

# FINANCIAL SERVICES GUIDE

Version 8.0 | 29 March 2022

ACCOUNTANTS & ADVISORS  
FINANCIAL PLANNING

*Your future is our present*



**WILSON PATERAS**  
FINANCIAL PLANNING





## Introduction

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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 adviser, 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**

WPPF Pty Ltd and Wilson Pateras Financial Planning Pty Ltd may receive commissions from insurance products. As such we are not able to refer to ourselves as 'independent', 'impartial' or 'unbiased'.



## Documents you may receive

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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

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### Business summary

#### Summary of the business

|                                         |                                                                                                                                              |
|-----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Name</b>                             | Wilson Pateras Accountants & Advisors                                                                                                        |
| <b>Legal Entity</b>                     | Wilson Pateras Financial Planning Pty Ltd (ACN 644 195 344 ) as trustee for the Wilson Pateras Financial Services Trust (ABN 11 210 431 740) |
| <b>Authorised representative number</b> | 001285562                                                                                                                                    |
| <b>Licensee</b>                         | WPFPP Group Pty Ltd ACN 623 340 698<br>AFSL: 526282                                                                                          |

### Our office contact details

|                |                                                        |
|----------------|--------------------------------------------------------|
| <b>Address</b> | Ground Floor, 40 River Boulevard, , RICHMOND, VIC 3121 |
| <b>Phone</b>   | (03) 8419 9800                                         |
| <b>Email</b>   | info@wilsonpateras.com.au                              |

This guide provides information about our advisers 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 advisers 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 adviser 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 advisers on page(s) 12 to 15.**

| We can provide advice on                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | We can arrange the following products and services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"><li>Investments strategies (strategic asset allocation and goals-based investing)</li><li>Budget and cash flow management</li><li>Debt management (including borrowing for personal and investment purposes)</li><li>Superannuation strategies and retirement planning</li><li>Self-managed superannuation funds (SMSF)</li><li>Personal insurance</li><li>Estate planning</li><li>Centrelink and other government benefits</li><li>Borrowing within your SMSF</li><li>Employer superannuation</li><li>Exchange traded funds and Listed investment companies</li><li>Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker.</li><li>Various structured products, instalment warrants over managed funds, and protected equity loans</li><li>Limited selection of investment guarantees</li></ul> | <ul style="list-style-type: none"><li>Superannuation, including retirement savings accounts</li><li>Interests in managed investments</li><li>Investor directed portfolio services (for example, administration platforms)</li><li>Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)</li><li>Retirement income streams, including pensions and annuities</li><li>Personal and group Insurance (life cover, disability, income protection and trauma)</li><li>Life investment products including whole of life, endowment and bonds</li><li>Securities (including listed securities and debt securities)</li></ul> |

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 | \$2,000 to \$5,000 |

### 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 are as follows:

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

### Fixed service fees

We offer the following services:

| Service                      | Fee                                                             |
|------------------------------|-----------------------------------------------------------------|
| Statement of Advice          | Starting from \$2,000 to \$5000 depending on your circumstances |
| Hourly Rate Portfolio Review | Starting 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 of 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

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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.

### About our licensee

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

WPFP Group Pty Ltd has:

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

WPFP Group Pty Ltd's registered office is located at Ground Floor, 40 River Boulevard, 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 WPFP 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 adviser and take up the accountancy or SMSF auditing services or financing services of that business, your adviser and the directors and shareholders of WPFP 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 WPFP 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 adviser 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](mailto: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.

|                                                                                        |                                                                                                                                                                                                                              |
|----------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Any issues relating to financial advice, investments, or superannuation matters</b> | <b>Australian Financial Complaints Authority (AFCA)</b><br>GPO Box 3<br>Melbourne VIC 3001<br>1800 931 678<br><a href="http://www.afca.org.au">www.afca.org.au</a><br><a href="mailto:info@afca.org.au">info@afca.org.au</a> |
| <b>Any issue relating to your personal information</b>                                 | <b>The Privacy Commissioner</b><br>GPO Box 5218<br>Sydney NSW 2001<br>1300 363 992<br><a href="mailto:privacy@privacy.gov.au">privacy@privacy.gov.au</a>                                                                     |

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.

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

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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 licences 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 adviser and Wilson Pateras Financial Planning Pty Ltd may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other financial advisers, 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 adviser 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 adviser 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 adviser 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 Advisers

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### LOUIS VAN COPPENHAGEN

#### About Louis van Copenhagen

|                                         |                                                                                                                   |
|-----------------------------------------|-------------------------------------------------------------------------------------------------------------------|
| <b>Phone</b>                            | 03 8419 9800                                                                                                      |
| <b>Email</b>                            | lvancopenhagen@wilsonpateras.com.au                                                                               |
| <b>Authorised Representative Number</b> | 285040                                                                                                            |
| <b>Qualifications (Finance related)</b> | Bachelor of Commerce<br>Graduate Diploma of Financial Services (Financial Planning)<br>Masters of Applied Finance |
| <b>Professional Memberships</b>         | Financial Planning Association of Australia (FPA)                                                                 |

#### The advice and services I can provide

I am authorised to provide the services listed below:

- Investments strategies (strategic asset allocation and goals based investing)
- Budget and cash flow management
- Debt management (including borrowing for personal and investment purposes)
- Superannuation strategies and retirement planning
- Self-managed superannuation funds (SMSF)
- Personal insurance
- Centrelink and other government benefits
- Employer superannuation
- Exchange traded funds and Listed investment companies
- Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker.
- Various structured products and instalment warrants over managed funds
- Limited selection of investment guarantees

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 a Principal of the practice and receive a distribution via a related entity.



# LASADI FELSINGER

## About Lasadi Felsing

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

## The advice and services I can provide

I am authorised to provide the services listed below:

- Investments strategies (strategic asset allocation and goals based investing)
- Budget and cash flow management
- Debt management (including borrowing for personal and investment purposes)
- Superannuation strategies and retirement planning
- Self-managed superannuation funds (SMSF)
- Personal insurance
- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Centrelink and other government benefits
- Employer superannuation
- Exchange traded funds and Listed investment companies
- Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker.
- Various structured products, instalment warrants over managed funds
- Limited selection of investment guarantees
- Margin lending (protected lending)

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.



# DON HANDS

## About Donald Hands

|                                         |                                             |
|-----------------------------------------|---------------------------------------------|
| <b>Phone</b>                            | 03 8419 9800                                |
| <b>Email</b>                            | dh@wilsonpateras.com.au                     |
| <b>Authorised Representative Number</b> | 374195                                      |
| <b>Qualifications (Finance related)</b> | Diploma of Financial Planning               |
| <b>Professional designations</b>        | CFP - Certified Financial Planner (FPA)     |
| <b>Professional Memberships</b>         | Financial Planning Association of Australia |

## The advice and services I can provide

I am authorised to provide the services listed below:

- Investments strategies (strategic asset allocation and goals based investing)
- Budget and cash flow management
- Debt management (including borrowing for personal and investment purposes)
- Superannuation strategies and retirement planning
- Self-managed superannuation funds (SMSF)
- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Centrelink and other government benefits
- Borrowing within your SMSF
- Employer superannuation
- Exchange traded funds and Listed investment companies
- Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker.
- Various structured products, instalment warrants over managed funds
- Limited selection of investment guarantees

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.