

FINANCIAL SERVICES GUIDE

PLANNER PROFILES &
HOW YOU PAY FOR THE
FINANCIAL SERVICES

Wealth Management Matters Pty Ltd (ABN 34 612 767 807) is an Australian Financial Services Licensee, No 491619.

Our contact details are as follows:

Wealth Management Matters Pty Ltd
62 Woodlark Street
Lismore NSW 2480
T 02 6619 1939
E admin@wealthmm.com.au

The purpose and content of this Financial Services Guide (FSG):

- To assist you to determine whether to use any of the services described herein;
- How we and our associations are remunerated for our services; and
- Contains details about how complaints against us will be handled.

We appoint Authorised Representatives to act on our behalf for the provision of authorised financial services.

Your financial planner is one of our Authorised Representatives and we are, therefore, responsible for the financial services provided and have authorised your financial planner to distribute this FSG.

Your financial planner's details are set out in the financial planner profile which forms part of this FSG and these documents should be read together.

As part of our delivery of services to you we may prepare a Statement of Advice (or a Record of Advice) and possibly provide you with one or more Product Disclosure Statements prepared by one or more product issuers.

Where we prepare a Statement of Advice we will always provide you with a copy.

Where a record of advice is prepared (e.g. as part of an ongoing service arrangement with you) we will keep a copy in our files and you are free to request (at no cost) a copy up to 7 years after the date of that record's creation.

Our authorised services and the kinds of financial products they relate to

Our AFS Licence permits us to advise on and deal in the following classes of financial products:

- Superannuation and retirement savings account products
- Securities
- Managed investments (including an investor-directed portfolio service)
- Margin lending facilities (standard)
- Government debentures, stocks or bonds
- Deposit products
- Life insurance products including investment life and life risk.

THIS FSG V5 IS EFFECTIVE AS AT 01/07/2018

Our Authorised Representatives can only provide advice on financial products that are on our approved product list. The approved product list includes a large range of investment and insurance products for which the appropriate research and analysis has been undertaken.

Our Authorised Representatives cannot advise you on, or influence you in favour of, a financial product which:

- is not on the approved product list, or
- any arrangement where your financial planner can make changes to your portfolio before obtaining your consent unless they are specifically authorised to do so,
- or is a product on which they are not authorised to provide advice. Your financial planner's profile will outline the class of financial products on which they can advise.

Alternatively, you can find details on the Australian Securities and Investment Commissions website at www.asic.gov.au

While your financial planner may conduct a separate business, for example, as an accountant, we are only responsible for the financial products and services described in this FSG and included on our approved product list.

Your financial planner is a registered tax (financial) adviser or a registered tax agent. They are authorised to provide a tax service, where the advice is:

- provided in the context of the personal advice authorised by the licensee, and
- part of the financial advice which interprets and applies the tax laws (including tax, superannuation and SMSF laws) to your personal circumstances.

Registered tax (financial) advisers are not authorised to provide tax agent services (ie. those services in relation to the preparation and filing of tax returns and liaison with the ATO, etc.). Where tax agent services are provided (ie. those services in relation to the preparation and filing of tax returns, and liaison with the ATO, etc.), these services constitute a separate business activity and are not provided under the licensee's AFSL. We are only responsible for advice relating to the financial products and services described in this FSG and our Approved Product List.

Who we act for when providing our authorised services

We act for you as our client and not for any product issuer or financial institution.

Remuneration for those authorised services

The fees and services that you will pay will be set out in a client service agreement or statement of advice. Generally, there are options in the way that you can pay for the services we provide and you can discuss the option that best suits your circumstances with your financial planner. The options are:

You may be charged a financial planning advice fee based on either the time spent preparing your statement of advice (or other advice document) or the value of the funds you choose to invest.

If you choose this option, you will be invoiced for the agreed fee when you are provided with your SoA or other advice document. This fee is set by your financial planner and is detailed in the financial planner profile.

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WEALTH MANAGEMENT MATTERS PTY LTD ABN 34 612 767 807 | AFSL 491619

62 Woodlark Street, PO Box 199, Lismore NSW 2480 T 02 6619 1939 E admin@wealthmm.com.au W www.wealthmm.com.au

You may enter into a service agreement with your financial planner.

The service agreement is an arrangement that may cover items such as ongoing advice, newsletter updates, annual reviews and portfolio valuation reports. You and your financial planner should discuss the services to be included and the fee that you will pay and this will be set out in the service agreement provided by your financial planner either before, or at the time, you are presented with your SoA.

Additional payments

We may also receive additional commission payments from insurance providers. In some cases, your financial planner may be entitled to a portion of these payments.

If these products are recommended to you, more detail will be provided in the SoA.

Managed portfolio investment management fee

Investment management fees may be charged in relation to selected managed portfolios that form part of your investment strategy.

The investment management fee is calculated as a percentage of the managed portfolio calculated daily and deducted from your cash account monthly in arrears.

Full details of the fee will be detailed in your Statement of Advice (SOA).

The investment management fee is paid to HUB24 and used to remunerate the portfolio manager for its services in relation to the Fund and to meet the costs of the asset consulting and investment management services associated with the portfolio.

You agree and consent to these payments when you complete your application form or at the time you invest in the portfolio.

This fee will only be deducted where you have consented to the amount of the fee and its deduction from your cash account. If you do not provide your consent, you cannot invest via the managed portfolios.

In addition to the investment management fee, there may be indirect costs associated with the underlying investments held within the managed portfolio.

Other benefits

We may be eligible to receive sponsorship in the form of cash payments from product providers listed on the approved product list. Amounts may vary per product provider. Your financial planner does not share directly in the sponsorship payments, but may benefit indirectly through the provision of subsidised conference and professional development training costs.

We may also receive additional payments from investment platform providers for arrangements entered into prior to 1 July 2013. These payments are usually based on the amount invested with the product provider. If the relevant products are recommended to you, more details about this arrangement will be provided in the SoA.

If you purchase or sell direct securities through us, we may receive a fee for these transactions. Details of which will be disclosed in either an SoA or an RoA.

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Your financial planner may also receive a range of other benefits from product providers such as marketing support or sponsorship, entertainment, conferences, accommodation and travel which will be disclosed in your statement of advice.

We maintain a public register outlining the forms of alternative remuneration that we both pay and receive. A copy of this register can be accessed upon request.

Any of the payments listed above will be made to the extent permitted by law.

Referral arrangements

A third-party provider (e.g. an accountant) may receive a fee for referring you to the financial planner. Specific details of any such arrangements are detailed in the attached financial planner profile.

How we protect your personal information

Australian Privacy Principles apply to the collection of personal or sensitive information. This means that information provided by you in the course of receiving financial planning services must only be used:

- to provide you with information, products or services that you might reasonably expect or request
- to fully understand or anticipate your needs during our relationship
- to manage rights and obligations under any laws applying to the services provided, or
- to conduct research, or planning and marketing, which includes direct marketing, although you do have the right to specifically instruct that your details aren't used for these purposes

The type of information which will usually be requested will include details about your financial, taxation, health, employment and estate planning matters. This may include details relating to your partner or family members.

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter-Terrorism Finance Act 2006 to verify your identity and the source of any funds.

You are entitled to obtain access to the information we hold about you by contacting the Director on 02 6619 1939 or by writing to:

The Director
Wealth Management Matters Pty Ltd
PO Box 199
Lismore NSW 2480

For more information about how we collect, use, store and disclose your personal information, our Privacy Policy can be accessed on our website: www.wealthmanagementmatters.com.au

What happens if you want to make a complaint?

If you have a complaint about the financial services provided to you, you should take the following action:

1. Speak to your financial planner about your concerns, or
2. Call us on 02 6619 1939.

If, after speaking to us or your financial planner, your complaint is not resolved within five (5) business days, please write to:

The Director
Wealth Management Matters Pty Ltd
PO Box 199 Lismore NSW 2480

Whilst every endeavour will be made to resolve the matter promptly and impartially, if you are not satisfied with how your complaint is handled, you can elect to refer the matter free of charge, to the:

- Financial Ombudsman Service (FOS). FOS can be contacted on:
Telephone: 1800 367 287
Postal: GPO Box 3, Melbourne VIC 3001
Email: info@fos.org.au

From 1 November 2018

- Australian Financial Complaints Authority (AFCA). AFCA can be contacted on:
Telephone: 1800 931 678
Postal: GPO Box 3, Melbourne VIC 3001
Email: info@afca.org.au

Compensation arrangements

We believe we have put in place compensation arrangements (via maintenance of professional indemnity insurance and adequate financial provision for any policy excess) that are adequate having regard to the size, nature and complexity of our business. We believe that these arrangements are sufficient for the purpose of meeting our compliance obligations under section 912B of the Corporations Act.

This Financial Planner Profile is part of the Wealth Management Matters Pty Ltd Financial Services Guide (FSG) and these documents should be read together

The Authorised Entity is
WCA Wealth Management
Pty Ltd ABN 35 615 560
686. Corporate Authorised
Representative Number
1250329.

Company name:

WCA Wealth Management

Business address:

62 Woodlark Street,
Lismore NSW 2480

Telephone:

02 6621 2581

Facsimile:

02 6621 9740

Email:

fpadmin@wca.com.au

Web address:

www.wca.com.au

tony bazzana

Authorised Representative Number 433142

Tony has the following qualifications, memberships and experience:

- Bachelor of Business
- Diploma of Financial Planning
- ASX Accredited Listed Product Adviser
- Chartered Accountant (ICAA)
- Principles in Self-Managed Superannuation Funds
- Margin Lending & Geared Investments
- Estate Planning Accreditation Course
- AFP® Member of Financial Planning Association of Australia
- Financial Planning Specialist – Chartered Accountants Australia and New Zealand

Products and services

Tony is authorised by Wealth Management Matters to provide you with general and personal financial product advice on the following class and types of products and can help you buy and sell these financial products.

- **Deposit products**
- **Life products, including:**
 - Investment life insurance products
 - Life risk insurance products
- **Superannuation products, including:**
 - Public offer superannuation funds
 - Account-based pensions and complying annuities
 - Corporate superannuation funds
 - Self-managed superannuation funds
- **Margin lending facilities (standard)**
- **Retirement savings accounts**
- **Managed investment products, including:**
 - Master trusts, wrap facilities
 - Property funds
 - Tax-effective investments
 - Managed trusts
 - Investor directed portfolio services (IDPS)
- **Government bonds, stocks or debentures securities**
- **ASX listed shares, instalment warrants and fixed interest**

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Email:

fpadmin@wca.com.au

Web address:

www.wca.com.au

robyn hatch

Authorised Representative Number 416216

Robyn has the following qualifications, memberships and experience:

- Bachelor of Commerce
- CFP® Certified Financial Planner
- ASX Accredited Listed Product Adviser
- Principles in Self-Managed Superannuation Funds
- Margin Lending & Geared Investments
- Estate Planning Accreditation Course

Products and services

Robyn is authorised by Wealth Management Matters to provide you with general and personal financial product advice on the following class and types of products and can help you buy and sell these financial products.

- **Deposit products**
- **Life products, including:**
 - Investment life insurance products
 - Life risk insurance products
- **Superannuation products, including:**
 - Public offer superannuation funds
 - Account-based pensions and complying annuities
 - Corporate superannuation funds
 - Self-managed superannuation funds
- **Margin lending facilities (standard)**
- **Retirement savings accounts**
- **Managed investment products, including:**
 - Master trusts, wrap facilities
 - Property funds
 - Tax-effective investments
 - Managed trusts
 - Investor directed portfolio services (IDPS)
- **Government bonds, stocks or debentures securities**
- **ASX listed shares, instalment warrants and fixed interest**

lucy hernandez

Authorised Representative Number 1259341

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02 6621 2581

Facsimile:

02 6621 9740

Email:

fpadmin@wca.com.au

Web address:

www.wca.com.au

Lucy has the following qualifications, memberships and experience:

- Bachelor of Business
- Diploma of Financial Planning
- CFP® Certified Financial Planner
- Principles of Self Managed Superannuation Funds
- ASX Accredited Listed Product Adviser

Products and services

Lucy is authorised by Wealth Management Matters to provide you with general and personal financial product advice on the following class and types of products and can help you buy and sell these financial products.

- **Deposit products**
- **Life products, including:**
 - Investment life insurance products
 - Life risk insurance products
- **Superannuation products, including:**
 - Public offer superannuation funds
 - Account-based pensions and complying annuities
 - Corporate superannuation funds
 - Self Managed Superannuation Funds
- **Retirement savings accounts**
- **Managed investment products, including:**
 - Master trusts, wrap facilities
 - Property funds
 - Tax-effective investments
 - Managed trusts
 - Investor directed portfolio services (IDPS)
- **Government bonds, stocks or debentures securities**
- **ASX listed shares, instalment warrants and fixed interest**

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Email:

fpadmin@wca.com.au

Web address:

www.wca.com.au

emma walsh

Authorised Representative Number 328244

Emma has the following qualifications, memberships and experience:

- Diploma of Financial Planning
- Associate Member – Financial Planning Association of Australia
- Principles of Self Managed Superannuation Funds
- Graduate Certificate in Financial Planning
- ASX Accredited Listed Product Adviser

Products and services

Emma is authorised by Wealth Management Matters to provide you with general and personal financial product advice on the following class and types of products and can help you buy and sell these financial products.

- **Deposit products**
- **Life products, including:**
 - Investment life insurance products
 - Life risk insurance products
- **Superannuation products, including:**
 - Public offer superannuation funds
 - Account-based pensions and complying annuities
 - Corporate superannuation funds
 - Self Managed Superannuation Funds
- **Retirement savings accounts**
- **Managed investment products, including:**
 - Master trusts, wrap facilities
 - Property funds
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- **Government bonds, stocks or debentures securities**
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How Will You Pay For The Financial Services is part of the Wealth Management Matters Pty Ltd Financial Services Guide (FSG) and these documents should be read together.

How will you pay for the financial services?

At the initial meeting, your planner will explain the services that are available to you, what you can expect and the payment options that are available.

Before you become a client of WCA Wealth Management, remuneration and payment will be agreed and the details of any fees and commissions payable, and any other relevant remuneration and benefits, will be disclosed to you in the Statement of Advice (SoA). For any financial product that is recommended, the Product Disclosure Statement (PDS) for that product will outline the fees payable to the product provider. Any of the payments listed below will be made as agreed with you or to the extent permitted by law.

A summary of the way WCA Wealth Management is paid is outlined below and all fees quoted are inclusive of GST.

Financial planning advice fee

You may be charged a fee that is based on either the standard advice fee that applies or the time spent developing the plan. The plan based fees (i.e. SoA) start from \$4,400 for a limited advice plan and varies, depending on scope and complexity of the advice provided.

If the scope of advice is limited to providing risk management and insurance advice, then a reduced Statement of Advice fee will be charged. The standard cost of this service is \$1,650; however, this cost may vary depending on the level of advice required.

During your initial discussion with your planner, you should be provided with a reasonable estimate of the financial planning advice fee and you are encouraged to discuss this during the meeting.

Please note, should you choose not to proceed with the advice provided to you in your SoA, you will be invoiced for the cost of preparing your SoA.

Financial planner service fee – ongoing

This fee may be charged depending on the type of ongoing review service provided to you.

This will be agreed in advance with your planner and may be paid annually, monthly or as per your agreement. This fee is based on a combination of factors such as the amount you elect to invest, the complexity of the structure involved, the number and types of investments and the level of ongoing service that is required.

To ensure that your situation is continuously reviewed, you are encouraged to take up an ongoing review service. A regular review will compare the performance of your strategy to the performance of local and international markets, provide an overview of the current superannuation and taxation laws, as well as the impact that any changes to your own personal and financial circumstances may have on your overall plan.

Generally, if you agree to an ongoing financial planner service fee, you will sign a client service agreement which sets out the services that will be provided together with the cost.

You have a choice of how you can pay the financial planning service fee – it can either be invoiced directly or debited directly from funds invested.

Fee for service program:

\$0 - \$500,000	1.10% per annum
\$500,001 - \$750,000	0.88% per annum
\$750,001 - \$1,000,000	0.77% per annum
\$1,000,001 - \$2,000,000	0.66% per annum
\$2,000,001 +	0.55% per annum

The Financial Planner service fee – ongoing is calculated on a sliding scale basis.

For example, for an investment portfolio of \$650,000 the ongoing service fee would be:

\$500,000 @ 1.1% = \$5,500

\$150,000 @ 0.88% = \$1,320

Total = \$6,820 per annum

For another example for an investment portfolio of \$850,000 the ongoing service fee would be:

\$500,000 @ 1.1% = \$5,500

\$250,000 @ 0.88% = \$2,200

\$100,000 @ 0.77% = \$770

Total = \$8,470 per annum

Please note that the amount charged will be detailed in your SOA.

You also have the option of a fixed price ongoing Financial Planner service fee. This can be reviewed at your request.

At all times, WCA Wealth Management reserves the right to adjust the ongoing Financial Planner service fee depending on the services used.

Financial planning service fee once-off

If you are not on an ongoing review service, but would like to engage WCA Wealth Management to provide you with once-off strategic or placement advice only, you may be charged an hourly rate of \$412.50 per hour, with a minimum of 2 hours.

Initial and ongoing commissions for personal risk insurance

Initial commission – When insurance products are recommended, the insurance provider may pay Wealth Management Matters an initial commission based on the value of your premium, which could be up to 125 per cent of the value of the premium.

Ongoing commission – When a life insurance policy is renewed, the insurance provider may also pay a renewal commission which could be up to 35 per cent of the value of the renewal premium amount.

Product fees

All product providers are required by law to issue a PDS which outlines all the fees payable within the product.

Initial and ongoing commissions for investments entered into before 1 July 2013

The product provider pays the initial commission and ongoing commissions to Wealth Management Matters. This amount is not in addition to the cost of your entry fee. This commission may be up to 5.5 per cent (for initial commissions) and 1.1 per cent (for ongoing commissions) dependent on the product provider and the specific product that is recommended. These payments apply to initial and additional investments.

For any investments entered into after 1 July 2013, initial and ongoing commissions from the product provider are not paid to your financial planner.

Through discussion, any combination of the above options may be negotiated.

Are there any existing relationships that may influence the recommendations?

WCA Chartered Accountants and WCA Wealth Management have an equity ownership relationship. Upon referral, neither party receives a referral fee or any other payment other than sharing of the profits of the business based on their equity holding.

For ease of information collection, WCA Wealth Management and WCA Chartered Accountants may share information that they have about you for as long as you remain a client of WCA Chartered Accountants and/or WCA Wealth Management.



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