate under the Momentum Wealth Management Corporation Pty Ltd AFSL providing advice in the areas of Investment, Superannuation (including Salary Sacrifice arrangements, Consolidation and Transition-to-Retirement strategies), Personal Insurance, Retirement Planning (including the commencement of pensions, Centrelink & DVA advice), Self-Managed Superannuation Funds (SMSF) and Estate Planning.

John has developed a speciality in the Self-Managed Superannuation Fund arena.

Services offered

I am authorised to provide advice in the following areas:

- Superannuation
- Retirement planning
- Investments, including savings plans
- Approved ASX listed investments within the ASX 200
- Personal & Business insurance
- Budget and cash flow planning
- Debt management
- Gearing
- Centrelink / DVA
- Aged care
- Ownership and structures (e.g., discretionary and family trusts)
- Self-managed superannuation
- Portfolio review
- Estate planning
- Ongoing advisory services
- Referrals to specialists (e.g., accountants, solicitors)

Products offered

I am authorised to deal in the following products:

- Deposit and payment products
- Life investment or life risk products
- Interests in managed investment schemes, including investor directed portfolio services (IDPS)
- Retirement savings accounts
- Securities
- Superannuation

How I am paid

As the licensee, Momentum Wealth Management Corporation Pty Ltd collects all advice fees and commissions. Momentum Wealth Management Corporation Pty Ltd then pays the fees and commissions to my Practice as detailed in Part 1 of this FSG under 'How Are We Paid for Our Services'. My Practice pays me out of the fees and commissions it receives from Momentum Wealth Management Corporation Pty Ltd, by one or more of the methods outlined below.

- **Salary** – I am paid a salary based on my experience and capability.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and certain non-financial measures (such as the quality of my service).

At the time of providing advice or as soon as practicable after that time, we will disclose the remuneration that Momentum Wealth Management Corporation Pty Ltd, the Practice and I receive (if any) as a result of that advice.

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.

Our fees are charged as fee for service.

Fee for service: Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate.
- A percentage of funds invested (excluding borrowed funds).
- A fixed dollar amount.
- 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 investment balance.

Commissions: Please see Part 1 of the FSG for more information about the types of commission Momentum Wealth Management Corporation Pty Ltd may receive.

My contact details

Address	Suite 4, 410 Burwood Highway, Wantirna South VIC 3152
Phone	(03) 9800 1552