



WEALTHINVESTORS

Financial Services Guide

Dated 30th of March 2023 ^{v3}

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1 - About this Financial Services Guide

This Financial Services Guide ("FSG") is designed to assist you in deciding whether to use any of the financial services offered by National Planning Partners Pty Ltd (ACN 620 741 326) ("**we,our, us or National Planning Partners**").

This FSG is designed to provide you with general information about National Planning Partners' services and includes the following:

- Who we are and how you can contact us;
- The financial services we are authorised to provide to you;
- The cost of our services and how we are remunerated;
- The disclosure documents and statements you will receive;
- How we deal with your personal information; and
- Our internal and external dispute resolution processes.

This FSG was prepared on 30th of March 2023 and replaces all previous versions.

Please contact us directly if you would like further information on this FSG or on any of our services.

2 - How to Contact National Planning Partners

This FSG is designed to provide you with general information about National Planning Partners' services and includes the following:

You can contact and find out more about us in the following ways:

By Mail 28/20 Commercial Road Melbourne VIC 3004

Telephone 1300 002 375

Email contactus@nationalplanningpartners.com.au

Website www.nationalplanningpartners.com.au

3 - About your Adviser and National Planning Partners, and Financial Services we Offer

Your adviser will provide you with financial services.

National Planning Partners holds Australian Financial Services Licence ("AFSL") Number 503734 issued by the Australian Securities and Investments Commission ("ASIC") and has authorised the creation of this Financial Services Guide.

Your adviser and National Planning Partners are authorised to provide the following services to retail and wholesale clients:

- Provide financial product advice and dealing services in relation to:
 - deposit and payment products limited to:
 - basic deposit products; and
 - deposit products other than basic deposit products;
 - debentures, stocks 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 that are backed by one or more of its statutory funds; and
- life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
- interests in managed investment schemes including investor directed portfolio services;
- retirement savings accounts products (within the meaning of the Retirement Savings Account Act 1997);
- securities; and
- superannuation.

The Corporations Act 2001 defines various financial products and regulates the way in which clients can be advised about those products. National Planning Partners has a list of approved financial products. Please contact us on the details above if you would like a copy of our Approved Product List.

National Planning Partners is responsible for all financial services offered to you.

4 - Using our Services

If you wish to utilise our services, you may contact your adviser by telephone or email, or via any other method as may be mutually agreed.

Getting Started

To get started, your adviser will conduct an initial meeting with you. During this meeting, you must complete a Fact Find. The Fact Find requires you to provide an extensive amount of personal information, please take the time to collate all the information requested.

If possible, we request you bring a copy of certain documents to the initial meeting. The documents required will be confirmed by your adviser prior to the initial meeting.

Please provide your adviser with all other information that you feel is relevant to your circumstances.

Your adviser aims to provide advice that suits your circumstances and is generally appropriate and relevant to you. To do this we must first understand your financial profile.

Delivery of Advice

After the initial meeting, we will prepare a Statement of Advice ("SOA"). The SOA will be in writing and will be delivered to you either via email, in person or via post, as requested by you. Your SOA contains the information needed to understand our advice and the basis on which it is made. The SOA will include information about:

- the specific advice;
- the reasons for the specific advice;
- any fees or commissions;
- any associations or relationships that may influence the advice;
- the implementation plan; and
- any other relevant matters.

Record of Advice

Once you have been provided with a SOA, further advice may be provided to you in a Record of Advice ("**ROA**"). ROAs are issued when there has been no change in your personal circumstances or the basis of the advice set out in the SOA.



Retention of SOA and ROA

We retain all SOAs and ROAs for at least seven years and you may request a copy of the SOA or ROA at any time within that period. This request may be verbal or in writing.

Implementation and Review of Advice

The SOA will contain instructions on how the advice should be implemented. Your adviser will work with you to ensure that the advice is properly implemented.

Financial plans should be reviewed on at least an annual basis, if not more regularly. You should contact your adviser immediately if your circumstances change in any way, or if you believe for any reason the advice is not appropriate to you.

Time Limits and Responsibility for Implementing our Advice

You should not act on any recommendation after thirty (30) days of the date of the SOA without your adviser's written confirmation that our recommendations are still suited to you.

No responsibility will be taken for any advice acted on after thirty (30) days without your adviser's separate written confirmation that the advice is still suited to you.

We will not be responsible for any losses connected to our advice if it is not implemented by us, if you do not engage us as your adviser or if you cease to engage us as your adviser.

5 - Other Documents you May Receive

If your adviser recommends or refers you a particular financial product, platform, wrap account or managed fund you may also receive a Product Disclosure Statement ("PDS") prepared by the product issuer, which contains information about the particular product, including any relevant terms, significant risks and details of other fees and charges that may apply. This document will be provided to assist you in making an informed decision about that product.

Your adviser will also provide other documents as needed. These documents may include educational material, client agreements or other offer documents.

6 - Our Fees and Charges

National Planning Partners receives all fees, including commissions, in its capacity as a trustee of a bare trust for Wealth Investors Pty Ltd and your adviser, and passes these fees on to Wealth Investors Pty Ltd as soon as practical after receipt and is not beneficially entitled to any of these fees. Wealth Investors Pty Ltd, as the employer of your adviser, pays a fee to National Planning Partners for its licensee services.

Advice Fees

Wealth Investors Pty Ltd, on behalf of your adviser, will charge a fee for service for providing financial advice to you. In certain circumstances, Implementation Fees may also be charged depending on the strategy being implemented. A fee relating to the percentage of funds under advice may also be charged.



We will explain all fees payable by you prior to any advice or product being recommended to you and an invoice will be provided to you. You can request further particulars of remuneration, fees and commissions we receive by using the contact details provided in section 2.

Typical Fee Charged (Excluding GST)	
Strategy Paper (no advice)	\$1,000-\$2,000
Initial Advice Fee	\$3,000-\$9,000
Implementation Fee	\$1,200-\$4,000
Ongoing Advice Fee	\$6,000-\$30,000p.a

There may be times where the fees charged fall outside of these ranges; all fees and commissions are disclosed fully in our initial advice and service agreements. Any changes to these fees and commissions are disclosed to you at the time of any further advice.

National Planning Partners will commit to implementing the financial advice recommendations in your Statement of Advice whereby you also agree to move forward with ongoing service. There is no obligation to proceed with implementation and ongoing service through National Planning Partners should you wish to implement your Statement of Advice recommendations personally.

Insurance Commissions

Initial and ongoing commissions from life insurance providers may be received by Wealth Investors Pty Ltd, as the employer of your adviser. These fees are paid to Wealth Investors Pty Ltd by the life insurance issuer of the life insurance product your adviser recommends to you and are included in what you pay for the life insurance product. The commissions vary and are dependent on the life insurance policy cost.

The initial commission of up to 60% (excl. GST) of your annual policy cost is paid in the first year by the life insurance product issuer to Wealth Investors Pty Ltd. Ongoing commissions of up to 20% (excl. GST) on your annual policy cost are payments made by the life insurance product issuer to Wealth Investors Pty Ltd in the years after the first year.

If you initiate an increase to your cover, Wealth Investors Pty Ltd may receive initial and ongoing commissions on the annual increase to your life insurance policy cost. The ongoing commission on a client initiated increase is only paid in respect of the period that starts from the first anniversary of the increase.

If the initial commission is equal to the ongoing commissions (as a percentage of your life insurance policy cost), Wealth Investors Pty Ltd may receive up to 38.5% (excl. GST) of your annual policy cost.



Non-Independent Statement

National Planning Partners Pty. Ltd. Do not claim to be independent under the Corporations Act definition as we may receive commissions from life insurance products we provide advice on and place on behalf of clients, from time to time. We do not feel that this impacts on the advice provided to clients, as all insurance companies have the same commission caps.

7 - Making a Complaint

National Planning Partners have an internal dispute resolution process in place to resolve any complaints or concerns you may have. Any complaints or concerns should be made in writing and directed to our Complaints Officer on the details below:

Complaints Officer

National Planning Partners Pty Ltd

By Mail 28/20 Commercial Road Melbourne VIC 3004

Telephone 1300 002 375

Email contactus@nationalplanningpartners.com.au

If your complaint cannot be resolved to your satisfaction after this process, you have the right to lodge a complaint with the Australian Financial Complaints Authority ("AFCA") on 1800 931 678. AFCA is an approved external dispute resolution scheme of which National Planning Partners is a member.

You may also contact the Australian Securities and Investments Commission ("ASIC") info line on 1300 300 630.

8 - Compensation Arrangements

National Planning Partners have professional indemnity insurance in place that complies with section 912B of the Corporations Act and ASIC Regulatory Guide 126. In particular our professional indemnity insurance, subject to its terms and conditions, provides indemnity for National Planning Partners and our representatives and employees in respect of our authorisations and obligations under our AFSL.



9 - Our Privacy Policy

We understand that privacy is important to you. National Planning Partners is committed to protecting your privacy.

This Privacy Policy relates to the collection and use of personal information you may provide to us through this website.

Personal information is any information that can identify you. This may include sensitive information such as your health, race, religion or political beliefs. We may ask for sensitive information where it is required by law or where the information is needed to enable us to provide you with the financial products or services you need. In either case, we may collect such information incidentally. By providing us with sensitive personal information, you consent to us using the information subject to applicable laws.

In this website, "we", "our", and "us" may refer to National Planning Partners as a company. The following information provides an overview of how we will protect your privacy.

Collection of Personal Information

We may collect and hold personal information about you, information you provide to us, including fact finder forms or when you speak directly with our staff.

Please note that if we collect personal information electronically, we may do so by using "cookies". A cookie is a packet of information which is sent by our website to your computer to track your use of our website and to allow you to effectively access your account information. This information is collected for security purposes and to protect the integrity of your account details.

Use and Disclosure of Personal Information

Your personal information is used only for the purpose for which it is collected, and that is for the purpose of providing you with the financial products and/or services you have requested or for such other purposes:

- notify you about our other services and marketing activities from time-to-time; and
- manage our relationship with you.

We will not disclose your personal information unless the disclosure:

- is required by law;
- has your consent (express or implied);
- is to product providers you were placed in by a National Planning Partners Financial Adviser;
- is to financial planners, brokers and those who are authorised by us to review our clients' needs and circumstances from time-to-time;
- is to other entities within the National Planning Partners group, but only if this is necessary in order for us to provide you with services; or
- is to organisations with whom we have a business relationship that have strict confidentiality rules. You agree that not all recipients of your personal information may have privacy policies similar to ours and you consent to the disclosure of your personal information for those purposes.

If at any time you no longer wish to be notified about our products, services or promotions, please let us know. We will otherwise not transfer your personal information outside Australia or use, sell or disclose your personal information without your consent, unless permitted to do so under the Privacy Act or required to by law.



Security

We strive to ensure the security, integrity and privacy of personal information submitted to our site, and we review and update our security measures in light of current technologies. Unfortunately, no data transmission over the Internet can be guaranteed to be totally secure.

However, we will endeavour to take all reasonable steps to protect the personal information you may transmit to us.

In addition, our employees and the contractors who provide services related to our information systems are obliged to respect the confidentiality of any personal information held by us. However, we will not be held responsible for events arising from unauthorised access to your personal information.

Access to your Personal Information

You can request us to provide you with access to personal information we hold about you. We may allow you to inspect your personal information in person, or provide you with copies or a summary of relevant documents, depending on what we consider most appropriate in the circumstances. Any charge we make for providing access will be reasonable.

Please note that we need not provide access to personal information if the request is frivolous, or where to provide access would pose a threat to health or public safety, unreasonable interference with another person's privacy, or give rise to a breach of the law. If we refuse access, we will provide you with reasons for doing so.

Identifiers (Tax File Numbers)

In some circumstances we are required to collect government identifiers, for example your tax file number. We will not use or disclose this information other than when required to do so by law or when consented to by you.

Sensitive Information

Without your consent for instance where information is provided by you for insurance or risk purposes, we will not collect sensitive information about you. Exceptions to this include where the information is required by law, or for the establishment exercise or defence of a legal claim.

Links to other Websites

We provide links to other websites. These linked sites are not under our control, and we cannot accept responsibility for the conduct of companies linked to our website. Before disclosing your personal information on any other website, we advise you to examine the terms and conditions of using that website and its privacy statement.

Contacting us and Privacy Issues

You can obtain further information on request about the way in which we manage the personal information that we hold or you can raise any privacy issues with us by contacting us on 1300022 866.



If you wish to complain about any breach or potential breach of the privacy policy or the Australian Privacy Principles, You should contact the Complaints Manager at Security National. You may also contact the Office of the Australian Information Commissioner who may investigate your concern further.

Further Privacy Information

For more information about privacy issues in Australia and protecting your privacy, visit the Office of the Australian Information Commissioner's website www.oaic.gov.au

Digital Signature Consent

We may seek your authorisation and/or consent via digital signatures, which may include but not be limited to; email, digital signature email technology, secure portal and document storage services.

If you wish to withdraw your consent to use any of these technologies, please contact us at info@wealthinvestors.com.au with the specifics of your request.





Chris Youssef

Director | Private Wealth Adviser

Chris is a Certified Financial Planner and is one of the highest educated advisers in the industry. He recently completed a Masters of Business Administration (MBA) and also holds a Masters of Commerce.

Chris commenced his financial services career in 2007 at Goldman Sachs JBWere. He then spent the last 13 years working in one of the largest financial planning businesses, Shadforth. He subsequently established Wealth Investors Australia in 2022 .

In 2020, Chris was recognised in the Financial Standards Power 50 , a list of the 50 most influential financial advisers in the country.

Chris believes financial planning isn't solely about investments and strategies. It is about going through the various stages of life with his clients and helping them achieve the things that are important to them and overcome any challenges they may face.

Away from work, Chris is a father and loves spending time with his young daughter. He enjoys traveling the world with his family and believes it is extremely important to maintain a healthy and active lifestyle. He also volunteers in charity events via the Juvenile Diabetes Research Foundation (JDRF) to support the research of Australian diabetes.



“Chris is a motivated, highly knowledgeable and ethical adviser who communicates clearly about my financial options at this retired state of my life. He explained in plain English the options before me, and my partner and provided clear reasoning for his advice and counsel. I would trust him the way I trust members of my family.”

Alister