WALKER LANE

FINANCIAL SERVICES GUIDE

Walker Lane | AFSL 509305

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Understanding the advice process and our relationship with you

PURPOSE

This **Financial Services Guide** (FSG) explains the financial services and advice provided by Walker Lane Pty Ltd (Walker Lane) and your Financial Adviser (Adviser), who is an authorised representative of Walker Lane. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, how we manage privacy, related parties and potential conflicts of interests, and how we manage complaints.

This FSG should be read in conjunction with the **Adviser Profile**. The Adviser Profile contains important information about your Adviser including relevant authorised representative number, qualifications, experience, areas of authorisation, how they get paid and fees that you may be charged. If you have not received an Adviser Profile, please ask your Adviser for a copy, or contact us directly.

Please take the time to review both the FSG and Adviser Profile before engaging our services.

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

NOT INDEPENDENT

Walker Lane and our Advisers may receive commissions associated with the issue of life insurance products.

We may recommend that you invest in a financial product where Agentia, an associated entity, receives benefits as investment management fees.

We may receive benefits from product issuers.

For these reasons, we do not represent ourselves as independent, impartial or unbiased.

Please refer to the ‘Remuneration’ section for more information.

HOW TO CONTACT US

Walker Lane Pty Ltd
ABN 70 626 199 826

PO Box R1226, Royal Exchange NSW 1225
Level 18, 1 Margaret Street Sydney NSW 2000

(02) 9135 2935

ops@walkerlane.com.au

www.walkerlane.com.au

FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE

Walker Lane can offer the following services and products. Your Adviser's specific authorisations are included within their personalised Adviser Profile.

Walker Lane Pty Limited 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
- Standard margin lending
- Superannuation
- Self-managed superannuation funds

THE ADVICE PROCESS AND DOCUMENTS YOU MAY RECEIVE

Your Adviser will guide you through the advice process. This includes the following steps:

Engagement and Discovery

In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives, and gather relevant information required to provide you appropriate advice.

Your Adviser will generally collect relevant information within a **Client Data Form** and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. Your Adviser will ask you to consent to your personal information being collected and stored. Please refer to the 'Privacy' section for more information on how we manage your privacy.

Where your goals relate to investment or superannuation advice your Adviser will also work with you to define your level of risk tolerance. A **Risk Profile Questionnaire** may be used to document and agree upon your level of risk tolerance.

Your Adviser may also use an **engagement document** to define the arrangement with you, and the fees that may apply.

Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.

Strategy and Personal Advice

After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed utilising specialised financial planning software.

Where personal financial product advice is being provided, the strategy will be documented in a **Statement of Advice**. The Statement of Advice will include amongst other things, the basis of the advice, explanation of the strategies and products recommended and relevant disclosures including costs of advice and products. The Statement of Advice includes an authority to proceed section where you can consent to proceed with the recommendations.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant **Product Disclosure Statement (**PDS). The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

Implementation

Where you elect to proceed with the recommendations your Adviser will work with you to implement the strategy. This may include liaising with various insurance, superannuation, or investment product issuers.

Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant **Product Application Form**. This may be online, or paper based.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a **Health Questionnaire**. This could be online, paper-based or over the phone. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.

GENERAL ADVICE

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

FURTHER ADVICE

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a **Record of Advice** and relevant file notes. In some instances, a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An **Ongoing Fee Arrangement** may be utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Alternatively, you may agree to a **Fixed Term Arrangement** with your Adviser. This arrangement will outline the services you will be provided for a fee over a specific term not greater than 12 months.

You may be required to sign a **Consent Form** that is provided to your relevant investment or superannuation provider. The Consent Form will detail the services offered and estimated fees for the next 12 months.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.

HOW TO PROVIDE INSTRUCTIONS

Your Adviser may accept your instructions by phone, letter, or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.

REMUNERATION

Before providing you with advice, your Adviser will agree with you the fees that apply and explain any benefits we receive.

Your Adviser

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you
- Commissions paid by insurance providers

Please refer to the Adviser Profile for more detailed estimates and ranges of fees and commissions.

All fees and commissions are initially paid to Walker Lane before being distributed to your Adviser or to the financial planning business.

Your Adviser may also receive non-monetary benefits which include benefits of less than $300, benefits related to education and training (including attendance at professional development days and conferences), and provision of software related to the financial products being recommended.

Any referral arrangements or related party arrangements your Adviser has in place will be disclosed in the Adviser Profile and your Statement of Advice.

The Licensee

Walker Lane receives a split of advice fees and insurance commissions and/or a flat fee per Adviser per practice for the provision of services required under its AFSL.

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.

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

Related Parties

<u>Approved Product List</u>

Walker Lane's Approved Product List contains a range of financial products and investment platforms from product providers not associated with Walker Lane.

We are generally only permitted to recommend financial products and investment platforms on the Approved Product List, however, we can recommend other products and services to you where it suits your objectives, financial situation and needs.

Any other relationships or associations we have that may influence our advice to you will be disclosed in the Adviser Profile, attached to this FSG.

<u>Education, training & technology partners</u>

Walker Lane 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 or professional development days.

We have partnership agreements with the following companies:

Artesian Invest

BetaShares

Blackwattle

BT

Fortlake Asset Management

Netwealth

Pinnacle

Praemium

Vanguard

COMPLAINTS

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

1. Contact the Walker Lane to discuss your complaint.

Phone	(02) 9135 2935
Email	info@walkerlane.com.au
Mail	Walker Lane Pty Limited PO Box R1226 Royal Exchange NSW 1225

2. We will acknowledge receipt of a complaint within 1 business day. 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 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. If additional time is required, we will advise you in writing.

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.

Phone	1800 931 678 (free call)
Online	www.afca.org.au
Email	info@afca.org.au
Mail	GPO Box 3 Melbourne VIC 3001

Compensation Arrangements

We have professional indemnity insurance in place that complies with the Corporations Act 2001.

Our insurance covers claims made against former representatives for their conduct while they were authorised by us.

PRIVACY

Your Adviser is required to maintain documentation and records of 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 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 not be able to provide you with the advice you require.

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
- Other specialists we refer you to (such as legal, mortgage broking) which will be agreed with your prior, express permission

We 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, India, Serbia and Sri Lanka. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents.

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 refer to our Privacy Policy on our website: www.walkerlane.com.au.

ADVISER PROFILE

Business Name:	Ripple Wealth
ABN:	70 633 648 138
Corporate Authorised Representative number:	1276657
Phone Number:	0403 778 196
Email:	shaun@ripplewealth.com.au
Address:	Suite 4, 70 Croydon Street, Cronulla NSW 2230

Your Adviser

Adviser Name	Shaun Parton
Qualifications	• Certified Financial Planner (CFP) • Bachelor of Commerce Degree majoring in Accounting and Finance • Advanced Diploma in Financial Planning • Justice of the Peace in New South Wales
Adviser Identification Number (ASIC)	1235908
Memberships	FPA
Bio	Shaun has worked in the financial services industry since 2009, gaining experience across both large institutional businesses and boutique self-licensed practices in every step of the advice process. The knowledge gained from each business has helped build the confidence to help individuals, families and small businesses set a plan to help meet their goals. In 2019, Shaun started Ripple Wealth with the desire to provide truly holistic advice in the best interest of his clients to ensure they are constantly moving toward achieving all lifestyle and financial goals.
Services and Products which can be advised on	Shaun 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 • Gearing and Margin Lending strategies Shaun 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 • Superannuation • Self-managed superannuation funds • Gearing and Margin Lending

Benefits, interests and associations

The financial planning business and I do not have related parties, shareholdings or referral arrangements that may influence my advice. Neither the business or I pay or receive referral fees.

Privacy Statement

In addition to the information provided in the Walker Lane FSG on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at www.ripplewealth.com.au.

What is my Remuneration & Fee Structure

I am remunerated by:

- Salary, Bonus & Profit Share

Unless otherwise stated, all fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

Initial consultation	This initial meeting is at no cost to you. Our main aim is to gather information about you and to determine your primary goals and reasons for seeking advice. At the end of this meeting, we will outline the next steps and detail any fees applicable.
Advice preparation Statement of Advice Fee Paraplanning fee	The advice preparation and implementation fee will depend on the complexity of your individual circumstances, type of advice you require, and estimated time involved. This cost will be discussed and agreed upon before we research and construct any advice and may be paid directly or potentially from your superannuation or investment product. • Simple Advice: $3,780 (incl. GST) • Standard Advice: $4,880 (incl. GST) • Complex Advice: $5,990 (incl. GST)
Implementation of Initial Advice Fee (Fee for advice)	There are no additional implementation costs payable as it is included in the above Advice Preparation fee.
Ongoing fee for advice (Retainer) (Fee for advice)	It is important to review and amend our advice to make sure it is always appropriate based on your changing circumstances and goals. The cost for ongoing advice will be determined by your adviser and charged either as: • A percentage of any funds invested on your behalf • A flat fee each year • A combination of the above
Ad hoc advice	Where you do not wish to participate in an ongoing advice fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of between $0 and $440 may apply.

Insurance - Initial (Commission on Life Insurance Products)	The relevant insurer will pay initial commission based on a number of factors, including the annual premium, loadings which apply to the premium (such as medical or payment frequency loadings), and any policy or other fees. These factors will vary between insurers. The following ranges will apply (all figures are exclusive of GST and other taxes/statutory charges): • If you have a policy that has been in force prior to 1st January 2020 and you have an alteration or increase to that policy, commission of between 0% and 130% may be payable on any increase in premium. • The maximum commission payable on any policy issued after 1st January 2020 is 60% + GST of the first year premium. Commission is paid to us by the product provider and is not an additional cost to you.
Insurance - Ongoing (Commission on Life Insurance Products)	Annual commission will be paid when you renew your policy each year. The rate of ongoing commission is between 0% and 33% of the annual policy cost for as long as you hold the product. Commission is paid to us by the product provider and is not an additional cost to you. Commission may also be paid on the basis of increases in sum insured under your policy. This commission will be calculated on the same basis as initial commission (see above) and will vary depending on the insurer.

Contact

Ripple Wealth

Suite 4, 70 Croydon Street
Cronulla NSW 2230

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E: shaun@ripplewealth.com.au