

Adviser Profile

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Graham Finch

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Introduction

My name is Graham Finch and I am an Authorised Representative of Wealth Today Pty Ltd.

My educational qualifications and experience

Diploma of Financial Planning
Bachelor of Business (Accounting)
Registered Tax (Financial) Adviser

The advice and products I can offer you

I am authorised by Wealth Today under its AFSL to provide financial product advice for, and deal in, the following classes of financial products:

Check that the authorisations match their authority and that they hold all relevant qualifications

- Basic and non-basic deposit products
- Debentures, stocks and or bonds issued or proposed to be issued by a government.
- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company
- Interests in managed investment schemes including investor directed portfolio services.
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997)
- Superannuation
- Securities
- Self-managed Superannuation Funds

How my company and I are paid?

Wealth Today initially receives all fees received from my clients and product providers and distributes them to me or my company after their fees and other expenses are deducted. Wealth Today generally retains a percentage of fees paid under its arrangements with me or my company. These may vary and will be disclosed in advice documents such as a Statement of Advice or Record of Advice.

For details of other possible benefits, please refer to the FSG and/or Advice Documents. All fees and commissions outlined below are inclusive of GST.

Advice preparation

You may be charged a Statement of Advice preparation fee depending on the complexity and the time spent. Any fee for service must be paid within seven (7) days of the date of the tax invoice issued to you. The minimum SOA fee is \$1,320

Implementation

Your Terms of Engagement (ToE) will detail all Implementation Fees and will be signed by you, before any work is carried out.

Fee Type	Upwards from	Maximum %/\$
Advice Fee	\$440	

SoA Fee	\$1,320	
Implementation Fee	\$660	
Annual Service Fee	\$1,320	
Insurance Initial Commission	0%	66%
Ongoing Commission	0%	22%
Insurance Claim Fee	1.1%	
Share Trade Brokerage Fees	0.6%	

Pre-existing arrangements

For existing clients already in an established commission arrangement, we may receive commission on investment products held. For investment products the relevant product issuer will pay initial commission between 0% and 10% and ongoing commission between 0% and 1% of the value of your investments for as long as you hold the product. Commissions are paid to us by the product provider and are not an additional cost to you.

Insurance products

Effective 1 January 2020, my company or I may receive up-front commission of up to 60% (exclusive of GST) of your first annual insurance premium for arranging your cover. In addition, my company or I may receive, after the first year, an ongoing annual commission of up to 20% (exclusive of GST) of your annual insurance premium. Note that where commissions are the same for initial upfront and ongoing annual commission (i.e. level commissions) the above commission caps do not apply.

These commission payments are made by the relevant product issuers and are not an additional cost to you.

Annual fee for advice

If you elect to pay a fee for access to services involved in the ongoing review of your financial planning strategy, the ongoing fee is based on the complexity of ongoing advice and the services provided.

The annual advice fee will be based on the level of services made available to you and the complexity of the advice. Complex advice requirements include the use of trusts and ownership structures, overseas assets or incomes, executive options or multiple investment entities. The frequency that review services are made available to you will also impact on the fee charged.

The minimum annual service fee is \$1320 maximum annual service fee would be calculated based on the complexity of the advice.

Ad hoc advice

FEE FOR SERVICE

My/our hourly fee rate is \$440 per hour inclusive of GST.

Other Benefits, interest or associations

GFA Financial Planning may refer self-managed super funds to GFA Accountants and Business Advisers.

If business is placed because of a referral, full details of any applicable referral fee received by me will be provided in your individual Statement of Advice where possible.

How to find me

If you would like to make an interview time to discuss your financial needs and objectives in more detail, please contact me on 08 9316 8700 or via email at graham@gfaplanning.com.au

This document, the Adviser Profile, should be read in conjunction with the Wealth Today Pty Ltd Financial Services Guide (FSG).

Distribution of this Adviser Profile by the Authorised Representative/Adviser has been approved by Wealth Today Pty Ltd.

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