



## Financial Services Guide (Adviser Profile)

Version 5.1 Commencing 17 May 2022

This adviser profile should be read in conjunction with the Shartru Wealth Management Pty Ltd Financial Services Guide (FSG). It's a snapshot of who I am, and it sets out my contact details, professional details, the services and products I provide and how I am paid. I am authorised to distribute this FSG to you. You can contact me using the details below.

### **WISE Financial Planning Advisors Pty Ltd**

Corporate Authorised Representative Number 1274168

ACN: 107 129 840 ABN: 67 107 129 840

Address: Unit 5 / 16 Charlton Court, Woolner NT 0820

Mobile: 0416 144 378

Email: [george@wisefinancialplanning.com.au](mailto:george@wisefinancialplanning.com.au)

### **I have the following qualifications**

**George Peat**, Authorised Representative Number 1272542

- Diploma of Financial Planning
- Diploma of Financial Services (Finance/Mortgage Broking Management)
- Member of Mortgage & Finance Association of Australia (MFAA)

### **Services Shartru Wealth can advise you on**

Please refer to page 2 of the FSG.



## Products I can offer you

I am authorised to provide Personal Advice on and deal in the following financial products:

Authorised Financial Products	George Peat	Rob Coyte*
Deposit and payment products limited to: (a) basic deposit products; (b) deposit products other than basic deposit products	✓	
Derivatives	N/A	✓
Debentures, stocks or bonds issued or proposed to be issued by a government	✓	
Life products including: (a) investment life insurance products; and (b) life risk insurance products	✓	
Interests in managed investment schemes including: (a) investor directed portfolio services	✓	
Retirement savings accounts	✓	
Securities	✓	
Standard margin lending facility	N/A	✓
Superannuation (standard)	✓	
Self-managed superannuation funds	N/A	✓
Tax (financial) adviser	✓	
Portfolio Review: <ul style="list-style-type: none"> <li>Internal databases are maintained detailing client's investments that were recommended by the licensee. This does not constitute portfolio monitoring.</li> <li>Portfolios are reviewed on a regular basis, subject to the client's discretion.</li> </ul>	✓	

*\*Robert Coyte is responsible for certain advice provided to you due to restrictions on my authority in those areas.*

## How will I charge you for the service?

I provide clients with a choice of paying a fee-for-service or allowing me to receive commission from the insurance provider that is recommended. In such cases my hourly rate may be reduced or waived for the initial advice and the Implementation fee. A combination of these methods of payment for my services will also be considered. I can provide you with a fee estimate after assessing your requirements. I do not charge or receive commission on managed investment schemes.

Service Fees	George Peat
Hourly rate (or part thereof)	\$330
Advice and/or implementation fee (depending on complexity)	Up to \$11,000
Ongoing retainer	Up to \$5,000 pa



### **Do I receive remuneration, commission, fees or other benefits in relation to providing the financial services or assistance to you and how is that commission calculated?**

1. All fees are paid initially to Shartru Wealth Management (Licensee). Shartru Wealth passes on 100% of all fees received to WISE Financial Planning Advisors Pty Ltd.
2. Where a life insurance company product has been recommended the issuer of the product may pay Shartru Wealth a commission which ranges between 30% and 60% of your first year's premium plus GST. E.g. If your first year's premium is \$500 and the initial commission is 60% Shartru Wealth will receive \$300.
3. The issuer of the insurance product may also pay Shartru Wealth an ongoing commission which can vary depending on the product. It ranges between 8% and 30.25% of your second and subsequent years premium. If your premium for the second and subsequent years is \$500 and the ongoing commission is 30% Shartru Wealth will receive \$150 per annum.
4. I may receive a salary, management fee or distribution of profits from WISE Financial Planning Advisors Pty Ltd. The amount of this salary is dependent on a range of factors including the amount of operational expenses required to operate WISE Financial Planning Advisors Pty Ltd.
5. When share trading services are utilised to deal in shares, I may receive between \$33 and 90% of the brokerage amount paid to the stockbroker. For example, if brokerage for a share trade is \$77, I will receive \$49.05
6. Neither WISE Financial Planning Advisors Pty Ltd nor I receive conflicted remuneration.
7. The exact amounts of any fees, commissions, bonuses or other incentives received by WISE Financial Planning Advisors Pty Ltd and the licensee will be included in a Statement of Advice, Record of Advice and Product Disclosure Statement(s) that we will provide to you. That will include any referral fees that we receive or pay to other parties as well.

### **Do I have any Referral Arrangements in place or potential Conflicts of Interest?**

1. WISE Financial Planning Advisors Pty Ltd and I have referral arrangements in place with a range of specialist businesses as this allows me to refer you to other professionals in areas that I do not practice in.
2. If we refer you to another party, we do not receive a referral fee\* (\*whilst no referral fee is paid, please note that they may be a related party to WISE Financial Planning Advisors Pty Ltd and me or Shartru Wealth).
3. If it is in your best interests and appropriate for your needs and objectives, George Peat may recommend products/ services issued by a company or associate within the Shartru Group that may benefit from the recommendation by receiving product, administration, investment fees, and other fees. These fees are all disclosed in the relevant PDS, IDPS or fees guide and will be fully disclosed in your SoA.
4. WISE Financial Planning Advisors Pty Ltd and I do not own shares in Shartru IM and Shartru Wealth.
5. WISE Financial Planning Advisors Pty Ltd and I are related party/s to WISE Finance Pty Ltd who undertakes Mortgage and Finance Broking.