



Wheatley Wealth Management Pty Ltd

ABN: 15 143 796 794 AFSL: 532426

"A Wealth of Possibilities"

Financial Services Guide 2.0
10th October 2021

This Financial Services Guide (FSG) contains information that will help you decide whether to use the financial services we offer. It sets out:

- who we are and how we can be contacted
- the advice and services we provide
- our fees and how we are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us

Documents you may receive

We will provide a number of documents as you progress through our financial planning process to capture each stage of your advice journey. We will provide these documents to you electronically to your nominated email address, unless otherwise agreed.

When we provide personal advice, it will normally be documented and provided to you in a Statement of Advice (SOA), known as a financial plan. The financial plan contains a summary of your goals and strategies and any financial products we may recommend in order to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others will receive, as a result of the advice we have provided.

If we provide further personal advice, a financial plan may not be required. We will keep a record of any further personal advice we provide you for seven years. You may request a copy of such records by contacting our office during that period.

If we recommend or arrange a financial product for you we will provide a product disclosure statement (PDS) or investor directed portfolio service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product. You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

Lack of Independence

<p>Wheatley Wealth Management is not independent, impartial or unbiased because we receive commissions for the advice we provide on life risk insurance.</p>
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About Us

Summary of the business

Name	Wheatley Wealth Management Pty Ltd
Australian Business Number	15 143 796 794
ASIC Licence Number	532426

Our office contact details

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

This guide provides information about our advisers including their contact details, qualifications, experience, the services they may offer and financial products they can provide advice on.

Our advice and services

We can provide you with personal and general advice about specific services and financial products listed below. We can also arrange for financial products to be issued without advice from us.

The following table sets out the areas of advice we can help you with as well as the products and services we can arrange.

Any additional advice or services we can offer you, or limitations to the list below, will be outlined in **Financial advisers** on page 7.

We can provide advice on	We can arrange the following products and services
<ul style="list-style-type: none">— Investment strategies (strategic asset allocation and goals based investing)— Budget and cash flow management— Strategic debt advice— Salary packaging— Superannuation strategies and retirement planning— Personal insurance— Estate planning— Centrelink and other government benefits— Aged care	<ul style="list-style-type: none">— Superannuation, including retirement savings accounts— Self-managed superannuation funds (SMSF)— Managed investments— Investor directed portfolio services (for example, administration platforms)— Basic Deposit Products— Standard margin loans— Retirement income streams, including pensions and annuities— Personal and group Insurance (life cover, disability, income protection and trauma)— Loans including mortgages, reverse mortgages and deposit bonds— Life investment products including whole of life, endowment and bonds— Securities (including listed securities)— Exchange traded funds and Listed investment companies— Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker— Limited selection of investment guarantees

Wheatley Wealth Management Pty Ltd relies on research from external research houses to inform our opinion of appropriate products and product providers. We review the research each time we provide advice.

Tax implications of our advice

Under the Tax Agent Services Act 2009, Wheatley Wealth Management Pty Ltd is authorised by the Tax Practitioners Board to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed, they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

Transaction services

We can arrange to complete transactions for you on limited types of financial products where we can take your instructions and arrange for the transaction to be completed, without providing personal

advice. If you wish to proceed without our advice, we will ask you to confirm your instructions, which will be documented in writing. We will keep a record of this documentation for seven years. You may request a copy of such records by contacting our office during that period.

Your relationship with us and using our services

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions by telephone and email. All instructions are required to be confirmed via phone call and in writing.

We will work with you to agree what advice and services we will provide and when and how often we will provide them.

If at any time you wish to terminate your relationship with us, please contact us using the details shown in this guide.

Providing information to us

It is important that we understand your circumstances and goals, so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is incomplete or inaccurate the advice or services we provide may not be appropriate for you.

It is also important that you keep us up to date by informing us of any changes to your circumstances so we are able to determine if our advice continues to be appropriate.

Fees

The actual fee charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed. The following section outlines the types of fees that may apply:

The fees charged for our advice and services may be based on a combination of a set dollar amount and / or a percentage-based fee.

Our agreed advice and service fees may include charges for initial and ongoing advice and services.

Please note that for services in relation to insurance, commissions may be paid by the product provider based on a percentage of your premium.

Payment methods

Advice fees can be paid by direct debit or via deduction from your investment (subject to the advice and service provided).

For more information on our services, please see our Schedule of fees attached or available on request.

Other costs

Where other costs are incurred in the process of providing our advice and services to you, you will be liable for these costs. However, we will agree all additional costs with you prior to incurring them.

Other benefits we may receive

The following are monetary and non-monetary benefits we may receive other than those explained above. These are not additional costs to you.

In addition to the payment we may receive for our advice and services, we may receive other support services or recognition from the licensee to help us grow our business. This could include education or training support, badging rights, technology, financing, events or other recognition we are eligible for. These benefits such as prizes, awards, events may be given to us in recognition of financial planning excellence or innovation including if we qualify under the licensee's excellence program, or for business operational costs. These benefits are paid either at the licensee's discretion or depending on meeting

certain qualifying criteria including the quality of our services and advice provided to our clients. We may receive benefits from product issuers that may include non-monetary benefits that are valued at less than \$300. We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.

Confidence in the quality of our advice

If at any time you are not satisfied with our services, the following will help understand your options and find a resolution:-

- Please contact us there is any aspect of our service about which you are not satisfied.. If your complaint is not resolved immediately then...
We will try to resolve your complaint quickly and fairly. This will be within 30 calendar days for most complaints.
- In some circumstances, it may not be possible for us to completely resolve a complaint within the 30 days. If you do not agree with our decision in respect of your complaint, or, are otherwise unsatisfied with our response after the 30 day period, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed in the following table.

Any issues relating to financial advice, investments, superannuation, insurance matters, or credit matters	Australian Financial Complaints Authority (AFCA) GPO Box 3 Melbourne VIC 3001 1800 931 678 www.afca.org.au info@afca.org.au
Any issue relating to your personal information	The Privacy Commissioner GPO Box 5218 Sydney NSW 2001 1300 363 992 privacy@privacy.gov.au

You may also contact the **Australian Securities & Investments Commission (ASIC)** on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and recommendations.

Privacy

We are committed to protecting your privacy.

Privacy collection statement

As part of the financial advice process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification and verification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser and Wheatley Wealth Management Pty Ltd may have access to this information when providing financial advice or services to you;
- Your information may be disclosed to external service suppliers both here and overseas (including the United States) who supply administrative, financial or other services to assist Wheatley Wealth Management Pty Ltd in providing financial advice and services to you.
- In particular, we may disclose your personal information to the Philippines for paraplanning services. An Australian service is also available.
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out)
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.
- Your adviser and Wheatley Wealth Management Pty Ltd will continue to take reasonable steps to protect your information from misuse, loss, unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Wheatley Wealth Management Pty Ltd holds about you at any time to correct or update it.

For a copy of our privacy policy, please contact us.

Financial advisers

About Alexis Wheatley

Phone	0409 392 617
Email	alexiswheatley@wheatleywealth.com.au
Authorised representative number	333368

Qualifications (Finance related)

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

Professional designations

CFP - Certified Financial Planner (FPA)

The advice and services I can provide

I am authorised to provide all the services listed in the **advice and services** section.

How I am paid

I receive the following from our practice:

- salary
- equity in the practice

Based on the above, the following contains my remuneration details:

- Alexis receives a salary and has equity in the business.

Schedule of fees

These fees should be used as a guide only. We will discuss your individual needs and agree our fees with you. The actual agreed fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice.

Initial and ongoing fees

The amount of fees will depend on the service and a quote will be provided.	Fee amount
Advice Fees - Financial Adviser	\$550 per hour
Paraplanning Fees	Starting from \$330
Administration fees	\$220 per hour

Commissions

Commissions may be received on insurance products. Any commission amounts will be disclosed to you when providing our advice. The following table is a guide of commissions we may receive.

Product type	Initial commission	Ongoing commission	Example
Insurance (including those held within superannuation)	Up to 66% of the first year's premium for new policies implemented from 1 January 2020. We may receive commissions on increases or additions to existing policies of up to 130%.	Up to 33% of the insurance premium each following year.	On insurance policies implemented from 1 January 2020, if your insurance premium was \$1,000, we would receive an initial commission of up to \$660. We would receive an ongoing commission of up to \$330 p.a.

All fees and charges include GST. If an agreed advice fee is charged then we may rebate all or some of the commission.