

# Financial Services Guide

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## Licensee:

WP Wealth Professionals Pty Ltd  
(AFSL: 537458 ABN: 22 655 645 999)

## Contact Details

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## Purpose of this FSG

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

- 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 services

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

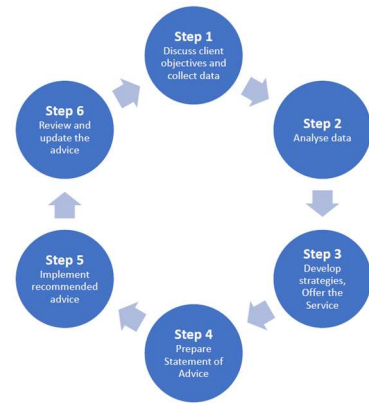
- Superannuation including SMSF
- Retirement planning
- Portfolio management
- Managed investments
- Personal risk insurance
- Margin lending

### Not Independent

We receive a recurring trail commission from the product provider on risk insurance policies that we have previously helped our clients to implement. Our advice on existing risk insurance policies is therefore not independent, impartial or unbiased.

We do not receive commissions on any new risk insurance policies that we recommend to our clients.

## Our financial advice process



### 1. We get to know you

We recognise that each client's objectives and personal circumstances are different, so our initial discussion is to learn about your prime objective and what particular queries you want answered.

### 2. We analyse the data

We analyse your information to determine what advice might be in your best interests and will ask further questions to better understand your circumstances.

### 3. We develop the strategies

If, after analysing your circumstances, we believe we can add value to your situation, we will provide you with a written Offer of Service to prepare and provide personal advice.

### 4. We prepare the advice

We will document our recommendations in a Statement of Advice (SoA) which we will thoroughly explain to you. It will explain the basis for our advice, the main risks associated with the advice, any conflicts of interest which may influence the advice, the cost of implementing the advice and any benefits we might receive.

Where we recommend a financial product, we will provide you with a Product Disclosure Statement (PDS) which contains information to help you understand the product being recommended. The SOA is yours to take away to read and consider in your own time.

## **5. We implement the advice**

Only when you instruct us will we implement our recommendations. We will liaise with you, the various financial Institutions, Insurers and other relevant third parties.

## **6. We review the advice**

We will offer reviews to keep your plan up to date for changes in your circumstances, in the law, in the economy and in the products. If we provide further advice, it will 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.

## **Ongoing service**

We almost always work with clients on an ongoing basis; therefore, you're welcome to contact us should any issues arise regarding the advice and products we've recommended.

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

## **Fee rate**

### **Initial Advice Fees**

Our initial advice fee includes meeting with you, the time we take to determine our advice and the production of the SoA. It is based on the scope and complexity of the advice provided to you. We will agree on the fee with you before providing you with advice.

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

### **Annual Advice Fees**

The annual advice fee varies according to the level of services we provide and the volume of funds we manage for you. Our services and the fee amount will be agreed upon in advance via a Service Agreement and paid yearly.

For details on our initial and annual fees, please inspect the Fee Rate document on our website.

## **Insurance Commissions**

We receive a recurring trail commission from the product provider on risk insurance policies that we have previously helped our clients to implement. The

amount of the commission is disclosed in the SoA at the time of the original advice. We do not receive commissions on any new risk insurance policies that we recommend to our clients.

## **Other Benefits**

We may receive other benefits from product providers, such as training, food, beverage and entertainment. Details of any benefits received above \$100 will be maintained on a register available to you on request.

## **Adviser Remuneration**

Michael Allanson is the practice owner and is remunerated through its profits.

Amanda Oversby is an employee of the practice and is paid a salary. In addition, she may receive a bonus based on achieving her performance metrics.

## **Making a Complaint**

We endeavour to provide you with the best advice and service at all times. If unsatisfied with our services, we encourage you to contact us. Please call us, send us an email or put your complaint in writing to our office.

If unsatisfied with our response, you can lodge a complaint with the Australian Financial Complaints Authority. You can contact AFCA at 1800 931 678 or via their website [www.afca.org.au](http://www.afca.org.au). AFCA provides fair and independent financial services complaint resolution, free to consumers.

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

## **Your Privacy**

We are committed to protecting your privacy.

Our Privacy Policy 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 when you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and our website.