

Financial Services Guide

Version: 22 June 2023

Wealthpool Advisers Pty Ltd

AFSL 517593 ABN 52 601 471 158

Suite 24, Level 11, 809 Pacific Highway

Chatswood NSW 2067

www.wealthpool.com.au

Purpose of this FSG

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

- ❑ The services we offer and their cost
- ❑ Any conflicts of interest which may impact the services
- ❑ How we are remunerated
- ❑ How we deal with complaints if you are not satisfied with our services.

Our Licence

Wealthpool Advisers holds an Australian Financial Services Licence. It is required to comply with the obligations of the Corporations Act and the conditions of its licence.

Our Services

We are authorised to provide personal advice and dealing services in the following areas:

- ❑ Superannuation and SMSF
- ❑ Retirement planning
- ❑ Portfolio Management
- ❑ Managed investments
- ❑ Personal risk insurance

Fees

Advice Preparation Fee

The Advice Preparation fee includes meeting with you, the time we take to determine our advice and the production of the SoA.

The Advice Preparation fee is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

Advice Implementation Fee

If you decide to proceed with our advice, we may charge a fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

Ongoing Services Fees

Our ongoing service fees depend on the ongoing service that we provide to you. The fee may be a fixed amount or based on the value of your investments. Fees are paid monthly and agreed with you in writing.

Not Independent

Where we are paid a commission by an insurance product provider, we do not charge you a fee for our advice on risk insurance policies. Our advice on risk insurance is therefore not independent, impartial or unbiased. In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers.

The financial advice process

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to

make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

For administration platforms, managed funds and personal risk insurance products we will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and the products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice, it will typically be documented in a Record of Advice (RoA) which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

Insurance Commissions

We receive a one-off upfront commission when you take out an insurance policy that we recommend. We also receive a monthly commission payment for as long as you continue to hold the policy. The commission will vary depending on the recommended product and will be documented in the SoA or RoA.

Other Benefits

We may receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received

above \$100 will be maintained on a register which is available to you on request.

Adviser Remuneration

David Kissane and Britt Kingsley are owners of Wealthpool Advisers. They are paid a salary and receive a share of the profits that the practice makes.

Making a Complaint

We endeavour to provide you with the best advice and service at all times. If you are not satisfied with our services, then we encourage you to contact us. Please call us, email us or put your complaint in writing to our office.

If you are not satisfied with our response, you can refer it to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or www.afca.org.au. AFCA provides a fair and independent complaint resolution service which is provided to you free of charge.

Wealthpool Advisers is required to hold adequate Professional Indemnity insurance for the financial services that it and its current and past representatives provide.

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information. Our Privacy Policy is available on request and on our website.