



Elkcorp Pty Ltd
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ABN: 13 154 214 034
Australian Financial Services Licence No. 413980
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ADVISOR PROFILE

This Advisor Profile is dated the 1st day of July 2016 and replaces all previous versions for this Advisor.

The following Advisor is an Authorised Representative of:
Elkcorp Pty Ltd (known as *elk corp*)
Australian Financial Services Licence No. 413980

Who is my Authorised Representative (Advisor)?

Your Authorised Representative is **Ian Kebblewhite**, who was appointed as an Authorised Representative on the 23rd day of March 2012 and has the representative number of 001008048. Ian Kebblewhite is also the Managing Director of Elkcorp Pty Ltd (Australian Financial Services Licence No. 413980).

What are the contact details of my Advisor?

Ian Kebblewhite
'elk house'
1C / 34 Tallebudgera Creek Road,
Burleigh Heads, QLD 4220
M: 0402 015 965
P: 1300 669 363
E: ian.k@elkcorp.com.au

What qualifications and professional memberships does my Advisor have?

Ian Kebblewhite holds the following qualifications and memberships:

- ***Diploma of Financial Services (Financial Planning); awarded September 2005***
- ***Completion of the following subjects (2006) in a Bachelor of Business (Financial Planning) Degree course; RMIT University:***
 - *Financial Markets (Credit)*
 - *Information Technology (High Distinction)*
 - *Accounting 1 (Credit)*
 - *Introduction to Financial Planning (Credit)*
 - *Legal Framework (Credit)*
 - *Introduction to Finance (Credit)*
 - *Marketing Theory and Practice (Credit)*
 - *Supervised Professional Practice/ Experience (Credit)*
 - *General Elective 1 (Credit)*
 - *General Elective 2 (Credit)*
 - *General Elective 3 (Credit)*
- ***Diploma of Finance and Mortgage Broking Management; awarded December 2013***
- ***Certificate IV in Financial Services (Finance / Mortgage Broking); awarded June 2010***
- ***Statement of Attainment – completion of units of competence in the Certificate III in Financial Services; awarded in January 2007***
- ***Statement of Attainment – RG146.44 Self-Managed Superannuation Funds; Financial Education Professionals (2016)***
- ***Mortgage Credit Analysis & Residential Mortgage Lending, Valuation of Non Residential Property, Small Business Credit Analysis, and General Credit Issues; Securities Institute (2005)***
- ***Introduction to Financial Reporting, Financial Accounting Statements I: The Balance Sheet, Financial Accounting Statements II: The Income Statement and The Statement of Cash-Flows, Analysis and Interpretation of Financial Accounting Statements; Securities Institute (2005)***
- ***Financial Planning: Principles & Applications (DFP 1); Australian Institute of Financial Studies (2002)***
- ***Completion of various subjects (1999 – 2000) in a Bachelor of Business Degree course; Griffith University***
- ***Member of the Financial Ombudsman Service (FOS); Australian Financial Services Licence – Authorised Representative***
- ***Member of the Financial Planning Association (FPA); Associate Member (Voting Member)***
- ***Member of the SMSF (Self-Managed Superannuation Fund) Association***

Ian Kebblewhite joined the financial services industry in 1999.

What kind of financial services is my Advisor authorised to provide to me?

Ian Kebblewhite is authorised by *elk corp* to provide advice and deal in financial products in the following products:

- ***Deposit and Payment Products – Basic Deposit***
- ***Deposit and Payment Products – Non-basic Deposit***
- ***Life Products – Investment Life Insurance Products***
- ***Managed Investment Schemes including IDPS***
- ***Retirement Saving Account Products***
- ***Securities***
- ***Superannuation (including Self-Managed Superannuation Funds)***

How is my Advisor remunerated?

Ian Kebblewhite is remunerated by way of both a regular “Director’s Payment - Drawings” by *elk corp* and a percentage of the net fees paid to *elk corp* by *elk corp* clients; and a percentage of the commissions paid by product manufacturers to *elk corp* for *elk corp* clients. Ian (or his personal entities) may also receive a distribution / payment from the profit of *elk corp*.

Ian Kebblewhite is entitled to receive from 0 to 100% of; Advisor Service & Advice Fees (both initial / upfront and ongoing / trailing) or commissions (both initial / upfront and ongoing / trailing) received, and 0% to 100% for brokerage / revenue received from securities trading.

Does my Advisor have any associations I need to know about?

Ian Kebblewhite is the Managing Director of the *elk corp* group of companies, and the entities that form part of this group. Ian Kebblewhite may receive remuneration and revenue from these entities for the services provided by these entities as part of their core business. As an Authorised Representative of *elk corp*, Ian Kebblewhite may personally receive client referrals, and / or pay a revenue share participation (commission split) to entities that refer clients to Ian. Ian Kebblewhite and *elk corp* are not aware of any conflicts of interest from these associations.

Does my Advisor have any conflicts of interest or soft dollar benefits?

Ian Kebblewhite and *elk corp* are not aware of any conflicts of interests, and Ian Kebblewhite is required to keep a register of alternative remuneration (including soft dollar benefits) which shows any payment other than fees and commissions which may be received by him from product providers (including for example Fund Managers). This register is available within 7 days notice.

ANNEXURE

Background Information - Credentials & Experience: About Ian Kebblewhite



In building to establish and operate the *elk corp* group, Ian Kebblewhite has been involved in banking, finance, financial services, property and investments for 17 (seventeen) years, and in such time has:

- Worked for two major banks; being at a Senior Management level for Westpac, as well as at Branch Management level for the NAB
- Successfully operated a Loan / Mortgage Portfolio of between \$100 Million and up to \$150 Million for a fund with an Australian Financial Services Licence
- Structured finance deals and comprehensive financial services transactions up to \$15 Million
- Managed and added value to both personal, private and business clientele, including corporations with a turnover of up to, and in excess of \$100 Million
- Completed various formal qualifications in financial services and related industry
- Established and is the Director / “Responsible Manager” (via a combination of continued education and commercial experience) of an entity that holds and operates an Australian Credit Licence.
- Successfully obtained, operate and maintain an Australian Financial Services Licence

