James Pump

This adviser profile forms an essential part of the Financial Service Guide (FSG). The FSG is not complete without it.

Introducing your financial adviser

James Pump is an Authorised Representative of Seed Wealth Australia Financial Services Pty Ltd AFSL 548344.
James is a director of Seed Wealth Australia Pty Ltd which is a Corporate Authorised Representative of Seed Wealth Australia Financial Services Pty Ltd.
Authorised Representative Number: 1003907
Corporate Authorised Representative Number: 1272804
Adviser profile issue date: 1 July 2023

About James

James is a Senior Financial Planner and Principal Director of Seed Wealth Australia. James has been a qualified Financial Planner since 2007 working with one of Australia's leading financial institution as a Senior Planner based in Townsville and providing service Australia wide including remote and rural areas. James has comprehensive experience in providing financial advice to clients, and prides himself on providing a high level of professionalism and personal service.

James has always been passionate about finance and financial planning first working in the insurance industry in 1990 before moving on to manage operations with a multinational North Queensland based operation. He completed further studies and has since been employed as a qualified financial planner and assisted clients with meeting their financial and lifestyle goals leading up to retirement and beyond, as well as wealth accumulation and wealth protection. James is also qualified in various specialist areas of financial advice.

James is passionate about ensuring that clients are able to meet their goals and objectives not only at the present but in the long term. His high level technical skill garnered through a combination of education and experience, coupled with his personal service ensures that he is able to communicate complex levels of advice in a simple and understandable manner. He prides himself on maintaining long term relationships with clients based on both his commitment to integrity and keeping client's best interests at the forefront of what he does.

When not working, James enjoys spending time with his wife & young family, maintaining a level of personal fitness.

Qualifications and memberships

- Bachelor of Commerce
- Advanced Diploma of Financial Planning
- Tax (financial) adviser - Tax Practitioners Board
- Financial Advice Association Australia (FAAA)

Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products

- Life insurance products
- Superannuation
- Deposit products
- Pensions and annuities
- Retirement savings accounts
- Managed investment funds
- Investment bonds
- A range of approved ASX listed investments managed
- under a model portfolio
- A wide range of approved ASX listed investments within the ASX 200
- Standard margin lending facilities

Services Offered

- Personal Insurance
- Superannuation
- Budget and cashflow management
- Debt management
- Investments
- Retirement planning
- Centrelink/DVA
- Estate planning
- Gearing / Margin Lending
- Aged Care
- Business Insurance
- Self Managed Super Funds

PART B Adviser Profile continued

How I am paid

As the licensee, Seed Wealth Australia Financial Services collects all advice fees and commissions. Seed Wealth Australia Financial Services then pays the fees and commissions to my Practice as detailed in the FSG under the heading 'How we are paid'. My Practice pays me out of these fees and commissions based on a number of factors such as:

- Salary – based on my experience and qualifications.
- Bonus – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- Profits – I may be eligible to receive a percentage of profits from the Practice.
- Commissions – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

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. Your options to pay for our services can include fee for service, commission, or a combination of both.
Fee for service: Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate.
- A fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- 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 balance of your investment.
Commissions: Some product providers pay commissions to Seed Wealth Australia Financial Services. The amount of commissions received will depend upon the type of product and the premium paid.

Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Seed Wealth Australia also has the following arrangements:

Referrals from a third party

At present we do not have any referral arrangement in place to pay a third party referrer a referral fee, commission or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Referrals to a third party

At present we do not have any referral arrangement in place to provide referrals to third parties in return for payment or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website. We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identify and the source of any funds.

We provide financial services under the Australian Financial Services License of Seed Wealth Australia Financial Services Pty Ltd. Seed Wealth Australia Financial Services Pty Ltd monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence, Seed Wealth Australia Financial Services Pty Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

My contact Details:

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