



WOTHERSPOON
WEALTH _____

FINANCIAL SERVICES GUIDE
Version 8.2 – 2nd December 2019



First for Independent
Advice in Adelaide

FINANCIAL SERVICES GUIDE (FSG)

THE PURPOSE OF THE FINANCIAL SERVICES GUIDE

It will help you understand more about us, our advice process and costs, to see they suit your needs. You should read and understand this before you engage our financial services. Please contact if you have any questions.

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.

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
T (08) 7120 9300 / F (08) 7120 9333
Hello@WotherspoonWealth.com.au
WotherspoonWealth.com.au



**WOTHERSPOON
WEALTH** _____

WHO WE ARE & WHAT WE DO

We offer independent investment advice, working with you to optimise and retain your 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
- 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 its own Australian Financial Services Licence (No. 345 282).

So, your Adviser acts on behalf of Wotherspoon Wealth, which is responsible for your financial advice and related service. For specific information about your adviser, please refer to the Adviser Profile at the back of this document.

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, avoiding potential influence on our recommendations.

Our ownership and remuneration arrangements are structured to offer advice that serves only your interests. Wotherspoon Wealth was known as Astute Investing until February 2015, when only our 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 obviously limits our ability to give you appropriate advice. Fortunately, this issue rarely arises because all your information is confidential as we create 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 you'll provide us with accurate information that we request, enabling us to 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 and associations. As a fee-only practice, we avoid any commissions to prevent conflicts of interest. The above SoA takes into account your financial situation, needs and objectives – including any significant change in your circumstances. It can also cover any unlikely conflicts of interest, so you can be aware of this when deciding whether to rely on our advice.

For further ongoing advice on minor issues that don'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.

You may also see a **Product Disclosure Statement** (PDS), which is an offer document providing information about a financial investment or product - its features, benefits, fees and associated risks.

This 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, mail, email or in person at our office). Our contact details are at the front of this guide.

INDEPENDENT ADVICE

In Australia, some advisory firms are influenced by product providers. Where this happens, investment flows are influenced accordingly, without necessarily offering the best result. We prefer independence.

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

It is 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 retain no commissions or placement fees but where it's in your interest, we can receive these then we credit them back to your bank account. We just seek 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. This aligns their interest with yours and encourages them to 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 shareholding in Wotherspoon Wealth Pty Ltd, it is disclosed in their Adviser Profile as it can produce 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 suit you best. We'll obtain specific information about your circumstances so we can tailor subsequent advice for you. Do not act on any representations made during this first, preliminary 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 subsequent service and fees for your situation.

Plan preparation fee

Our fee to prepare your Financial Plan (SoA) is usually \$3,300 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 your SoA we can provide a quote for any subsequent service, see below.

Advice services

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

1. Tailored advice service and 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 Tailored Service Agreement clearly defines these services, fees involved and the expectations of both parties. It assumes willing participants and is non-binding.

Our Tailored Advice 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 tailored 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 service and 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 your ability to pay at this early saving stage, we offer an 'Annual' 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 service fee is also quoted for the work involved and adjusted at each Annual Review - typically from \$1,980 p.a. incl. GST.

Further information about fees

You can request further information about our remuneration.

OTHER FEES AND SERVICES

We also offer some complementary services for our continuing advice clients. Where suitable, they are:

- administrative and compliance support for self managed super funds (SMSFs)
- Strategic advice and arranging of life insurance

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 a password on our website.

It differs from the traditional annual accountant visit any comment is in hindsight. 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 \$3,480 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.

Life insurance

You might need some life insurance while you build up your invested portfolio. Our overall strategic life insurance advice about 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 our fee-only approach can offer you significant savings - full details about this will be in your personalised report.

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

1. Buying or selling securities listed on the Australian Securities Exchange:

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

If investments are held in a Wrap administration service, they apply a transaction fee 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 any transaction costs prior to executing transactions.

2. Product issuer and wrap provider fees

Where we use managed funds and Wrap accounts are suitable, most managed investments involve ongoing fees and associated costs. We'll consider such costs when recommending them and they're outlined fully in each fund's Product Disclosure Statement (PDS).

There are rare cases where we can't avoid receiving initial or ongoing commission from a particular product provider, yet it's in your interests to proceed. These can usually be rebated back to you at source but if not, we'll credit them to your account later and disclose it 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 your desired outcomes.

INVESTMENT RISK

Investment values can't be guaranteed and most long term investments can rise and fall in value. Often due to 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 any others we may work with for your benefit, occasionally offer training assistance and resources to your Adviser. These inform, rather than influence us.

Wotherspoon Wealth and our Representatives occasionally receive non-cash benefits of a value less than \$300. These are usually incidental seminars and meals while researching products or receiving training - they exert no influence.

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 the identity of any company, trust or other entity for which you may act.

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

Under those Acts we must keep copies of information we gather and pass it on to third parties like the ASX, relevant fund managers, stockbrokers and Wraps.

We assure you this information will be held securely, in accord 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 had 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

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. Our representatives or employees are also included under this insurance for 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 extremely rare but if you have one, please tell us. We always strive 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're still unable to get a satisfactory outcome, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides a fair and independent financial services complaint resolution that is free to consumers:

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to:

Australian Financial Complaints Authority,
GPO Box 3, Melbourne VIC 3001

Wotherspoon Wealth is a member of AFCA - the 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 AFCA decisions.





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 over 30 years. From a civil engineering and management background, John He began a thriving financial advisory practice in 1987, becoming one of Adelaide's first Certified Financial Planners (CFP) in 1992. He established Accumulus Ltd 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 Director and joint 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 was named the Australian Financial Planning Association's "Professional Practice of the Year" in 2018. We were 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 Managing Director, joint AFSL Responsible Manager and a representative of Wotherspoon Wealth Pty Ltd. He provides personal financial advice to clients wishing to build and conserve their hard earned wealth.

Simon was instrumental in our being named Australian Financial Planning Association's "Professional Practice of the Year" in 2018.

He's a Certified Financial Planner (CFP®) and 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.

His business acumen, technical financial skills, wealth management experience and natural communication style allow Simon to efficiently and productively work with clients on financial strategies that achieve their long term financial goals. Clients appreciate how his 'big picture' view blends with an attention to detail and an open, relaxed dialogue with them.

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

SENIOR ADVISER WOTHERSPOON WEALTH

Samantha@WotherspoonWealth.com.au

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

Samantha is an Adviser at Wotherspoon Wealth with over 15 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 – SAMUEL GARREFFA

SENIOR ADVISER WOTHERSPOON WEALTH

Samuel@WotherspoonWealth.com.au

592 Portrush Road, Glen Osmond SA 5064

T (08) 7120 9300 | F (08) 7120 9333

Samuel is a Certified Financial Planner (CFP®) and Adviser at Wotherspoon Wealth with over 18 years of experience within financial services.

He takes great pride and work satisfaction from delivering comprehensive, personally tailored advice. Samuel enjoys working closely and proactively for his clients and deeply values honesty and integrity. Establishing a successful estate planning service meeting the needs of his clients adds to his personal fulfilment - a truly holistic approach to comprehensive financial advice.

Among Samuel's qualifications are a Master of Applied Finance, Graduate Diploma of Financial Planning and Bachelor of Business (Commercial Law). Augmenting his CFP designation, Samuel is also a FPA Accredited Estate Planning Strategist (AEPS®) - the first Adviser in South Australia to attain this. This background enables comprehensive client advice and communication as well as media commentary that includes News Limited, the Australian Financial Review and the Financial Planning Association of Australia.

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ADVISER PROFILE – COBY FAULKNER

ADVISER WOTHERSPOON WEALTH

Coby@WotherspoonWealth.com.au

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

Coby is Certified Financial Planner (CFP®) whose financial planning career began in 2007 with a mid-tier accounting firm before the Global Financial Crisis. Subsequent volatile markets instilled the importance of disciplined, risk-aware client portfolio construction – a valuable early experience.

His broad understanding of client and advice needs, covers retirement planning, wealth management, personal risk insurance and estate planning, often overlaid with added business owner complexity. Clients appreciate Coby's comprehensive grasp of taxation, trusts, SMSFs and corporate entities. He's particularly passionate about retirement planning and enjoys building long term client relationships as clients achieve their goals.

Coby's understanding of client views about money ensure a collaboratively successful, ongoing partnership together. He enjoys enjoy working to reach detailed understanding of what's important to you. Problem-solving to devise solutions that improve your financial well-being, then seeing it fall into place for you is what Coby finds personally most satisfying.

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

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ADVISER PROFILE – ELLY SURMAN

ASSOCIATE ADVISER WOTHERSPOON WEALTH

Elly@WotherspoonWealth.com.au

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

Elly is an Associate Adviser at Wotherspoon Wealth. After several years in the financial sector, she has a Diploma in Financial Planning and is completing her Advanced Diploma. She'll recommence study in 2020 to finish a Bachelor of Business (Financial Planning) at the University of South Australia.

You'll find her bright, personable, methodical and highly organized while attending to detail - valuable skills that readily build rapport and trust with clients and colleagues alike. Elly works with other advisers on technical matters to create an achievable path towards your desired outcomes. She's also a Risk Specialist, giving personal insurance and investment advice to clients wishing to build and conserve their hard earned wealth.

Clients instantly engage with her friendly, articulate manner, later discovering a depth in numeracy and abstract thinking. This happy blend enables her to quickly focus on a topic, analyse it, then summarise in readily digestible ways. It ensures positive action by stimulating confidence from others.

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

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