

# Financial Services Guide



Backed by **TAL**

## Part 2 – Adviser Profile

**Prepared on 29 May 2017**

This Adviser Profile is Part 2 of the Financial Services Guide (FSG) and should be provided to you with FSG Part 1. These two documents (Part 1 and 2) complete the FSG.

This Adviser Profile sets out my contact details, professional details, the services and products I provide and how I am paid. Most importantly it's a snapshot of who I am and how you can contact me.

### My details

<b>Name</b>	Justin Wyse
<b>Company Name</b>	Wyse Wealth Pty Ltd
<b>Address</b>	5 / 35 Grasmere Road Cremorne NSW 2090
<b>Postal address</b>	5 / 35 Grasmere Road Cremorne NSW 2090
<b>Mobile</b>	0424 151 010
<b>Email</b>	Justin@wysewealth.com.au

Wyse Wealth Pty Ltd (Rep No. 342386) has been appointed as a corporate authorised representative of Affinia Financial Advisers Limited (Affinia) AFSL No. 237857. The contact details of Wyse Wealth Pty Ltd are as above. I have also been appointed as an authorised representative of Affinia to provide financial services on its behalf.

**Authorised Representative Number:** 311985

### How to provide me your instructions

#### Qualifications

- Advanced Diploma of Financial Services (Financial Planning)
- Certificate of Margin Lending and Gearing Investments
- Certificate of ASX Listed Products
- Professional Certificate in Self – Managed Superannuation Funds

You may specify how you would like to give me instructions on buying or selling the financial products listed under “My services” by telephone, fax or email. Please refer to my contact details above.

#### Experience

- I have been working in the financial services industry since 2007.

## My services

I am authorised to provide the following services:

- Financial Advisory / Planning
- Life Insurance Advice
- Investment Advice
- Superannuation (inc' SMSF) Advice
- Retirement Planning Advice

I am authorised to provide financial product advice and deal in the following product types:

- Basic and non-basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life Insurance Risk
- Life Insurance Investment
- Managed Investments
- Securities
- Margin Lending (Gearing & LRBA)
- Superannuation (inc' SMSF)
- Investor Directed Portfolio Service (Master funds)

## Fees and commissions paid to Affinia

### Initial commissions paid to Affinia

Affinia may receive initial commission from the product providers if you decide to purchase a product I recommend. The amount of initial commission is calculated as a percentage of the funds you invest and/or the premium paid by you. The commission is deducted from the amount invested or paid by the Insurer when you purchase the insurance.

Initial commissions, where permitted by law, are calculated as follows:

- Life Insurance Investments, Managed Investments, Superannuation, IDPS products: between 0% - 5% (GST inclusive) of your investment amount; or
- Life Insurance risk products: between 0% - 130% (GST inclusive) of the premium that you pay.

### Ongoing commissions paid to Affinia

Ongoing commissions may be deducted regularly from your investment for the length of time that you hold the product. They are usually paid to Affinia by the product provider out of the revenue the product provider earns. In some cases, they may be deducted from your investment.

Ongoing commissions, where permitted by law, are calculated as follows:

- Life Insurance Investments, Managed Investments, Superannuation, IDPS products: between 0% - 3% (GST inclusive) of your investment amount; or
- Life Insurance risk products: between 0% and 33% (GST inclusive) of the renewal premium.

For example, if an insurance product is recommended and you pay a premium of \$500, then the total "upfront" commission paid by the product issuer to Affinia will be between \$0 and \$650. Thereafter, the "ongoing" commission paid to Affinia will be between \$0 and \$165 (assuming there is no change to the premium you pay in subsequent years).

The exact amounts of fees and charges and initial and ongoing commissions for the products you have purchased as a result of my recommendation to you will be detailed in your *Statement of Advice* document.

### How my associates and I are remunerated

When Affinia receives either a fee or an initial or ongoing commission as a result of a recommendation I have made to you, Wyse Wealth Pty Ltd is paid 100% of the commission and fees paid to Affinia.

I am a director, employee and shareholder of Wyse Wealth Pty Ltd. Wyse Wealth Pty Ltd pays me a salary from the commissions and fees received.

### Other benefits I may receive

As an authorised representative of Affinia I may receive other benefits, including information technology software and support, professional development programs and conferences. I may also be entitled to other incentives including entertainment benefits, valued at under \$300. Where required by law, such benefits will be recorded in an *Alternative Remuneration Register* which is available to you on request.