

# Financial Services Guide

**Version:** 6 July 2021

## Licensee:

WGFC Pty Ltd (AFSL 515748)

This Financial Services Guide (FSG) is authorised for distribution by WGFC Pty Ltd (WGFC).

## Authorised Representatives:

The Trustee for the DWG Unit Trust trading as williamgrant Financial Consultants (ASIC# 425552 ABN 73 856 002 122)

David Jarrott (ASIC# 245998)

William (Bill) Jarrott (ASIC# 245999)

Melanie Davies (ASIC# 1248363)

The Authorised Representatives act on behalf of WGFC who is responsible for the services that they provide.

## Contact Details

Suite 2, 22 Railway Rd

Subiaco WA 6008

Phone: 08 6282 0170

## Purpose of this FSG

This FSG will help you decide whether to use the services that we\* offer. It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

\* In this document 'we' refers to the Authorised Representatives of WGFC.

## WGFC

WGFC holds an Australian Financial Services Licence. It is required to comply with the obligations of the Corporations Act and the conditions of its licence. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that it, its current and past representatives provide.

## Our Services

We are authorised to provide personal advice and dealing services in the following areas:

- Superannuation and Self Managed Superannuation Funds (SMSF)
- Retirement planning
- Portfolio Management
- Managed investments
- Securities (direct shares)
- Personal risk insurance

With the exception that Melanie is not authorised to provide advice in relation to the establishment of SMSF's.

## The Financial Advice Process

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice which you can take away and read.

The Statement of Advice (SOA) will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

For administration platforms, managed funds and personal risk insurance products we will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and the products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice it will be documented in a Record of Advice which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

## **Fees**

All fees are payable to The Trustee for the DWG Unit Trust trading as williamgrant Financial Consultants.

### **Initial Advice Fee**

The Initial Advice fee includes meeting with you, the time we take to determine our advice and the production of the SoA and the implementation of our advice.

The Initial Advice fee is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

### **Annual Services Fees**

Our annual service fees depend on the service that we provide to you. They are an agreed fixed fee which is paid monthly.

The services and fees will be set out in the SoA or RoA that we provide to you.

## **Other Fees**

We may undertake work for you whereby we charge you by the hour (or part thereof) for our time spent. Our hourly rate is \$330 (inc GST) and is subject to change. We will provide you with an estimate of the time and cost prior to proceeding with any work.

## **Other Benefits**

We may also receive additional benefits by way of sponsorship of educations seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

## **Adviser Remuneration**

David and Bill are employees of the business and are paid a salary. They are also beneficiaries of the DWG Unit Trust and receive a share of the profits of the practice.

Melanie is an employee of the business and is paid a salary. She will also receive a set % of any initial advice fees she has generated for the business.

## **Wholesale Clients**

In some circumstances we may provide services to you as a wholesale client. We will seek your consent before providing services to you as a wholesale client.

## **Making a Complaint**

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our services, then we encourage you to contact us. Please call us or put your complaint in writing to our office.

If you are not satisfied with our response you can refer it to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or via their website [www.afca.org.au](http://www.afca.org.au) AFCA provides a fair and independent complaint resolution service which is provided to you free of charge.

## **Your Privacy**

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website - [www.williamgrant.com.au](http://www.williamgrant.com.au).