

Financial Adviser Profile

Overview

Jonathan is a Financial Adviser with more than 8 years in the wealth management industry, spanning from boutique wealth management to private banking.

Jonathan specialises in pre & post-retirement planning, superannuation, investments, personal insurance, debt management and estate planning.

Jonathan takes a collaborative approach, believing that a strong and flexible adviser-client partnership is key to successfully navigating changing markets and life circumstances. His focus on both wealth preservation and growth is guided by a disciplined framework that combines technical expertise with a steadfast commitment to achieving positive client outcomes.

Jonathan Toh is a Sub-Authorised Representative of PMP Wealth Pty Ltd, Corporate Authorised Representative No. 1277462. Authorised Representative No. 1284667.

Qualifications

Jonathan holds a Bachelor of Business (Financial Planning); and meets the competency requirements under ASICs Regulatory Guide RG 146 and currently pursuing his Chartered Financial Analyst (CFA).

Professional Memberships

Jonathan is a member of Financial Planning Association of Australia (FAAA) and abides by their code of professional conduct and ethics.

Authorisations

Jonathan Toh is authorised to provide advice and deal in the following financial products:

- Life Products including Investment Life Insurance Products and Life Risk Insurance Products
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services
- Deposit and Payment Products
- Retirement Savings Accounts ("RSA") products
- Debentures, Stocks or Bonds issued or proposed to be issued by a Government
- Superannuation
- Self Managed Superannuation Funds
- Securities.

Jonathan Toh

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PMP Wealth Advice Fees and Charges

Jonathan Toh will be paid Advice Fees and Commissions as described in the Financial Services Guide. The amount of the benefit and how it is calculated will be advised to you before it is charged.

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your Adviser provides a recommendation for a financial product or service, your Adviser may be remunerated through either:

- An initial fee for service; and/or
- An ongoing fee for service; or
- A contribution fee or implementation fee; or
- Commission payments from product providers where applicable; or
- A combination of any of the above.

Details of the ranges and amounts of remuneration are set out below. Amounts are inclusive of GST.

Type of Remuneration	Initial	Ongoing
Adviser Service Fee	\$0 to \$15,000	\$0 to \$100,000
Adviser Service Fee*		0% to 1.8%
SoA Preparation Fee	\$0 to \$20,000	N/A
Hourly Rate	\$150-\$500	\$150-\$500
Investment Commission*	0%	0%
Insurance Commission^	0% to 88%	0% to 33%

*based on a % of funds invested

^based on a % of the premium

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply.

PMP Wealth pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Jonathan is a salaried employee of PMP Wealth and will receive a salary/benefit from this company.

Other Benefits Jonathan May Receive

From time to time Jonathan may be invited to social or sporting events and receive the occasional gift such as a bottle of wine or hamper on special occasions. These non-cash benefits will have a value of less than \$300. A register listing the details of any non-cash benefits between \$100 and \$300 is maintained. These invitations and gifts do not influence the advice provided to you. If you would like more information you can request a copy of the register.

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