

# Financial Service Guide

Issued April 2017 (Version 1.0)

Financial Services legislation requires that any corporation or individual providing financial product advice be licensed. WDN Wealth Pty Ltd is an Authorised Representative of Quill Group Financial Planners Pty Ltd, holder of Australian Financial Services Licence number 300810. Quill Group Financial Planners has approved the distribution of this FSG.

## Details of my licence holder

Quill Group Financial Planners Pty Ltd | ABN 52 119 252 238  
Australian Financial Services Licensee No. 300810  
Building 22, 2404 Logan Rd, Eight Mile Plains, QLD 4113

## Important

It is important that you take the time to read this Financial Services Guide (FSG) because it contains important information to help you decide whether to use our services. It contains information about:

- The initial and ongoing advice we provide;
- Our service offer and advice fees;
- Who to contact if you have a complaint.

If you need any clarification about this guide, please don't hesitate to contact us.

## About Us

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| WDN Wealth Pty Ltd   ABN                | 15 603 449 476   |
| Corporate Authorised Representative No. | 001254097  |
| Business Address:                       | 109 Dalley St, Mullumbimby NSW 2482  |
| Registered Address:                     | 10 Short Street, Southport QLD 4215  |
| Phone:                                  | 02 6684 2502   |
| Email:                                  | <a href="mailto:nicholls@wdnicholls.com.au">nicholls@wdnicholls.com.au</a> |
| Web:                                    | <a href="http://www.wdnicholls.com.au">http://www.wdnicholls.com.au</a>    |

## Advisers

Quill Group Financial Planners Pty Ltd appoints your adviser as an Authorised Representative to act on its behalf for the provision of authorised financial services, and is ultimately responsible for the financial services provided by it and its authorised representatives. Quill Group Financial Planners Pty Ltd has authorised your adviser to distribute this Financial Services Guide (FSG).

You are entitled to receive a "Statement of Advice" on the first occasion that we provide you with personal advice. This document will:

- Explain the advice and the basis of the advice,
- Provide information about our remuneration (including commissions), and
- Disclose any associations or relationships that could potentially influence us in providing the advice.

After providing you with our “Statement of Advice”, any ongoing personal advice that we may provide will be documented in a further “Statement of Advice” or a “Record of Advice” depending on the nature of the advice.

Copies of all advice documents will be retained on your client file and if you have not already been provided with one you may ask for a copy of these documents at any time.

We will also provide you with, or explain how to access, a Product Disclosure Statement (PDS) issued by the product issuer for any financial product we recommend. The PDS contains information about the costs, benefits, risks and other features of the recommended financial product. You should read this information to enable you to make an informed decision prior to purchasing the recommended financial product.

### **Purpose of this Financial Services Guide**

The purpose of this FSG is to assist you in deciding whether to use any of the financial services we offer. After reading this FSG, you will know:

- Who we are and how to contact us
- What financial services can be provided to you and how these services will be provided to you
- How we (and any other relevant persons) may be remunerated
- Whether any relevant associations or relationships exist that may influence our advice
- How we maintain your personal information
- How to access our internal and external complaints handling arrangements

### **Services Provided**

Our Planning and Advisory Services include:

- Wealth Creation Strategies
- Retirement Planning
- Investment Advice
- Social Security Planning
- Superannuation
- Rollovers and Annuities
- Assistance with Estate Planning

Our Insurance Services include:

- Term Life Insurance
- Sickness & Accident (Income Protection)
- Trauma & Critical Illness
- Total & Permanent Disability

Advice on matters relating to retirement planning, estate planning, investment risk management, wealth creation and maximising Centrelink benefits can be provided. Depending on your requirements, advice may be personalised specifically to your needs and circumstances, or restricted to certain areas, at your request.

An investment review service is provided as an ongoing care and maintenance service for your investment portfolio. This service is designed to ensure your investment structure remains appropriate to your long term goals and objectives. Fees for this service are generally included in our “fee for service” model described in the remuneration section of this brochure.

### **Best Interests Duty**

We are under an obligation to act in your best interests in relation to the personal financial product advice provided to you (i.e. the 'best interests duty'). Generally, we must ensure, within the subject matter of the advice provided to you:

- the scope of the advice includes all the issues for the advice to meet your objectives, financial situation and needs (including your tolerance for financial risk),
- if the scope of the advice changes, the change is consistent with your objectives, financial situation and needs,
- we consider whether or not to provide advice that recommends a specific product or whether you should dispose of a product or do nothing.

### **Restrictions that Apply**

We do not provide legal, taxation, accounting or direct property advice. While advice may touch on these areas, you should seek professional advice from experts in these fields. Assistance can be provided to help you locate professional advice in these areas.

### **Remuneration**

A complete schedule of fees will be included in the Statement of Advice which will be given to you. Our Financial Planners are salaried employees of Quill Group Financial Planners Pty Ltd.

We generally operate on a fee for service model, based on the service provided to you. In most cases this will include an initial fee for the advice and placement of any business followed by an ongoing service fee. Any of these fees will be charged as agreed with you and as permitted by law.

The initial fee for advice ranges from \$1,500 to \$5,500 (inclusive of GST). Ongoing fees are determined by the size of the portfolio and complexity of ongoing work involved. This is usually done on a fixed fee basis as agreed with each client prior to our engagement. These fees enable us to cover the cost of providing this service and include data collection, research, strategy development, continuing training requirements and ongoing administrative costs.

### **Your Privacy & Information**

We maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. If you wish to examine your file please ask us and we will make arrangements for you to do so.

A copy of Quill Group's Privacy Policy is available at any time from your adviser on request or by visiting our website at [www.quillgroup.com.au](http://www.quillgroup.com.au).

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### **Associations**

WDN Wealth Pty Ltd is a Joint venture between Quill Group Holdings and WDN Accounting Pty Ltd.

### **Code of Ethics & Complaints Resolution**

As a Professional Practice member of the FPA, Quill Group and its Authorised Representatives are bound by the FPA's Code of Ethics. If you have any complaint about the service provided to you, you should take the following steps:

Inform your Financial Adviser of your complaint. If the complaint is not satisfactorily resolved within 3 days, please contact Quill Group's Complaints Officer or put your complaint in writing and send to:

Complaints Officer  
Quill Group Financial Planners Pty Ltd  
PO Box 4557  
Eight Mile Plains QLD 4113

Quill Group is a member of the Financial Ombudsman Service, should you wish to take the matter further. Their contact details are : GPO Box 3, Melbourne VIC 3001, Telephone: 1300 780 808.

The Australian Securities & Investments Commission has an Information Line – 1300 300 630 which you may use to make a complaint and obtain information about your rights.

### **Professional Indemnity Insurance**

We maintain professional indemnity insurance to cover advice, actions and recommendations which have been authorised by Quill Group Financial Planners and provided by me. The insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

## ADVISER PROFILE

### **Tony Marshall**

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| AFS Number     | 238880  |
| Experience     | 17 years in Financial Planning                        |
| Qualifications | Diploma of Financial Planning<br>Bachelor of Business |