Financial Services Guide

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Licensee
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This Financial Services Guide (FSG) is authorised for distribution by WP Wealth Professionals.

Purpose of this FSG

This FSG will help you decide whether to use our services. It contains information about:

- The services we offer and their cost.
- Any conflicts of interest that may affect those services.
- How we are remunerated.
- How we deal with complaints if you are not satisfied with our services.

Not Independent

WP Wealth Professionals Pty Ltd cannot say advice regarding risk insurance policies is independent, impartial or unbiased. This is because some advisers under the WP license (i.e. not all) choose to receive commissions from life insurance providers in connection with arranging life insurance products for clients.

Our services

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

- Retirement income planning
- Household expense management
- Superannuation, including SMSF investing
- Portfolio management
- Managed investments
- Managed accounts, including Separately Managed Accounts (SMAs)
- Model portfolio services
- Personal risk insurance

Managed accounts and SMAs

A managed account, also known as a Separately Managed Account or SMA, is a structure where your portfolio is managed in line with a model portfolio by a professional investment manager. Transactions will generally occur without your prior approval for each trade under the authority you provide when the arrangement is implemented.

Where we recommend a managed account, you will receive the relevant Product Disclosure Statement (PDS) and Target Market Determination (TMD). These documents explain how the managed account operates, including its risks, fees and features. Managed accounts involve investment risk, including potential loss of capital, and reliance on the investment manager's decisions. Our financial advice process

1. We learn about you

We recognise that each client's objectives and personal circumstances are unique. Our initial discussion is designed to understand what you want to achieve and the questions you would like answered.

2. We analyse your information

We analyse the information you provide to determine what advice may be in your best interests and may ask further questions to better understand your circumstances.

3. We prepare a Benefit Analysis Report

If we believe we can add value, we will prepare a Benefit Analysis Report comparing the outcome of maintaining your current arrangements with implementing our advice recommendations. The cost is $550.

4. We prepare our advice recommendations

If you choose to proceed, we will document our recommendations in a Statement of Advice (SoA). The SoA explains the basis of our advice, key risks, potential conflicts of interest, implementation costs and any benefits we may receive. Where we recommend a financial product, we will provide the relevant PDS. The SoA is yours to take away and consider in your own time.

5. We implement the advice

We will only implement our recommendations after receiving your instructions. We may liaise with financial institutions, insurers and other parties as required. Initial investment decisions are made with your consent. Once invested in a managed account, your standing authority allows transactions to occur without prior approval for each trade, so the portfolio can be managed in line with the selected investment model.

6. We offer advice reviews

We offer reviews to keep your plan up to date for changes in your circumstances, the law, the economy and financial products. Further advice may be documented in a Record of Advice (RoA), which we retain on file. You can request a

copy of an RoA at any time up to seven years after the advice is provided.

Ongoing service

We generally work with clients on an ongoing basis. You are welcome to contact us if issues arise regarding the advice and products we have recommended. For clients invested in managed accounts, the portfolio will be monitored and managed on an ongoing basis in accordance with the selected investment model. We will periodically review whether the strategy remains suitable as part of our ongoing advice service.

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

How we are remunerated

Initial advice fee

Our initial advice fee includes meeting with you, determining our advice and preparing your SoA. The fee is based on the scope and complexity of the advice and will be quoted and agreed with you in advance.

Implementation fee

If you proceed with our advice, we may charge an implementation fee for the time and expertise required to put the plan in place. The fee will be quoted in advance and disclosed in your SoA.

Annual service fee

The annual advice fee varies according to the level of services we provide and the volume of funds we manage for you. The services and fee will be agreed in advance through a 12-month Fixed Term Service Agreement. Details of our initial and annual fees are available in the Fee Rate document on our website.

Managed account costs

If you invest in a managed account, additional costs may apply, including:

- Investment management fees charged by the model manager.
- Platform administration fees.
- Transaction costs.

These costs will be disclosed in your SoA and the relevant PDS.

Insurance commissions

Some advisers (i.e. not all) under the WP license receive commission from the product issuer on risk insurance policies arranged for clients. The amount is disclosed in the SoA at the time the original advice is provided.

Conflicts of interest

Where we recommend managed accounts, we may have relationships with platform providers or investment managers. These relationships may influence the products included on our Approved Product List. We manage these conflicts through our compliance framework and disclose material conflicts relevant to our advice.

Other benefits

We may receive other benefits from product providers, such as training, food, beverages and entertainment. Details of benefits received above $100 are maintained on a register that is available to you on request.

Adviser remuneration

Michael Allanson is the owner of the practice and he is remunerated through the profits that the practice makes.

Amanda Oversby is an employee of the practice and is paid a salary. She may also receive a bonus based on her performance and the profits of the practice.

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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, please contact us by phone, email or in writing at our office.

If you are not satisfied with our response, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). Contact AFCA on 1800 931 678 or visit www.afca.org.au. AFCA provides fair and independent financial services complaint resolution free to consumers.

WP Wealth Professionals holds Professional Indemnity insurance that satisfies the compensation arrangement requirements under section 912B of the Corporations Act. It covers financial services provided by current and past representatives.

Your privacy

We are committed to protecting your privacy. Our Privacy Policy explains how we collect, hold, use and disclose your personal information. It also explains how you can access and correct the information we hold about you and how to complain if you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website.