

Wilson Pateras



Financial Services Guide

Version 19.1 | 25 May 2026

wilsonpateras.com.au

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 may receive commissions from insurance products. Wilson Pateras 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 services 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
Legal Entity	Wilson Pateras Wealth Pty Ltd ACN 644 195 344 as trustee for the Wilson Pateras Wealth 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	wealth@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) 14 to 16.**

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 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 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
Initial Discovery Phone Call (15 minutes)	No Cost
First Meeting (1 hour)	\$440
Minimum Statement of Advice Fee (First Meeting fee is credited if you proceed with a Statement of Advice)	\$5,820 + \$1,100 for each legal entity (i.e. SMSF, trust, company)

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 Advice meeting to review your financial plan	Typically \$4,400 per annum to \$20,000 per annum but can increase depending on funds under management
Access to your Financial Advisor providing timely responses to your phone or email enquiries	
Rebalancing of your investment portfolio (as required)	

All amounts quoted above are including GST.

Payment methods

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

- BPAY, direct debit (savings) or credit card; 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 has with other companies in the Wilson Pateras Group, particularly Wilson Pateras Accounting Pty Ltd.

Wilson Pateras Wealth 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 is a related entity of the Wilson Pateras group of companies as follows:

- Wilson Pateras Accounting Pty Ltd ACN 606 714 354 as trustee for the Wilson Pateras Accounting Trust ABN 40 184 483 623;
- Wilson Pateras Audit Pty Ltd ACN 687 092 717;
- Wilson Pateras Bendigo Pty Ltd ACN 684 660 651 as trustee for the Wilson Pateras Bendigo Trust ABN 26 587 636 889;
- Wilson Pateras IP Holdings Pty Ltd ACN 685 418 320 as trustee for the Wilson Pateras IP Holdings Trust;
- Wilson Pateras Lending and Finance (VIC) Pty Ltd ACN 606 064 313 as trustee for the Wilson Pateras Lending and Finance Unit Trust ABN 86 846 816 968;
- Wilson Pateras Sydney Pty Ltd ACN 684 661 603 as trustee for the Wilson Pateras Sydney Trust ABN 30 722 858 464;
- WFPF Group Pty Ltd ACN 623 340 698; and
- Canny Wealth Pty Ltd ACN 659 954 417

The Directors and Shareholders of WFPF Group Pty Ltd and Wilson Pateras are also Directors and Shareholders of the entities in the Wilson Pateras Group. 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 the Wilson Pateras Group 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 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 WFPF Group Pty Ltd:

Phone	(03) 8419 9800
Email	compliance@wilsonpateras.com.au
In Writing	WFPF 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

WFPF 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, even where subsequent to these actions they have ceased to be employed by or act for Wilson Pateras.

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 our financial services, 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 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 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);and
- your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your advisor and Wilson Pateras 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 holds about you at any time to correct or update it as set out in the Wilson Pateras Privacy Policy. The Wilson Pateras Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles.

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

Financial Advisors

Phillip Richards	Senior Financial Advisor Authorised Representative No. 456169
	Qualifications Bachelor of Commerce Diploma of Financial Services (Financial Planning) Masters of Business Administration (MBA) Professional Memberships Financial Planner AFP (FPA)
Phone	03 8419 9800
Email	prichards@wilsonpateras.com.au
About	<p>Working in financial planning brings me satisfaction, especially when I help clients reach their life goals. Many people approach the middle or later stages of their careers with little financial planning, often due to feeling overwhelmed by the process. It is incredibly rewarding to provide clarity and direction to professionals and soon-to-be retirees, and I take great pride in the relief and confidence they experience as a result.</p> <p>After making my first investment at 18 and buying my first property at 21, I pursued a Bachelor of Commerce and worked as a senior financial planner at a major Australian bank for seven years. During this time, I gained valuable experience but it became clear on the need for more transparent and fair financial advice. This led me to establish Endorphin Wealth Management.</p> <p>Today, my personal portfolio comprises of Australian and international shares as well as multiple properties. I have completed my Masters of Business Administration (MBA). In 2024, I decided to work with a larger organisation to enhance the support I provide to clients. At Wilson Pateras, our core philosophy is simple: our clients' stories come first. Our advice is driven by what is best for you, focusing not only on financial objectives but also on your broader life goals. We believe that when your finances are in order, the rest of your life can more easily fall into place. I am excited to continue helping clients achieve financial clarity in the years ahead.</p>

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. I am also eligible for a performance bonus based on revenue received from clients I have introduced.

<p>James Wheatley</p>	<p>Senior Financial Advisor Authorised Representative No. 1001623</p>
	<p>Professional Designations CFP - Certified Financial Planner (FPA)</p> <p>Qualifications Bachelor of Commerce Advanced Diploma of Financial Planning</p> <p>Professional Memberships Financial Advice Association of Australia</p>
<p>Phone</p>	<p>03 8419 9800</p>
<p>Email</p>	<p>jwheatley@wilsonpateras.com.au</p>
<p>About</p>	<p>I am a certified financial advisor with over ten years experience. I am passionate about providing quality professional advice to clients.</p> <p>I enjoy problem solving and diving deep into each client's situation to really understand their position and what they want to achieve.</p> <p>I feel the best part of being an advisor is when I can share important milestones with clients, whether that be buying their first home or enjoying the fruits of their hard work and living the retirement dream!</p>
<p>The advice and services I can provide</p>	<p>I am authorised to advise and deal in the following financial products</p> <ul style="list-style-type: none"> ▪ 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) <p>Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.</p>
<p>How I am paid</p>	<p>I am an employee of the practice and receive a salary.</p>

**Cameron
Blackwell**

Financial Advisor
Authorised Representative
No. 438928



Qualifications

Graduate Diploma of Financial Planning

Professional Memberships

Financial Advice Association of Australia

Phone

03 8419 9800

Email

cblackwell@wilsonpateras.com.au

About

I have been working as a financial advisor since 2013, and have significant experience in the areas of superannuation, SMSF's, personal risk insurance and estate planning. Throughout my career, I have worked closely with individuals, families and business owners to help them gain clarity around their financial position and build long-term strategies that support their goals.

I am particularly passionate about helping clients navigate the key financial decisions that arise throughout life. I focus on breaking down complex financial matters into clear, practical steps so clients feel informed, empowered and supported at every stage of the advice process.

What I enjoy most about being an advisor is developing long-standing relationships and seeing clients achieve meaningful milestones over time. At Wilson Pateras, I work collaboratively with our broader advisory team to ensure clients receive well-rounded, strategic guidance tailored to their unique circumstances.

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
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- 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.

Murtaza Taher

Associate Advisor
Authorised Representative
No. 1310735



Qualifications

Diploma of Financial Planning
Master of Business Administration (MBA)

Professional Memberships

Financial Advice Association of Australia

Phone

03 8419 9800

Email

mtaher@wilsonpateras.com.au

About

I have worked in the finance and superannuation industry for more than ten years. My experience has given me a strong foundation in helping clients understand their financial position, clarify their goals and make informed decisions with confidence.

I am passionate about simplifying the financial planning process and enjoy working closely with clients to develop practical, achievable strategies. For me, the most rewarding part of being an advisor is helping clients build momentum toward the goals that matter most—whether that’s growing wealth, protecting their family or planning for the future.

The advice and services I can provide

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

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- Retirement savings accounts
- Securities
- Superannuation (excluding 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.

Wilson Pateras

Contact Details

Level 1, Victoria Street
Richmond VIC 3121

PO Box 3305
Richmond VIC 3121

03 8419 9800
wealth@wilsonpateras.com.au

wilsonpateras.com.au