



WOTHERSPOON  
WEALTH \_\_\_\_\_

FINANCIAL SERVICES GUIDE  
Version 7.6 – 18<sup>th</sup> August 2017



First for Independent  
Advice in Adelaide



## FINANCIAL SERVICES GUIDE (FSG)

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# THE PURPOSE OF THE FINANCIAL SERVICES GUIDE

Our Financial Services Guide aims to help you understand who we are and our advice process, so you can decide if our services suit your needs. We strongly recommend you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please contact us.

It also explains how we're paid and the process available to you in the event of a dispute. It also enables you to check for any potential conflict of interest. It is part of our Australian Financial Services Licence (AFSL) obligations, making you aware of our services and costs at the earliest point. Of course, it doesn't replace any written advice we give you. If you'd like any other information, please ask.

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Wotherspoon Wealth Pty Ltd  
ABN 43 129 595 115  
AFS Licensee No 345 282  
592 Portrush Rd, Glen Osmond SA 5064

PO Box 80, Glen Osmond SA 5064  
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WotherspoonWealth.com.au



**WOTHERSPOON  
WEALTH** \_\_\_\_\_

## WHO WE ARE & WHAT WE DO

We offer independent investment advice, working with people to optimise and retain their wealth with tax effective, prudent investing. In working with you, we'd first understand your current situation and clarify your goals. Then we'd discuss and agree on strategies to best meet those goals. Later, we could implement any resulting decisions to put your financial plan into action, with ongoing service to keep it on track.

To do all this, Wotherspoon Wealth is authorised to advise and deal in any of the following:

- interest paying deposits
- debentures, stocks or bonds issued or proposed by a government
- securities, including ASX listed securities
- managed investment schemes (listed or unlisted)
- superannuation
- retirement savings accounts
- standard margin lending facilities
- life insurance products

Our AFSL obligations include stringent requirements in areas like: staff training, organisational competence, management expertise, financial control and compliance.

### Who is responsible for the advice?

Your Adviser is a representative of Wotherspoon Wealth Pty Ltd, which holds an Australian Financial Services Licence (No. 345 282).

Your Adviser acts on behalf of Wotherspoon Wealth, which is responsible for your financial service and any advice. For specific information about your adviser, please refer to the Adviser Profile.

### Ownership

All the services offered in this guide are provided by Wotherspoon Wealth Pty Ltd, a privately owned family company. We have no affiliation or ownership links to any financial institution or product provider - it avoids potential influence on our recommendations.

Our ownership and remuneration arrangements are structured to offer advice that serves your interests only. Wotherspoon Wealth was until February 2015, known as Astute Investing - only the name changed.

## THE ADVICE PROCESS

### Gathering information about you

In our first meeting we'll ask you about your current circumstances and objectives so we can get a clear picture. If you prefer not to provide this, it will limit our ability to give you appropriate advice. Fortunately, this issue rarely arises because all your information is confidential and we're creating a relationship of trust. Once your initial advice is agreed and implemented, please advise us of any changes that might affect our future advice so we can optimise it.

### What do we expect from you?

We expect that you'll provide us with accurate information that we request, so we can provide advice that is in your best interests.

### Advice documents

Your written record of our advice is called a '**Statement of Advice**' (SoA). This document provides clarity and fulfils our AFSL obligations. It sets out our advice, the basis for it and any relevant disclosure about fees, commission and associations. As a fee-only practice, we avoid any commissions to prevent conflicts of interest. The SoA takes into account your financial situation, needs, objectives and initial advice - including any significant change in your circumstances. It can also cover any potential conflicts of interest you should be aware of when deciding whether to rely on our advice.

For further ongoing advice on minor issues that doesn't involve significant change we may use a shorter form of advice called a **Record of Advice** (RoA). You may request a copy of this RoA up to 7 years after your adviser provides that further advice.

A **Product Disclosure Statement** (PDS) is an offer document that provides information about a financial investment or product - its features, benefits, fees and associated risks.

It enables you to make an informed investment decision. A PDS must be given to you in connection with any initial offer or recommendation to invest in managed funds, superannuation products or insurance based products.

For some financial products like shares and debentures, we may give you a prospectus instead of a PDS. For ASX listed investments, we provide an investment summary.



## Risks associated with the advice

Your Adviser will explain any risks associated with implementing our recommendations and your written SoA should also cover this. However, please ask your Adviser to clarify any risks you don't understand.

## How to instruct or contact us

You can decide how you wish to contact us or give us instructions (phone, fax, email or in person at our office). Our contact details are at the front of this guide.

## INDEPENDENT ADVICE

In Australia, many advisory firms are influenced by product providers and over 80% of investment flows into the 4 major banks and AMP. Is this likely to offer the best result?

The concept of 'independent investment advice' is generally not well understood. It's a legally protected term meaning we're not owned or influenced by any product provider and we're paid only by our clients.

It's more than just being independently owned and avoids influence in product choice, minimising potential conflict of interest.

## OUR REMUNERATION

Wotherspoon Wealth is remunerated only from the fees you pay us, so there is no doubt we work in your interest. We receive no commissions, brokerages or placement fees but where it's in your interest, we can receive brokerage and credit it back to your bank account. We simply aim for the best way to achieve your objectives, reducing your costs where it's sensible to do so.

**Our fees are always expressed including GST** - We will vary them only in agreement with you.

## How our Advisers are paid

Our advisers are paid by salary package - up to 35% of the client fees they advise upon. It aligns their interest with yours and helps them behave like owners, since you effectively pay them. Their remuneration covers salary, leave, long service leave, superannuation, insurance and other benefits. If an Adviser owns a share in Wotherspoon Wealth Pty Ltd, it's disclosed in their Adviser Profile - it can create dividends and growing share value. Some Advisers are paid salary with no revenue-based component.

## Complimentary first meeting

Our first meeting with you is without cost so we can understand your needs, see whether we can be of benefit to you and if so, which of our services suits you best. We'll obtain specific information about your circumstances so we can tailor subsequent advice for you. You should not act on any representations made during this first meeting.

Our considered personal advice to you will eventually be set out in a Statement of Advice (SoA). Before proceeding, we'll discuss and agree with you on the most suitable ongoing care service and fees for your situation.

## Plan preparation fee

Our fee to prepare your Financial Plan (SoA) is usually \$2,970 incl. GST but can range up to \$5,500 incl. GST.

This SoA provides a foundation upon which to build future advice and we'll agree its cost with you beforehand.

Some fees may be tax deductible but you should confirm this with your professional tax adviser. As part of this SoA we can provide a quote for any Ongoing Care, see below.

## Continued Care advice

We find clients want a blend of strategic advice and portfolio advice, all in an ongoing way. To suit their varying situations, we offer the following annually renewable advice services/fees:

### 1. Continuing advice fee

Clients with larger portfolios usually seek our continued advice to optimise their wealth, adjust for life changes and stay abreast of legislative and market shifts. Apart from thorough annual reviews, it includes quarterly investment reviews with monitoring and advice on corporate actions relating to ASX securities.

A signed Continued Care Service Agreement clearly defines these services, fees involved and the expectations of both parties. It assumes willing participants and is non-binding.

Our Continued Care fee is quoted each year on the expected work, then re-quoted annually.

As a guide, this fee generally ranges from \$5,500 to \$15,000 p.a. incl. GST, depending upon complexity.

All fees are agreed in advance. As part of our annual review each year, we will confirm your wish for us to



keep providing advisory services to you via a review notice and agreement. This process quotes our advice fee for the year ahead.

If it is in your best interests to invest in something that pays us a commission that we can't avoid receiving, we'll credit it to your account.

Unlike most stockbrokers, we do not receive commission from investing in floats or 'capital raising' for listed securities.

We just offer personally tailored advice solutions, continually refined in regular discussion with you.

## 2. Annual Care fee

Clients with smaller 'accumulation' portfolios may seek our ongoing advice to optimise their wealth while adjusting for legislative, market and life changes.

For a lower fee commensurate with their ability to pay at this early saving stage, we offer an 'Annual Care' review service. It's an annual review while monitoring investments that need less attention during the year.

A signed Service Agreement clearly defines the services, fees and the expectations of both parties.

That Annual Care fee is also quoted for the work involved and adjusted at each Annual Review - typically \$3,465 p.a. incl. GST.

### Further information about fees

You can request further information about our remuneration.

## OTHER FEES AND SERVICES

For clients seeking occasional advice, we work on a consulting basis. Perhaps you're seeking life insurance only, have a small portfolio or just starting to save. We may reduce our fee and service to better match your ability to pay. We describe this as 'Financial Coaching' (see below).

### Occasional advice - financial coaching

Younger clients can find occasional advice more suitable than ongoing service. In this Financial Coaching we offer general advice, execution only and/or placement facilities once we've created a Financial Plan. Our fee, based on our \$375 incl. GST/hour rate will be discussed and agreed with you at the time. As always our fee means we work to

minimise other costs for you, aiming to give you the best outcome.

**Incidental fees** for other administrative services may be paid to others and where they apply, we disclose and agree them with you beforehand. For example:

### Buying or selling securities listed on the Australian Securities Exchange:

We do this through third party wholesale stockbroking arrangements and for our ongoing care clients, this cost including GST is 0.11% of the transaction involved, subject to a \$20 minimum brokerage (whichever is greater).

If investments are held in a Wrap administration service, their transaction fee is instead of the above brokerage. All transaction fees will be detailed in the relevant Product Disclosure Statement. None of these transaction fees are paid to us.

We'll discuss and agree transaction costs prior to execution for any investments not included in the funds under advice in our signed service agreement.

### Product issuer and wrap provider fees

We use managed funds and Wrap accounts sparingly but most managed investments have ongoing fees and costs associated with them. We'll consider such costs when recommending them and they're outlined fully in each Product Disclosure Statement (PDS).

In some cases, we can't avoid receiving initial or ongoing commission from a particular product provider. Mostly these can be rebated to you at source but if not, we'll credit them later to your account and this will be disclosed to you in your SoA and the relevant PDS (or other offer document).

For investments held in an administrative Wrap service, transaction fees payable to them may also apply. These will be detailed in the relevant PDS.

Our overall aim is to minimise your costs while obtaining attractive outcomes.

### Life insurance

Our overall strategic advice about life insurance may form part of your SoA. An extra fee to research and arrange any insurance will be quoted to you if more detailed work is needed.

Where we arrange life insurance policies for you, we reduce your premium cost by omitting commission from the quote or refunding it from the insurer.



Commission typically adds 43% to underlying premiums, so this can offer you significant savings - full details about this will be in your personalised report.

### **SMSF administration**

In addition to our normal investment and strategic planning advice, we offer self-managed superannuation fund (SMSF) administration and compliance support. This is only available to our investment clients. By delegating this task to us, you can spend more time on other things with peace of mind while monitoring your fund via our website.

It differs from the traditional approach of a yearly visit to your accountant where monitoring your fund's compliance with superannuation law and mail-handling during the year is totally your responsibility.

Instead, we do all the day-to-day administration and compliance work for your fund, receiving all its paperwork, sending on anything that needs your decision with our recommendation.

Our \$3,420 incl. GST fee annually for this SMSF work covers administration, tax return preparation, tax & annual return lodgment, independent audit, online reports and technical support.

Other fees may apply. Ask us for more detail and a SMSF brochure.

## **INVESTMENT RISK**

Investment values can't be guaranteed and most investments can rise and fall in value.

This can often result from broad market movements, but also from specific investment issues regardless of market conditions.

Investments can be affected by political, economic, taxation, environmental or legislative changes.

Understanding the scale and type of risk involved in different investments is important, so your portfolio should meet your objectives and income needs.

Your Adviser will take care to recommend adequate diversification and quality investments but Wotherspoon Wealth and your Adviser cannot guarantee the performance or the return of capital

## **AVOIDING RISK OF CONFLICT**

### **Potential conflicts of interest**

We offer independent investment advice in a fee-only approach, so our client fees and staff remuneration aim to avoid conflicts of interest.

From the fees you pay us, Advisers can receive salaries, bonuses, a share of revenue and other benefits.

### **Soft dollar benefits**

The ASX, Fund Managers, Research providers, Wrap service providers and others we may work with for your benefit, occasionally offer training assistance and resources to your Adviser. These inform, rather than influence.

Wotherspoon Wealth and its Representatives occasionally receive non-cash benefits with a cash value less than \$300. Details of benefits between \$100 and \$300 will be maintained on a register. These are usually incidental seminars and meals while researching products or receiving training.

Such benefits will normally be one off and will not be received from a product provider on a regular basis.

### **Referrals**

When clients are referred to us by another person (accountant, solicitor, etc), we don't normally pay them a fee or reward. Their motive is typically a mutual desire for high quality advice. If there is something like this to disclose, we'll do so in your Statement of Advice. Our relationships with other professionals are based on our respect for their work and values. If we refer you to them, it will normally be on that basis only - without remuneration.

## **PERSONAL INFORMATION**

### **Anti-money laundering requirements**

Under the Anti-Money Laundering and Counter Terrorism Finance Act, we are obliged to verify your identity as an individual client and also the identity of any company or trust or other entity on behalf of which you may act.

Consequently, we will ask you for identification documents like passports, driver's licences, trust deeds and / or company certificates.



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Under those Acts we must retain copies of information gathered and pass it on to third parties where you are investing or to relevant fund managers and stockbrokers.

We assure you this information will be held securely, in line with our privacy policy.

### **Personal information**

We keep a record of your personal information with details of your investment objectives, financial situation and needs, records of any significant discussions we've have with you, and recommendations we've made. If you wish to look at your file, please ask your Adviser.

### **Privacy**

We are committed to ensuring the confidentiality and security of your personal information and comply with the Privacy Act (Commonwealth) 1988 as amended.

Our privacy policy details how we manage personal information and is available on request by contacting our office, or visiting our website at: [www.wotherspoonwealth.com.au](http://www.wotherspoonwealth.com.au)

### **Professional indemnity insurance**

We maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended). Subject to its terms and conditions, that insurance provides indemnity up to the Sum Insured for Wotherspoon Wealth Pty Ltd and our representatives or employees are also included in respect of our authorisations and obligations under our Australian Financial Services Licence.

This insurance will continue to provide coverage for any representative or employee who has ceased employment with us for any work done whilst they were engaged with us.

### **Complaints handling**

Fortunately complaints are very rare but if you have one, please tell us. We are always striving to improve our services and we rely on client feedback to help us in this regard. If you have concerns, please discuss these with your Adviser.

If you are not satisfied with that response, you should call our office on 08 7120 9300 and talk with a Director or our Compliance Officer.

If not quickly resolved, write a letter of complaint to the Compliance Officer, Wotherspoon Wealth Pty Ltd, 592 Portrush Road, Glen Osmond SA 5064.

Outline in your written complaint the specific areas of service you are not satisfied with.

You should detail as simply as possible, all the facts relating to your complaint and how you believe we can investigate and resolve the matter to your satisfaction.

We will investigate it fully and endeavour to resolve your complaint fairly and quickly.

If you are still unable to get a satisfactory outcome, you can take your complaint to the '**Credit and Investments Ombudsman**' (CIO).

Wotherspoon Wealth is a member of CIO - an external, independent complaints resolution scheme established to help clients who've tried but been unable to resolve their complaint with the member.

Wotherspoon Wealth is bound by CIO decisions.

You can contact CIO by phone on 1800 138 422, view their details by Internet: [www.cio.org.au](http://www.cio.org.au) or by letter to:

### **Credit and Investments Ombudsman**

PO Box A252,

South Sydney, NSW 1235

The Australian Securities & Investments Commission (ASIC) also operates a free call information line on 1300 300 630 which you may use to make a complaint and obtain information about your rights.







## ADVISER PROFILE - JOHN WOTHERSPOON

### DIRECTOR & PRINCIPAL ADVISER WOTHERSPOON WEALTH

John@WotherspoonWealth.com.au

592 Portrush Road, Glen Osmond SA 5064  
T (08) 7120 9300 | F (08) 7120 9333

John has been helping people optimise their wealth for about 30 years. He began a thriving financial advisory practice in 1987 from a background in civil engineering and management. John became one of Adelaide's first Certified Financial Planners (CFP) in 1992. He established Accumulus Ltd with a colleague in 1994, growing it into one of Adelaide's most respected and successful advisory firms. In 2002 he merged it into Prescott Securities Ltd, a stockbroking and financial planning firm where he was a Director until 2007.

Along the way, John was named Money Management magazine's Australian Financial Planner of the Year for 2001. He's been a speaker on radio and at conferences on financial planning & practice management and was active in developing the financial planning profession in its formative years.

He's a member of the Financial Planning Association (FPA), Self-Managed Super Fund Professionals' Association of Australia (SPAA) and is an SMSF Specialist Advisor. John also sponsored Family Business Australia's first business owner's forum group in SA. He is Managing Director and a Representative of Wotherspoon Wealth – a team offering high quality advice, with emphasis on personalised service. Wotherspoon Wealth Pty Ltd is owned by the Wotherspoon family.

John is a Responsible Manager for our AFS Licence and is authorised to advise and deal in any of the following:-

interest paying deposits; debentures, stocks or bonds issued or proposed by a government; securities, including those listed on the ASX; managed investment schemes (listed or unlisted); superannuation; retirement savings accounts; life insurance products.

Wotherspoon Wealth is Adelaide's first independent advice firm, offering financial planning and wealth management services.

'Independent investment advice' is surprisingly rare - a term that is illegal to use unless it's true.

We also often integrate the skills of other multi-disciplinary financial and legal professionals for comprehensive advice in the areas on investing, strategic tax planning, superannuation, self-managed super (SMSF), life insurance and succession & estate planning.

Our financial planners and investment advisers can work together with you to put you in control of your financial affairs on a fee-for-service basis with absolutely no commissions or conflicts of interest.

As an independent investment advice firm, we avoid all conflicts of interest and can provide investment advice without external influence.

This allows us to build a tailored and individually managed portfolio, sourcing the best possible investment solutions from a wide range of financial service providers.

At all times you retain full control of your investments.





## ADVISER PROFILE - SIMON WOTHERSPOON

### DIRECTOR & PRINCIPAL ADVISER WOTHERSPOON WEALTH

Simon@WotherspoonWealth.com.au

592 Portrush Road, Glen Osmond SA 5064  
T (08) 7120 9300 | F (08) 7120 9333

Simon is a Director and representative of Wotherspoon Wealth Pty Ltd, providing personal financial advice to clients wishing to build and conserve their hard earned wealth.

He is a Certified Financial Planner (CFP®) and an SMSF Specialist Advisor with a Graduate Diploma of Applied Finance (Financial Planning) and a Bachelor of Business. Before joining Wotherspoon Wealth, Simon assisted wealthy clients with their Self-Managed Super Funds and portfolio management at WHK Financial Planning in Melbourne.

Over the years he's seen how working smart with one's money can pay off through prudent strategic decisions, shrewd asset allocation to manage risk, astute investment selection and vigilant monitoring.

His other business experience includes many years in sales, marketing and profit management with Colgate-Palmolive in Melbourne and Sydney.

Simon's business background, technical financial planning knowledge, wealth management experience and natural communication style enable him to work efficiently and productively with clients on financial strategies that achieve their long term financial goals. Clients appreciate his 'big picture' view blended with an attention to detail and the open, relaxed dialogue they have with him.

Simon is also a Responsible Manager for our AFS Licence and is authorised to advise and deal in any of the following:-

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## ADVISER PROFILE – SAMANTHA HARRISON



### ADVISER WOTHERSPOON WEALTH

Samantha@WotherspoonWealth.com.au

592 Portrush Road, Glen Osmond SA 5064  
T (08) 7120 9300 | F (08) 7120 9333

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Samantha is an Adviser at Wotherspoon Wealth with over 13 years' experience in accounting and financial planning with particular experience in Self Managed Super Funds (SMSF), retirement planning, aged care strategies and more complex estate planning.

As a Chartered Accountant at Shearer and Elliss, Samantha became a senior financial planner there and became a financial planner at Hood Sweeney Securities after the Shearer and Elliss merger.

Samantha has a strong client first philosophy, working closely with private clients to provide timely and appropriate financial planning advice. In helping achieve their financial and lifestyle goals, she provides tailored advice on managed investments, direct equities, risk insurance and superannuation.

She's a Certified Financial Planner (CFP®) and has a Graduate Diploma of Chartered Accounting (CA), Bachelor of Finance and Diploma of Financial Services. As a member of the Financial Planning Association and her Board role in its State Chapter, Samantha is committed to the highest ethical standards and ongoing education. Her other professional memberships include the Institute of Chartered Accountants and SMSF Association.

Her skills particularly suit those seeking professional advice in financial planning, risk and wealth management including self managed super funds. Samantha's chartered accounting background is useful in developing strategic insight for business clients and also with discretionary trusts and SMSFs.

Samantha is authorised to advise and deal in any of the following:-

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## ADVISER PROFILE – OLIVER TEMME

### ADVISER WOTHERSPOON WEALTH

Oliver@WotherspoonWealth.com.au

592 Portrush Road, Glen Osmond SA 5064  
T (08) 7120 9300 | F (08) 7120 9333

Oliver is a Certified Financial Planner (CFP®) and Adviser at Wotherspoon Wealth with over 10 years Financial Services experience.

His main focus is on helping people obtain positive outcomes through tailor-made solutions. Oliver's technical strength and calmly laconic style endear him to his clients as they get to know him better. Everyone has a different financial situation, so the best solutions are specially tailored to suit each client's needs. This process of creating personalised strategies with investments chosen to match, is a source of great satisfaction for Oliver.

Oliver completed a Bachelor of Commerce at the University of Adelaide in 2003, then began his career in the banking industry before adding further valuable experience working in Melbourne and London.

Before joining Wotherspoon Wealth, Oliver assisted clients at Adelaide stockbroking advice firm, Prescott Securities over 5 years. During this time, he completed a Graduate Diploma of Financial Planning and is also now authorised by the Tax Practitioner's Board as a Tax (Financial) Adviser.

He is passionate about working together with clients to meet their long term financial objectives, blending his technical skills and practical experience to tailor thoughtful solutions for them.

Oliver is authorised to advise and deal in any of the following:-

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## ADVISER PROFILE – LORRAINE TYLER

### ADVISER WOTHERSPOON WEALTH

Lorraine@WotherspoonWealth.com.au

592 Portrush Road, Glen Osmond SA 5064  
T (08) 7120 9300 | F (08) 7120 9333

Lorraine is an Adviser at Wotherspoon Wealth with many years of experience in managing money. She's passionate about people and numbers – skills that have proved useful in varied roles over the years, often in 'fix it' management tasks. Clients say they appreciate her easy, open communication style, making it easy to work together with them towards their long term financial & life objectives.

Managing money comes naturally to her and experience with clients in diverse environments fits in well with our team approach, enabling back-room technical strength to benefit from shared practical lessons. Lorraine has both in equal measure - engineering and management exposure in large corporates, start-ups, small business and not-for-profit, sets Lorraine apart in her wealth advice.

Apart from wealth advice over the last several years, she's been General Manager of the Adelaide Feast Festival and also worked in audits, standards and accreditation in Aged Care. In the UK, senior roles at IBM & Hewlett Packard managed innovative solutions for improved efficiency, revenue and reduced costs, technically and in management and process.

Lorraine has a Diploma of Financial Planning and is an Associate member of the Financial Planning Association. She is also aiming for the SMSF Specialist & Certified Financial Planner accreditations soon. She is authorised to advise and deal in any of the following:-

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## ADVISER PROFILE – SCOTT DAWSON

### RISK SPECIALIST and ASSOCIATE ADVISER WOTHERSPOON WEALTH

Scott@WotherspoonWealth.com.au

592 Portrush Road, Glen Osmond SA 5064  
T (08) 7120 9300 | F (08) 7120 9333

Scott is an Associate Adviser and Risk Specialist at Wotherspoon Wealth Pty Ltd, providing personal insurance and investment advice to clients wishing to build and conserve their hard earned wealth.

He has an Advanced Diploma of Financial Planning, an SMSF Certificate and is also completing a Masters of Financial Planning. Before joining Wotherspoon Wealth, Scott was an adviser at Mortgage Choice and a para-planner at Morgan Stanley.

After a decade in financial services, Scott values long term client relationships to ensure your needs and objectives are met - whether preparing and implementing a comprehensive insurance portfolio, or wealth building and investment advice.

Scott can provide quality insurance advice about Income Protection, Trauma, Life, Total & Permanent Disablement, Business Expense and Business Insurance cover. Scott is authorised to advise and deal in any of the following:-

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At all times you retain full control of your investments.





