

FINANCIAL SERVICES GUIDE

Our guide to assisting you with your financial needs

Version 1.0 27th February 2019

LET US GUIDE YOU

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we offer and whether they are appropriate to meet your needs. This FSG provides you with important information on how to engage with one of our Advisers.

This FSG should be read in conjunction with the Adviser Profile and covers the following:

- Information about Walker Lane Pty Ltd as a licensee
- Details on how you may instruct your Adviser
- Who will be responsible for providing the financial services
- Details of the financial services and/or products Walker Lane can provide
- The documents you may receive
- Remuneration received by your Adviser
- Other forms of remuneration or benefits
- Privacy (i.e. collection and handling of your personal information)
- The complaints procedure
- Compensation arrangements in place

Please take the time to review this document before engaging our services.

Throughout this FSG, Walker Lane is referred to as “we”, “us”, “our” or any variations. The term “Adviser” refers to Walker Lane’s authorised representatives.

Walker Lane Pty Limited (ABN 70 626 199 826) is an Australian Financial Services Licensee (AFSL 509305).

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Authorisation date: 27th February 2019

Who we are and what we stand for

Plenary Wealth has been established to provide a range of wealth advice and expertise to assist clients with every aspect of their financial situation. Our firm has a disciplined approach to helping you build and manage your plan for financial independence.

Our responsibility

Your Adviser provides financial advice and services on behalf of Walker Lane Pty Ltd and accordingly we are responsible for the financial advice and services they provide.

Our Advisers are committed to providing quality financial advice and a wide choice of products and/or services to suit individual client circumstances.

Your Adviser is obliged by law to act in your best interests and provide appropriate advice when providing financial advice to you.

As part of our commitment to you, Walker Lane advisers adhere to the Codes of Ethics/Conduct of The Financial Planning Association of Australia.

The adviser profile

Prior to providing any personalised financial advice products and/or services, our Advisers are required to provide you with a copy of this FSG along with an Adviser Profile.

The Adviser Profile contains important information about your Adviser. This includes their Authorised Representative number and/or Corporate Authorised Representative number (if applicable), accreditations, qualifications and experience, areas of advice and types of financial services they can provide, details of how they get paid and fees that you may be charged.

What we can provide

Plenary Wealth Pty Ltd is licensed to provide financial product advice on the following services:

- Wealth creation strategies
- Life insurance advice
- Superannuation strategies
- Debt reduction strategies
- Cash flow management
- Retirement planning
- Aged care strategies
- Estate planning strategies
- Tax (financial) advice

We can advise in the following products:

- Basic deposit products
- Debentures, stocks and bonds
- Life insurance (personal and business)
- Managed investments
- Investor Directed Portfolio Services (IDPS)
- Retirement Savings Accounts (RSA)
- Securities
- Derivatives
- Superannuation
- Self-managed superannuation

Walker Lane maintains an Approved Product List (APL). Subject to attaining required accreditation, your Adviser is able to recommend any product on the Walker Lane APL.

There may be instances where your Adviser will need to consider products outside of the APL. In these cases, your adviser may apply to Walker Lane's Research Department to obtain a one-off product approval.

Documents you may receive

If you decide to obtain personal financial advice, your Adviser will need to determine your needs, objectives and relevant financial circumstances.

At the initial advice appointment, your Adviser will typically gather the relevant information by using a client data collection form. You will be asked to provide accurate information about your personal and financial situation and keep your Adviser informed of any changes to your relevant circumstances.

Your Adviser will also need to verify your identity.

When your Adviser provides personal financial advice to you, you may receive one or more of the following documents:

- Advice Proposal
- Statement of Advice (SoA)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Fee Disclosure Statement (FDS)
- Renewal Notice

The SoA will set out the advice that has been tailored to your specific circumstances and provide you with details of all relevant disclosures including details of any remuneration payable.

Where you receive ongoing or further advice a RoA may be provided.

A PDS will be provided if a product recommendation is made and includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

An FDS will be issued to you in instances where you enter into an Ongoing Fee Arrangement with your Adviser for a period greater than 12 months. The FDS will contain information about the services you were entitled to receive, the services you actually received and the fees you paid during the period. The FDS will be provided to you annually.

Should you commence an ongoing fee arrangement for the first time after 1 July 2013 (or in circumstances where the ongoing fee arrangement is significantly varied after 1 July 2013), your Adviser will also issue a Renewal Notice every 2 years. The Renewal Notice will give you the option of renewing the ongoing fee arrangement.

You may request in writing a copy of any advice document up to seven (7) years after the advice has been given.

How to give instructions

Your Adviser may accept your instructions by phone, letter, email or fax. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this occurs.

Your privacy

Your Adviser is required to maintain physical or electronic records of documentation for any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not to provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may also decline to provide advice if they feel they have insufficient information to proceed.

Walker Lane respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please see our Privacy Policy.

This Policy is located at:

Level 8, 100 Walker Street North Sydney NSW 2060

Disclosure of information

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers
- IT service providers

Walker Lane may engage third party service providers to assist in the provision of products or services.

Some services may require disclosure of personal information to service providers outside Australia including the Philippines and Cambodia. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents for Walker Lane Advisers.

All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

Adviser remuneration

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your Adviser provides a recommendation for a financial product or service, your Adviser may be remunerated through either:

- An initial fee for service; or
- An ongoing fee for service; or
- A contribution fee or implementation fee; or
- Commission payments from product providers where applicable; or
- A combination of any of the above.

Details of the ranges and amounts of remuneration are set out below. Amounts are inclusive of GST.

Type of Remuneration	Initial	Ongoing
Hourly Rate	\$330.00	\$330.00
Investment Commission*	0% to 0.00%	0% to 1.10%
Insurance Commission^	0% to 125%	0% to 35%

*based on a % of funds invested

^based on a % of the premium

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply.

All fees or commissions are initially paid to Walker Lane before being distributed in part to Plenary Wealth.

Licensee remuneration

Walker Lane receives a percentage of the Adviser's remuneration for the provision of services required under its Australian Financial Services Licence.

Referrals

Should you be referred to your adviser by a third party, such as an Accountant or Mortgage Broker, the third party may receive a fee for the referral. You will receive more detailed information concerning any referral fee in your SoA or other relevant document.

Other forms of remuneration or benefits

Walker Lane and/or its Advisers may receive non-monetary benefits where:

- The amount is less than \$300, and identical or similar benefits are not given on a frequent basis;
- The benefit has a genuine education or training purpose (including attendance to conferences) and is relevant to providing financial product advice; and/or
- The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider

Payments or benefits received are disclosed in a register. A copy of the register is available upon request.

Related companies

Neither your Adviser nor the Licensee have any association or relationship with the issuers of financial products that might reasonably be expected to be capable of influencing them in the provision of financial services.

Education, training & technology partners

Walker Lane and its related companies may receive payments or benefits from product providers in return for granting rights such as being recognised as a sponsor and the right to promote their product and give presentations at conferences and/or professional development training days.

Walker Lane may use these payments to pay for costs associated with such conferences, training, technology or professional development days.

Product arrangements

We have partnership agreements with the following companies:

NetWealth, Colonial First State, Asteron, AIA and Clearview.

Professional Indemnity

Walker Lane maintains a group policy which includes appropriate Professional Indemnity Insurance cover for Plenary Wealth as required by the Corporations Act 2001.

Reporting your concerns

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact the Claims team to discuss your complaint.

Phone 02 8404 4145

Email info@walkerlane.com.au

Mail Claims Manager – Walker Lane
PO Box 306 North Sydney NSW 2059

2. We will acknowledge receipt of a complaint immediately, however, where this is not possible, acknowledgement will be made as soon as practicable.
3. We will then investigate the complaint and respond to you within 45 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution.
4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

The contact details for AFCA are:

Phone: 1800 931 678 (free call)

Online: www.afca.org.au

Email: info@afca.org.au

Mail: GPO Box 3 Melbourne VIC 3001

Furthermore, the Australian Securities and Investments Commission (ASIC) has a free of charge info line on 1300 300 630, which you may use to obtain information about your rights and to make a complaint.

CONTACT US

Walker Lane
PO Box 306
North Sydney NSW 2059

Phone: 02 8404 4145

Online: www.plenarywealth.com.au

Email: info@plenarywealth.com.au

For more information:

Please visit moneysmart.gov.au for more information on financial advice.

Adviser Profiles

Adviser Name	Julian Nowland	Joshua Cratchley	Nicholas Donnelly
Qualifications	<ul style="list-style-type: none"> SMSF Specialist Advisor™ (SSA) Fellow Chartered Financial Practitioner (FChFP) Associate Financial Planner (AFP) Advanced Diploma of Financial Services (Financial Planning) Cert IV in Mortgage Broking 	<ul style="list-style-type: none"> Bachelor of Business (Financial Planning) Certified Financial Planner (CFP) 	<ul style="list-style-type: none"> Bachelor of Commerce (Accounting Major) Diploma of Financial Planning (FNS50615) Master of Applied Finance -Majoring in Corporate Finance/Advisory
Authorised Representative Number (ASIC)	286322	344232	1249975
Memberships	FPA, AFA SMSF Association	FPA	
Bio	<p>Since becoming a financial adviser and starting his own firm in 2005, Julian has built a reputation for providing quality advice to a range of highly motivated and successful individuals and business owners.</p> <p>Julian believes that getting advice is not just about how you spend and invest your money. It's about what the money can do for your life, the peace of mind it can create, the greater level of certainty that can be delivered and, ultimately, a greater level of overall happiness. The money is just the means to the end.</p>	<p>Josh was accepted as a Certified Financial Planner® in 2011, the highest certification available worldwide in financial advice.</p> <p>Josh is passionate about his clients and committed to providing value to each and every one of them. Josh calls upon his vast depth of knowledge and experience in both Accounting and Financial Planning to ensure that his advice is always of the highest order.</p>	<p>Nick's commitment to quality advice has allowed his clients to overcome their feelings of anxiety, stress and insecurity associated with understanding and managing their own personal financial situation.</p> <p>Nick's wealth of experience in financial services and passion for delivering great advice results in clients feeling confident that their short term and long-term goals will become a reality.</p>