Price Williams Whyte

Financial Planners

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Financial Services Guide

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Licensee:

PWW Licensee Pty Ltd trading as Price Williams Whyte Financial Planners (AFSL 407075)

This Financial Services Guide (FSG) is authorised for distribution by PWW Licensee Pty Limited.

Authorised Representatives:

Heath Whyte (ASIC# 246207)
Trevor Williams (ASIC# 250977)

The Authorised Representatives act on behalf of PWW Licensee Pty Limited who is responsible for the services that they provide.

Contact Details

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Purpose of this FSG

This Financial Services Guide (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.

PWW Licensee Pty Limited

PWW Licensee Pty Ltd 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 its current and past representatives provide.

Our services

PWW Licensee Pty Ltd is authorised to provide personal advice and dealing services in the following areas:

- Superannuation and SMSF
- Retirement planning
- Portfolio Management
- Personal risk insurance
- Managed investments
- Securities

Heath Whyte is authorised to provide advice in all areas.

Trevor Williams is authorised to provide advice in all areas except Securities.

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 (SoA) that we provide to you.

The 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 typically be documented in a Record of Advice (RoA) 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 PWW Licensee Pty Limited trading as Price Williams Whyte Financial Planners.

Advice Preparation Fee

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

The Advice Preparation 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.

Advice Implementation Fee

If you decide to proceed with our advice, we may charge a fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA or RoA.

Ongoing Services Fees

Our ongoing service fees depend on the ongoing service that we provide to you. They may be a % of your portfolio value or an agreed fixed fee which is paid monthly or annually. They may also be charged on each transaction.

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

Annual Service Fees

Our annual service fee depends on the level of service that it is agreed upon.

The services and fee is set out in an Annual Engagement Letter every 12 months.

The annual fee is fixed and can be paid either monthly or annually. The fee will be terminated if we do not receive your annual consent and services will cease.

Commissions

PWW Licensee Pty Limited receives commissions and other benefits from some product providers. The commission or benefit will vary depending on the recommended product and will be documented in the SoA or RoA.

Insurance Commissions

PWW Licensee Pty Limited generally receives a level commission paid with the same frequency as the mode of premium payment when you take out an insurance policy we recommend. We also receive that level commission payment for as long as you continue to hold the policy. We may in certain circumstances, with legacy policies, receive an upfront commission and an ongoing renewal commission for as long as you continue to hold the policy.

Other Benefits
PWW Licensee Pty Limited and its Authorised Representatives may also receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received above $100 will be maintained on a register which is available to you on request.

Not Independent
We do not charge you a fee for our advice on risk insurance policies as we are paid a commission by the product provider. Our advice on risk insurance is therefore not independent, impartial or unbiased. In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers.

Adviser Remuneration
Heath Whyte and Trevor Williams are Principals of PWW Licensee Pty Limited. The fees and commissions received by PWW Licensee Pty Limited for their clients, are passed through to entities that they control.

Associated Businesses
We may refer you to Price Williams Whyte Accounting and Business Advisors for accounting, tax and other business services. Price Williams Whyte Accounting and Business Advisors is a related business as it has common directors and shareholders with PWW Licensee Pty Limited.

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, send an email or put your complaint in writing to our office. This information is on our website about how you can make a complaint.

If you are not satisfied with our response, then 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. 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 our website.