Wheatley Wealth Management

Financial Services Guide 4.0

1 October 2025

Empowering Informed Financial Decisions

At Wheatley Wealth Management, our commitment is to guide you on your financial journey with clarity, transparency, and expertise. As a trusted provider in the financial services sector, we recognise the importance of informed decision-making and tailored advice.

Statement of Purpose

This Financial Services Guide is an essential resource for current and prospective clients. Its primary purpose is to help you understand the scope of services offered, the nature of our advice, and the details surrounding our fees and processes. You may receive additional documents such as:

Statement of Advice (SoA)	Provides a detailed record of initial financial advice given to clients.
Record of Advice (RoA)	Documents any supplementary or ongoing financial advice provided after the initial consultation.
Product Disclosure Statement (PDS) / Investor Directed Portfolio Service (IDPS)	Offers comprehensive information about recommended financial products, ensuring transparency and informed decision-making.

All advice documentation is securely retained for seven years and can be accessed upon request.

Lack of Independence

It is important to understand that Wheatley Wealth Management is **not independent, impartial, or unbiased** solely due to receipt of commissions for advice provided on life insurance.

Our Business and Regulatory Credentials

Wheatley Wealth Management operates under strict regulatory standards to ensure the highest quality of service.

Business Name	Wheatley Wealth Management Pty Ltd
ABN	15 143 796 794
ASIC Licence Number	532426
Registered Address	Level 13, 333 George Street, Sydney, NSW 2000
Phone	02 8022 8441
Email	contact@wheatleywealth.com.au

We maintain professional indemnity insurance for the protection and reassurance of our clients.

Scope of Advice and Services

Our expertise covers a wide range of financial advice areas, including:

Service / Strategy	**Financial Products & Services Offered**
Investment Strategies	Basic Deposit Products
Strategic Debt Advice	Managed Investments / Investor Directed Portfolio Services
Superannuation & Retirement Planning	Life Investment Products
Personal Insurance Advice	Securities including Exchange Traded Funds & Listed Investment Companies
Estate Planning	Superannuation (including Self-Managed Super Funds)
Aged Care Planning	Margin Loans
Centrelink Strategies	Superannuation & Retirement Income Streams
Executor Services / Estate Administration	Personal & Group Life Insurances

We are committed to understanding your circumstances and goals. To act in your best interest, we require accurate and complete information. Should you choose to withhold information, we cannot be held liable for any subsequent advice that may prove inaccurate or inappropriate.

Instructions and Engagement

Clients may issue instructions regarding financial products directly to us. All instructions must be confirmed in person, via phone call or teams meeting. The scope of advice is agreed upon before the commencement of any service.

Tax Implications of Advice

Wheatley Wealth Management is authorised, under the Tax Agent Services Act (2009), to provide tax (financial) advice services directly related to financial product advice. For broader or unrelated tax matters, we recommend seeking independent advice. Any discussion of tax implications in our recommendations is incidental and intended to assist in your decision-making process.

Quality Assurance and Complaints Handling

We strive for excellence in every aspect of our service. If you are dissatisfied at any point, please contact us promptly. We will attempt to resolve your complaint quickly and fairly, typically within thirty calendar days. If resolution is not possible within this timeframe, or if you disagree with our decision, you may escalate your complaint to the following external bodies:

Contact	Address	Phone
Australian Financial Complaints Authority (AFCA)	GPO Box 3, Melbourne VIC 3001	1800 931 678
Privacy Commissioner	GPO Box 5218, Sydney NSW 2001	1300 363 992
Australian Securities & Investments Commission (ASIC)	GPO Box 9827, Sydney NSW 2001	1300 300 630

Your Privacy Matters

We value your privacy and ensure the utmost protection of your personal information. As part of the advice process, we collect information directly from you, and potentially from other sources like your employer or accountant. Your confidentiality is protected in accordance with our Privacy Policy, which outlines:

Storage and protection against misuse, loss, unauthorised access, modification, or improper disclosure
Rights to access and correct your information
Disclosure to authorised third parties and legal requirements
International disclosure for paraplanning services (e.g., to the Philippines) and administrative support, with an Australian service available as well

We are required by the Anti-Money-Laundering and Counter-Terrorism Financing Act (2006) to verify client identities using official documents such as passports and drivers licences. For a copy of our Privacy Policy, please contact us.

Financial Adviser

Financial Adviser	Alexis Wheatley
Phone	02 8022 8441
Email	alexiswheatley@wheatleywealth.com.au
Authorised Representative Number	333368
Qualifications	Graduate Diploma in Financial Planning, Bachelor of Economics, Graduate Diploma in Applied Finance
Professional Memberships	MFAA (Mortgage & Finance Association of Australia), FPA (Financial Planning Association)
Designations	CFP (Certified Financial Planner, FAAA)

Alexis Wheatley is authorised to provide all the services listed and receives a salary and/or dividend from the practice.

Transparent Fees and Costs

Our fee structure is designed with transparency and fairness in mind. We will discuss and agree upon the fees prior to providing advice. Changes to fees will always be communicated in advance. Fees are influenced by the complexity of your circumstances and the scope of advice required.

Other Benefits

In addition to our transparent fee structure, we may occasionally receive non-monetary benefits from product issuers, up to a value of $300. These may include, for example, educational or training sessions, technology support, or event invitations.

Contact Us

For further details, clarification, or to begin your financial planning journey, we invite you to contact Wheatley Wealth Management Pty Ltd:

- **Phone:** 02 8022 8441
- **Email:** contact@wheatleywealth.com.au
- **Address:** Level 13, 333 George Street, Sydney, NSW 2000