

Authorised Representative Profile Version 2 – Thomas Schwager
Dated 1st January 2021

The Sapient Financial Solutions Pty Ltd Financial Services Guide (FSG) Version 2 (Part I), together with this Authorised Representative Profile Version 2 (Part II), form the full FSG of Sapient Financial Solutions Pty Ltd.

This Authorised Representative Profile outlines the areas of service the Authorised Representative is authorised to advise, the qualifications the Authorised Representative holds and the remuneration the Authorised Representative may receive for their services.

1. Authorised Representative

Your Authorised Representative is Thomas Schwager, who is an employee and Director of Sapient Financial Solutions Pty Ltd, has been appointed as an Authorised Representative (No.447200) under Australian Financial Services Licence No. 434776.

2. Authorised Representative Authorisations and Services

Thomas is authorised to provide a General Advice and No Advice service in the following financial products;

- Basic Deposit Products
- Derivatives
- Debentures, stocks and bonds
- Managed Investment Schemes
- Retirement Savings Accounts (RSA's)
- Securities
- Margin Lending
- Investment Life Insurance & Life Risk Insurance
- Superannuation

The General Advice that Thomas is able to provide includes his own view on the quality of the investment or financial product, the mechanisms behind the investments as to how it works, and the potential returns depending on different performance levels and outcomes. This general advice is not tailored to your particular or personal financial circumstances, personal needs and/or objectives. You make the decision whether to proceed with the Investment, the choice and amount of investment, based upon your understanding of your own personal financial circumstances, needs and objectives. We do not procure any personal information from you and make no personal recommendations as to whether the service or product may be suitable for you.

The No Advice service that Thomas is able to provide includes confirming a factual matter such as confirming a share price), placing a share trading order or accepting an application on your behalf to invest in a financial product where no advice has been provided.

At no time can Thomas provide you with personal financial advice that recommends a product or service as he is not able to take into account your personal financial circumstances, account personal objectives or needs when commenting and providing information on the appropriateness of the financial product for you.



In addition, if your authorised representative identifies that you require specialist personal advice on a particular product or service, he or she may refer you to a financial planner specialist that can help you further.

3. Qualifications

Bachelor of Agricultural Economics – University of Sydney

Diploma of Financial Services (Financial Planning) – PS 146 Training Australia

Accredited derivatives Advisor Level 1

4. Remuneration

Sapient Financial Solutions Pty Ltd may pay Thomas Schwager or any of his associated entities up to 45% of any fees, initial or ongoing commissions paid by you. Thomas may receive other benefits such as travel allowances, attendance to industry events, professional entertainment and networking events, cultural events, professional development programs and conferences. Benefits greater than \$300 will be noted in the gifts register.

5. Contact

Sapient Financial Solutions Pty Ltd

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