

FINANCIAL SERVICES GUIDE

Version 17.0 | 20 November 2023

ACCOUNTANTS & ADVISORS

FINANCIAL PLANNING

LENDING & FINANCE



WILSON PATERAS
FINANCIAL PLANNING



Introduction

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

- who we are and how we can be contacted;
- the advice and services we provide;
- information about our licensee;
- our fees and how we and your advisor, are paid in connection with those services;
- how we manage your private information; and
- how you can complain about a matter relating to us.

Not Independent

WPFP Pty Ltd and Wilson Pateras Financial Planning Pty Ltd may receive commissions from insurance products. Wilson Pateras Financial Planning Pty Ltd may recommend managed discretionary account products (MDA) issued by Lifespan Financial Planning Pty Ltd. As such we are not able to refer to ourselves as 'independent', 'impartial' or 'unbiased'.



Documents you may receive

We will provide you with a number of documents as you progress through our financial planning process to capture each stage of your advice journey. We may provide these documents to you electronically to your nominated email address, unless otherwise agreed.

When we provide personal advice, this will normally be documented and provided to you in a Statement of Advice (SOA), known as a financial plan. The financial plan contains a summary of your goals and the strategies and any financial products we may recommend to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others will receive, as a result of the advice we have provided.

If we provide further personal advice a financial plan may not be required. Wilson Pateras will keep a record of any further personal advice we provide you for seven years. You may request a copy of such records by contacting our office during that period.

If we recommend or arrange a financial product for you we will provide a product disclosure statement (**PDS**) or investor directed portfolio service (**IDPS**) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product. You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.



About our firm

Business summary

Summary of the business

Name	Wilson Pateras Financial Planning
Legal Entity	Wilson Pateras Financial Planning Pty Ltd (ACN 644 195 344) as trustee for the Wilson Pateras Financial Services Trust (ABN 11 210 431 740)
Authorised representative number	001285562
Licensee	WFPF Group Pty Ltd ACN 623 340 698 AFSL: 526282

Our office contact details

Address	Level 1, 678 Victoria Street, RICHMOND, VIC 3121
Phone	(03) 8419 9800
Email	info@wilsonpateras.com.au

This guide provides information about our advisors including their contact details, qualifications, experience, the services they may offer and financial products they can provide advice on.



Our advice and services

We can provide you with personal and general advice about specific services and financial products listed below. We can also arrange for financial products to be issued without advice from us.

Individual advisors within our firm may not be qualified to provide advice in all of the services and products noted below. Their individual profile guides will note any limitations to the advice they are qualified to provide. At all times we will ensure the appropriate advisor is available to you to provide advice consistent with your goals.

The following table sets out the areas of advice we can help you with as well as the products and services we can arrange.

Any additional advice or services we can offer you, or limitations to the list below, will be outlined in **Our financial advisors** on **page(s) 12 to 15**.

We can provide advice on and deal in the following products:

- Basic and non basic deposit products
- Debentures, stocks and bonds
- Life insurance products
- Investment life products
- Interests in managed investments schemes and platforms
- Retirement savings accounts
- Securities
- Superannuation (including SMSF)

Wilson Pateras Financial Planning maintains an approved products and services list from a diversified selection of approved Australian and International fund providers. These have been researched by external research houses as well as our in-house investment committee.

Wilson Pateras Financial Planning periodically reviews these products to ensure that they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products that are on the approved products and services list. However, if appropriate for your needs, we may, recommend other products.

A copy of the approved products and services list can be supplied to you upon request.



Tax implications of our advice

Wilson Pateras' authorised representatives may be registered with ASIC as qualified tax relevant providers and authorised to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

Transaction services

We can arrange to complete transactions for you on limited types of financial products where we can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without our advice, we will ask you to confirm your instructions, which will be documented in writing. We will keep a record of this documentation for seven years. You may request a copy of such records by contacting our office during that period.

Your relationship with us and using our services

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions by telephone, mail or email. If you provide instructions by email, we will call you to verify those instructions.

We will work with you to agree what advice and services we will provide and when and how often we will provide them. Where you agree to annual advice and services, the details will be documented and provided to you in an advice or service agreement including any fee arrangements and how the agreement can be terminated.

If at any time you wish to terminate your relationship with us, please contact us using the details shown in this guide.

Providing information to us

It is important that we understand your circumstances and goals, so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is incomplete or inaccurate the advice or services we provide you may not be appropriate for you.

It is also important that you keep us up to date by informing us of any changes to your circumstances, so we are able to determine if our advice continues to be appropriate.



Our fees

These fees should be used as a guide only. We will discuss your individual needs and agree our fees with you. The actual agreed fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice. We will discuss and agree the actual fees with you before we proceed.

Initial fees

These are fees paid when you have agreed to receive our advice:

Initial service	Fee Range amount
Research and Preparation of Statement of Advice	\$4,000 to \$10,000

Annual advice and service fees

We provide ongoing services to help you stay on track to meet your goals. Our ongoing service fees vary depending on the scope and complexity of services provided. A guide to these costs is as follows:

Ongoing service	Fee amount
Annual ongoing Advice meeting offer Access to your Financial Advisor providing timely responses to your phone or email enquiries Re-alignment of asset allocation (if required) Fund Manager review	\$5,000 to \$20,000

Fixed service fees

We offer the following services:

Service	Fee
Statement of Advice	Starting from \$4,000 to \$10,000 depending on your circumstances
Hourly Rate Portfolio Review	From \$330 per hour

The amount of fees will depend on the service offering and these will be provided in a separate advice or services agreement. Any fees outside these ranges will be disclosed and discussed with you prior to implementation of our advice.

All amounts quoted above are excluding GST.



Payment methods

We offer you the following payment options for payment of our advice and service fees:

- BPAY, direct debit (savings), credit card or cheque; and
- Deduction from your investment (subject to the advice and service provided).

All permissible fees and commissions will be paid directly to the licensee.

Commissions

Please note that for services in relation to insurance commissions may be paid by the product provider, any commission amounts will be disclosed to you when we provide you with advice. The following table is a guide to commissions we may receive.

Product type	Initial commission	Ongoing commission	Example
Insurance (including those held within superannuation).	<p>Up to 66% of the first year's premium for new policies implemented.</p> <p>We may receive commissions on increases or additions to existing policies of up to 130%.</p>	Up to 22% of the insurance premium each following year.	<p>On any insurance policies implemented, if your premium was \$1,000, we would receive an initial commission of up to \$660.</p> <p>We would receive an ongoing commission of up to \$220.00 pa.</p>

Other costs

Where other costs are incurred in the process of providing our advice and services to you, you will be liable for these costs. However, we will agree all additional costs with you prior to incurring them.

Other benefits we may receive

The following are monetary and non-monetary benefits we may receive other than those explained above. These are not additional costs to you.

In addition to the payments we may receive for our advice and services, we may receive other support services or recognition from the licensee to help us grow our business. This could include education or training, personal and professional development opportunities, technology, financing support, events or other recognition we are eligible for. These benefits are paid either at the licensee's discretion or depending on meeting certain qualifying criteria including the quality of our services and advice provided to our clients. We may receive benefits from product providers that may include non-monetary benefits that are valued at less than \$300. We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.



Relationships and associations

It is important that you are aware of the relationships that Wilson Pateras Financial Planning Pty Ltd has with other companies in the Wilson Pateras Group, particularly Wilson Pateras Accounting Pty Ltd.

Wilson Pateras Financial Planning has entered into an agreement with Lifespan Financial Planning Pty Ltd ABN 23 065 921 735 (AFSL 229892) (Lifespan) to offer MDA services operated by Lifespan (MDA Services). If the MDA Service is recommended to you, you will be provided with a separate Financial Services Guide issued by Lifespan that outlines the MDA Services and its fees. You will also receive an investment mandate for the MDA Service if it is recommended to you.

About our licensee

WFPF Group Pty Ltd
ABN 29 623 340 698
Australian Financial Services Licensee number: 526282

WFPF Group Pty Ltd has:

- Approved the distribution of this guide
- Authorised us to provide advice and other services as described in this guide

WFPF Group Pty Ltd's registered office is located at Level 1, 678 Victoria Street, Richmond VIC 3121.

About the Wilson Pateras Group

Wilson Pateras Financial Planning Pty Ltd is a related entity of the Wilson Pateras group of companies as follows:

- Wilson Pateras Accounting Pty Ltd
- Wilson Pateras Lending and Finance (VIC) Pty Ltd

The directors and shareholders of WFPF Group Pty Ltd and Wilson Pateras Financial Planning Pty Ltd are also Directors and Shareholders of Wilson Pateras Accounting Pty Ltd and Wilson Pateras Lending and Finance (VIC) Pty Ltd. Where you are referred to a related entity by your advisor and take up the accountancy, SMSF administration or financing services of that business, your advisor and the directors and shareholders of WFPF Group Pty Ltd and Wilson Pateras Financial Planning Pty Ltd do not receive any direct remuneration or benefit as a result of these referrals. The directors and shareholders of WFPF Group Pty Ltd and Wilson Pateras Financial Planning Pty Ltd may be entitled to profits as part of their ownership in that company.

You are free to engage your own preferred professionals should you prefer.



Confidence in the quality of our advice

If at any time you feel like you are not satisfied with our services, the following will help you understand your options and find a resolution.

- Contact your advisor and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three business days, please contact WPPF Group Pty Ltd:
 - Phone: (03) 8419 9800
 - Email: advice@wilsonpateras.com.au
 - In Writing:

WPPF Group Pty Ltd
Attention: Responsible Manager, Advice Complaints
PO Box 3305
Richmond VIC 3121

- They will try to resolve your complaint quickly and fairly. They will provide you with a decision in respect to your complaint within 45 days of us receiving it.
- We note that in some circumstances, it may not be possible for us to completely resolve a complaint within the 45 days. If you do not agree with our decision in respect of your complaint or are otherwise unsatisfied with our response after the 45 day period, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed below.

Any issues relating to financial advice, investments, or superannuation matters	Australian Financial Complaints Authority (AFCA) GPO Box 3 Melbourne VIC 3001 1800 931 678 www.afca.org.au info@afca.org.au
Any issue relating to your personal information	The Privacy Commissioner GPO Box 5218 Sydney NSW 2001 1300 363 992 privacy@privacy.gov.au

You may also contact the **Australian Securities & Investments Commission (ASIC)** on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

Professional indemnity insurance

WPPF Group Pty Ltd as licensee, is covered by professional indemnity insurance and this satisfies the requirements imposed by the *Corporations Act 2001* (Cth).

Our insurance cover claims arising from the actions of former employees or representatives of Wilson Pateras Financial Planning Pty Ltd, even where subsequent to these actions they have ceased to be employed by or act for Wilson Pateras Financial Planning Pty Ltd.



Your privacy

We are committed to protecting your privacy. Below we outline how we maintain the privacy of the information we collect about you.

Privacy collection statement

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes. We will need you to present identification documents such as passports and driver's licenses in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your advisor and Wilson Pateras Financial Planning Pty Ltd may have access to this information when providing financial advice or services to you;
- Your advisor may, in the future, disclose information to other financial advisors, brokers and those who are authorised by Wilson Pateras Financial Planning Pty Ltd to review customers' needs and circumstances from time to time, including other companies within the Wilson Pateras Group (**the Group**);
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your advisor and the Group in providing financial advice and services to you. A list of countries where these service providers are located can be found in the Group Privacy Policy;
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the Group Privacy Policy);
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your advisor and Wilson Pateras Financial Planning Pty Ltd will continue to take reasonable steps to protect your information from misuse, loss, unauthorised access, modification or improper disclosure. You can request access to the information your advisor or Wilson Pateras Financial Planning Pty Ltd holds about you at any time to correct or update it as set out in the Group Privacy Policy. The Group Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles.

For a copy of the Group's Privacy Policy visit <https://www.wilsonpateras.com.au/privacy-policy/> or you can contact us.



Our Financial Advisors

LASADI FELSINGER

About Lasadi Felsing

Phone	03 8419 9800
Email	lfelsing@wilsonpateras.com.au
Authorised Representative Number	1237903
Qualifications (Finance related)	Bachelor of Commerce (Financial Planning) Diploma of Accounting Diploma of Financial Planning
Professional designations	CFP - Certified Financial Planner (FPA)
Professional Memberships	Financial Advice Association Australia

The advice and services I can provide

I am authorised to advise and deal in the following financial products

- Basic and non basic deposit products
- Debentures, stocks and bonds
- Life insurance products
- Investment life products
- Interests in managed investments schemes and platforms
- Retirement savings accounts
- Securities
- Superannuation (including SMSF)

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.

How I am paid

I am an employee of the practice and receive a salary.



PHILLIP RICHARDS

About Phillip Richards

Phone	03 8419 9800
Email	prichards@wilsonpateras.com.au
Authorised Representative Number	456169
Qualifications (Finance related)	Bachelor of Commerce Diploma of Financial Services (Financial Planning)
Professional Memberships	Financial Planner AFP (FPA)

I am authorised to advise and deal in the following financial products:

- Basic and non basic deposit products
- Debentures, stocks and bonds
- Life insurance products
- Investment life products
- Interests in managed investments schemes and platforms
- Retirement savings accounts
- Securities
- Superannuation (including SMSF)

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.

How I am paid

I am an employee of the practice and receive a salary. I am also eligible for a performance bonus based on revenue received from clients I have introduced.



JAMES WHEATLEY

About James Wheatley

Phone	03 8419 9800
Email	jwheatley@wilsonpateras.com.au
Authorised Representative Number	1001623
Qualifications (Finance related)	Bachelor of Commerce Advanced Diploma of Financial Planning
Professional designations	CFP - Certified Financial Planner (FPA)
Professional Memberships	Financial Planning Association of Australia

The advice and services I can provide

I am authorised to advise and deal in the following financial products:

- Basic and non basic deposit products
- Debentures, stocks and bonds
- Life insurance products
- Investment life products
- Interests in managed investments schemes and platforms
- Retirement savings accounts
- Securities
- Superannuation (including SMSF)

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.

How I am paid

I am an employee of the practice and receive a salary.



CAMERON BLACKWELL

About Cameron Blackwell

Phone	03 8419 9800
Email	cblackwell@wilsonpateras.com.au
Authorised Representative Number	438928
Qualifications (Finance related)	Graduate Diploma of Financial Planning
Professional designations	Undertaking Certificate of Financial Planning (FPA)
Professional Memberships	Financial Planning Association of Australia

The advice and services I can provide

I am authorised to advise and deal in the following financial products

- Basic and non basic deposit products
- Debentures, stocks and bonds
- Life insurance products
- Investment life products
- Interests in managed investments schemes and platforms
- Retirement savings accounts
- Securities
- Superannuation (including SMSF)

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.

How I am paid

I am an employee of the practice and receive a salary.