Business profile

Adviser profile version: Version 1.0

This document contains a Business and an Adviser profile. The business profile provides information about the business your adviser works for. The adviser profile provides information about your adviser - their contact details, qualifications, experience and any memberships they may hold. It also outlines the strategies and products your adviser can provide advice on.

These profiles are part of the Financial Services Guide (FSG) and are only complete when they are provided together.

Date issued 30 August 2017

About our licensee

futuro

Community | Commitment | Trust | Companionship

ABN 30 085 870 015 | AFSL/ACL Number 238478

Level 3, 200 Creek Street, Brisbane Queensland 4001

Phone: 07 3018 0400

Fax: 07 3018 0399

Email: info@futuro.com.au

Web: www.futuro.com.au

Futuro is responsible for the services provided by any of its authorised or credit representatives.

About our practice

Sciacca's Financial Services Pty Lrd ACN 161 762 741 is a Corporate Authorised Representative No.43393 of Futuro Financial Services Pty Ltd.

Our contact details

Trading Name	Sciacca's Financial Services
Business Address	235 Stafford Road Stafford Qld 4053
Postal Address	PO Box 1570 Stafford Qld 4053
Telephone	07 3357 5553
Fax	07 3357 5598
Web	www.sciaccagroup.com.au

About our team

Our team aim to provide a personal service to our clients and attending to their financial needs. If you have any questions or need assistance, my Client Services Assistant Stephanie Leonardi can help you.

As your financial adviser, with 23 year experience in practice, we can help you achieve your financial goals and objectives.

Advice fees

The fees charged for our advice and services may be based on:

- A set dollar amount that is agreed between you and us and invoiced directly to you.
- A percentage-based fee that is agreed between you and us and paid via your product (if possible).

Please refer to our Client Value Proposition for full details in relation to the cost of our services.

Our advice fees (inclusive of GST) include charges for the following advice services:

Initial consultation (1 hour)	At our cost
Advice hourly rate	$ 375.00
Initial advice	$ 375.00
Advice implementation	No fee
Ongoing advice	Minimum cost $ 1320.00
Additional advice	$ 375.00

Fees will increase on July 1 each year in line with the Consumer Price Index (CPI).

Commissions

Commissions may be payable by product issuers for services in relation to insurance, banking deposit products, margin lending, some loan products and older investment products and annuity products. For insurance, the commission is factored into the annual premium and may range as follows:

- From 0% to 90% of the initial premium
- From 0% to 40% per annum of the renewal premium

For other products, this may range as follows:

- From 0% to 10% of the initial amount invested
- From 0% to 1.0% per annum for the value of your investment balance
- From 0% to 0.35% of your margin loan balanced and is factored into the annual interest rate.

Generally, the payment we receive will be based on the service provided. Details of other payments we receive are contained in the Product Disclosure Statements (PDS) for most financial product issuers, which are available from your adviser.

You have a right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or representative.

How are we paid

Futuro collects our fees (incl. GST) and retains 22% to support our business. This includes investment and strategy research, continuing education, compliance consulting and business coaching, allowing us to provide you with the highest quality service and advice. The remaining 78% of our fees is paid to Sciacca's Financial Services CAR no. 433393 from which your financial planner receives a salary.

Other benefits I receive

Payments from other professionals

We do not have no referral arrangements with other professional service providers.

Payments to other professionals

We do not have referral arrangements when clients are referred to us from other professionals.

Relationships and associations

We do not have any equity arrangements with other firms

Adviser profile

About me

My name is John Sciacca and I am an authorised representative No.433394 of Futuro Financial Services Pty Ltd.

Education and Qualifications

Bachelor of Fin. Admin. (Accountancy) UNE

Dip. Of Financial Planning

Experience

23 Years' experience in Public Practice advising individual and business clients in relation to their financial affairs

Memberships

CPA Australia

NTAA

My contact details

Telephone	07 3357 5553
Fax	07 3357 5598
Mobile	0418 748 188
Email	john@sciaccagroup.com.au

Why should you choose me

I aim to provide personalised and responsible advice suited to your objectives and believe that sound advice and planning is the key to improving your financial position.

I undertake continuous professional development and training programs so that I am up to date with legislative changes to superannuation, investments, social security and tax environments.

I have access to technical, risk and investment research professionals who provide me with additional analysis on strategies and products that become available as a result of these changes.

I will help you sort out your goals and weigh up different investment strategies to achieve them.

Most importantly, I turn your thoughts into action. There are no secret formulas to achieving financial security. I work with you to get the basics right and ensure you have a plan to achieve your goals over time.

Advice I can provide

I can provide you with strategic advice as well as arrange the types of financial products listed below.

I can help you to identify the types of services and products that will be appropriate to meet your financial goals. In addition, you can choose whether to receive advice about a range of needs all at once, or we can provide advice about a single issue so your most important goals are achieved first. Further advice can then be provided over time about any other needs or goals as required.

I am authorised to provide advice on the products listed below:

Strategies

- guidance on budgeting and goal setting
- savings and wealth creation strategies
- investment planning
- gearing strategies
- superannuation planning
- pre-retirement planning
- retirement planning
- personal insurance planning
- business insurance planning
- estate planning considerations
- aged care and Centrelink planning
- salary packaging advice

Financial Services Products

- deposit and payment products
- financial planning
- life risk insurance products
- securities
- managed investments
- superannuation and retirement savings accounts
- tax effective investments
- managed discretionary accounts
- self-managed super funds (including limited recourse borrowing arrangements)
- margin lending

How I am paid

I control a percentage of the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

As an employee of Sciacca's Financial services Pty Ltd No. 433393, I receive a salary package which can include bonuses based on my performance and contribution to the business.