

Financial Services Guide

Let's embark on your financial journey together



Version Number

2.3

Issued

April 2024



AFSL LICENSEE

AFSL: 518453

ABN: 17 625 863 390

AFSL Licensee Pty Ltd

Welcome to Cooee Wealth Partners

Purpose of this FSG

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we offer and whether they are suited appropriately to meet your needs. This FSG provides you with important information on how to engage with one of our wealth partners

This FSG Covers the Following;

- Information about us
- Documents you may receive and give
- How to give instructions
- Details of financial services / or products we can provide
- Remuneration, fees, benefits and conflicts of interest
- Our advice process
- How we handle your information
- Complaints procedure & compensation

Non-Independent Statement

Whilst privately owned, Cooee Wealth Partners and AFSL Licensee Pty Ltd are not independent, impartial or unbiased under the Corporations Act definition as we may receive commission from life insurance products when we recommend Life Insurance to our clients from time to time.

AFSL Licensee Pty Ltd our AFSL Licensee & Cooee Wealth Partners Entities are fully owned and operated by its Directors and employees and are not associates with or controlled by any financial institution

Our Aim

is to assist you to achieve your goals with the greatest degree of certainty.

We are proud of what we do, our name says it all. Cooee is the Australian bush call that is used when searching for someone who is lost. Being out there on your own, and not knowing which path to take can be scary.

We know the way, and that's why we call out to people like you, to help them find their way. We partner with you to create the life and the future that you deserve.

Best Interest Duty

We are still bound the the Best Interests Duty, which legally obligates us to prioritise your financial situation, needs and objectives when providing financial advice. Our Authorised Representatives are also bound by a legislated code of ethics, requiring they act with honesty, integrity and fairness.

Our Licensee

The services that we provide are licensed by AFSL Licensee Pty Ltd (AFSL 518453) who have an Australian Financial Services license issued by ASIC visit www.afslicensee.com.au for more details.

Documents you may receive

In order to determine your needs & objectives your wealth partner will be required to obtain personal information.

At the initial advice appointment, your adviser will typically gather the relevant information by using a client data collection form.

You will be asked to provide accurate information about your personal and financial situation and keep your adviser informed of any changes to your relevant circumstances.

Your Wealth Partner will also need to verify your identity.

When your adviser provides personal financial advice to you, you may receive one or more of the following documents:

- Letter of Engagement
- Statement of Advice (SoA)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Fixed Term Agreement

Our SoA will set out the advice that has been tailored to your specific circumstances and provide you with details of all relevant disclosures including details of any remuneration payable. Where you receive ongoing or further advice a RoA may be provided.

A PDS will be provided if a product recommendation is made and includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

How to give instructions

Your adviser may accept your instructions by phone, letter or email.

In some instances, your adviser can only accept written instructions from you and they will let you know when this occurs.



What can we advise on?

Cooee Wealth Partners offer a comprehensive range of services to ensure the advice given to you encompasses all aspects of financial planning. From your initial contact with us, we strive to provide industry pioneering strategies and a high standard of customer service. Our strategies are constantly evolving and are driven by your changing circumstances, and in response to ongoing economic and legislative changes.

Your Wealth Partner can provide advice on the following areas:

- ➔ Superannuation
- ➔ Retirement Savings Accounts
- ➔ Life Insurance – Risk and Investment
Debentures, Stocks and Bonds
- ➔ Deposit Products
- ➔ Managed Investment Schemes including Investor
Directed Portfolio Services
- ➔ Securities (Shares, ETFs and Managed Funds)

How are we paid?

A Flexible Fee Structure

Our fee structure is flexible and is driven by your needs not ours! They are based on the time and service level required and the amount of benefit that you gain. Understanding how we charge is just one way to help you go forward with confidence.

- ➔ Agreed Flat Rates; and/or
- ➔ A Performance based fee; or
- ➔ Insurance Commission; or
- ➔ Hourly rates

Hourly Rates

Service Performed by	Hourly Rate
Wealth Partner	\$485
Associate Wealth Partner	\$310
Paraplanner / Technical	\$235
Administrator	\$165

Ongoing Strategic Advice

We provide an ongoing advice service which includes reviewing your financial strategy. The ongoing service fee is based on the complexity of our ongoing advice, how much time you require and the changes required.

Portfolio Management

Cohee Wealth Partners may provide you with regular and proactive investment management advice.

The cost of investment management is up to \$1,188p.a. billed monthly + brokerage of 0.55% +10% performance-based fees.”

Agreed Flat Rates

After determining your advice needs and how we can help you achieve your goals, we will issue you with an Initial Advice Agreement. This agreement will cover research, strategy development and the presentation of your plan.

There may be an implementation fee and the cost will vary based on the work required, value added and time to complete your advice. Some of the implementation might be completed by you, referred to other professionals or completed by us, it is depended on your strategy.

Commissions

We may receive commissions for the insurance products we recommend and arrange for our clients. These commissions are paid by the insurance provider and are typically calculated as a percentage of the premium you pay for the policy. The exact amount and method of calculation will be disclosed to you at the time we provide advice or arrange insurance on your behalf. Receiving these commissions helps us to continue providing high-quality services and advice to our clients.

How is your Wealth Partner Remunerated?

Your Wealth Partner is paid a base salary and may receive additional remuneration in the form of dividends or performance-based bonus payments

Our Advice Process



Initial Appointment

Your first meeting is at our cost. This is where we explore your current position, discuss your requirements, explain our services, and outline any advice fees payable relating to our services.

Define Goals

Gather Information

Documentation

When it comes to numbers we want to get it right, so base our advice on verified numbers from documents like, Tax Returns, Statements we will provide you with a checklist to provide documentation to us.



Personalised Plan Modelling

By creating a personalised model of your current financial situation we can compare our strategies to ensure you are taking steps that will help you achieve your goals. This ensures you have a comfortable return on your investment in our advice services.

Model Scenarios

Discuss Strategy

Strategy Meeting

We meet and discuss the outcome of our modelling based on discussions and numbers provided, and check that you are comfortable with the strategies considered before proceeding to document them in your advice.



Advice Presentation Meeting

The presentation of your advice confirms the discussions from your strategy meeting and outlines the steps to implement it for you.

Receive Advice

Embed Strategy

Implementation

We can take on the responsibility to ensure that your plan is implemented in full in a timely manner to get to a point where you are seeing results as soon as possible.



Ongoing Advice

We may recommend you engage in our ongoing advice service to ensure your strategy remains appropriate for your changing circumstances, goals and objectives in addition to changes to the regulatory, economic and market environment.

Enhance & Review

What services we provide



Strategic Advice

Our strategies take into account your whole current position and future changes to ensure that you maximise all opportunities that are available to you. Our advice is based on your interests not ours.



Tax Efficiency

Most people generally pay too much tax and have not considered how they can reduce this. Tax refunds can be used to pay off your home loan sooner, build an investment portfolio or even pay for a holiday.



Superannuation

We find that most people do not have an effective strategy in place to maximise their super for wealth creation. We find that too often super is not reviewed to maximise its potential. We can explore ways to maximise your investment, minimise tax and build wealth for retirement.



Loan & Debt Reduction

We are industry leaders in accelerated loan and debt reduction strategies. We know how to use investments to pay off your home loan years sooner than you would by making standard repayments.



Investment Management

We believe that simplicity and transparency allow you to know where you stand at all times. We believe that it is too easy to lose track of what you are paying when there are hidden fees and charges, which is why we don't have any.



Personal Insurance

We're transparent and always prioritise your best interests. We don't earn commissions for insurance advice unless it benefits you. If adjustments aren't in your favor, we prioritise your needs first.



Planning for Retirement

Retirement planning can be very scary, going from a salary to relying on an income from your portfolio. We can guide you through this to ensure that you understand what is needed to be done to maximise your retirement income with the right amount of risk.



Estate Planning

We recommend strategies to provide peace of mind that your assets will be passed to your beneficiaries at the right time, tax effectively & protected from challengers to your estate.

Our Relationships & Associations

Related Entities

The Cooee Community comprises companies offering essential services for setting up and maintaining your advice.

Cooee Mortgages

Our mortgage team work very closely with our Wealth Partners to ensure that your mortgage strategy is in line with your wealth strategy.

Cooee Accounting

Our Accounting Team are specialists in ongoing compliance, GST report and tax return lodgements for SMSFs, Companies and Trusts.

Cooee Adviser Services

Provides centralised administration and support to your Wealth Partner at a fee

Property Profits

Property Profits go beyond the ordinary to redefine property investment. Their approach rejects the one-size-fits-all mentality, instead, they employ a systematic method to assess and pinpoint crucial market fundamentals, encompassing both macro and microeconomic drivers.

Referral Arrangements

Should you be referred to your wealth partner by a third party, such as an Telemarketer, Accountant, Mortgage Broker, Property Agent or Lawyer the third party may receive a fee for the referral.

You will receive more detailed information concerning any referral fee in your SoA or other relevant document.

You have the freedom to choose whether to engage with any of these companies. Sometimes If you opt to use other providers, additional charges may be incurred to cover our extra time needed for the work. We'll inform you beforehand if we anticipate this situation.

Conflicts of Interest

Cooee Wealth Partners CARs Corporate Authorised Representatives may have some common shareholders in related entities associated with those shareholders.

Any or all associated entities may receive a benefit for the services that you utilise.

Other remuneration or benefits

Cooee's Wealth Partners and/or employees may receive non-monetary benefits where:

- The amount is under \$300 and not provided regularly.
- The benefit serves a genuine educational purpose relevant to financial advice.
- It includes IT software or support linked to financial product advice.

Payments or benefits received above \$300 are disclosed in a register. A copy of the register is available upon request.



Regulatory & Consumer Protection

Privacy & AML Statement

We collect personal information, including your name, address, contact details, bank account information, and tax file number (TFN), as authorised by relevant laws.

While providing your TFN is optional, not doing so may result in higher tax rates on investments.

We use this information to provide financial advice, process payments, and comply with legal requirements.

Your information may be shared with authorised representatives, financial advisers, and external service providers, including overseas recipients.

If you do not provide us with some or all the personal information that we ask for, we may not be able to provide you with personal financial product advice or assist you with your investments or insurance.

Cooee Wealth Partners, AFSL Licensee are registered members with AUSTRAC who are Australia's anti-money laundering and counter-terrorism financing (AML/CTF) regulator and Financial Intelligence Unit (FIU). AUSTRAC regulates entities that have obligations under the Anti-Money Laundering and Counter Terrorism-Financing Act (AML/CTF Act) and Financial Transactions Report Act 1988 (FTR Act).

For more details, refer to our AFSL's Privacy Policy on our AFSL's website www.afslicensee.com.au/privacypolicy.

Or contact us for a copy of our Privacy Policy.



Compensation Arrangements

AFSL Licensee Pty Ltd holds Professional Indemnity Insurance that complies with the compensation arrangements under Section 912B of the Corporations Act. The Professional Indemnity Insurance policy we hold covers the financial services provided by Lifespan's past and present representatives, including our wealth partners advisers, subject to the terms, conditions, and exclusions of our the policy wording.

This insurance is not intended to cover product failure or general investment losses. AFSL Licensees policy covers loss or damage suffered by retail clients due to breaches by AFSL Licensee Pty Ltd or your Corporate Authorised Representative and/or wealth partner of their respective obligations under Chapter 7 of the Corporations Act. This includes negligent, fraudulent, or dishonest conduct.



If you have a complaint

Let us resolve any issues!

1

Speak with your Wealth Partner


Contact your Wealth Partner to discuss your complaint and put your complaint in writing. If your complaint is not satisfactorily resolved within seven days please contact our licensee.

2

Contact our licensee


Coöee Wealth Partners are licensed by AFSL Licensee Pty Ltd (#518453). AFSL Licensee requires complaints to be written to their email address is


 enquiries@afsllicensee.com.au

 +61 2 9125 2030

?

If you do not receive a satisfactory outcome or the complaint is not resolved within 30 calendar days, you can contact the complaints team at AFCA

 1800 931 678 (free call within Australia)
9:00am–5:00pm AEST/AEDT weekdays
Calls from an international number add +61
International calls may incur a charge from your carrier

 info@afca.org.au

 <https://www.afca.org.au/make-a-complaint>

Our Wealth Partners

Head of Wealth



Andrew Grinsell

MFinPlan, AFP®, SMSF Specialist
Advisor™, JP
Authorised Rep No. 343147

[View Profile](#)

Wealth Partners



Samantha Obeney

MFinPlan
Authorised Rep No. 338490

[View Profile](#)



Julian Coleman

GradDipFinPlan, SMSF Specialist
Advisor™
Authorised Rep No. 412674

[View Profile](#)



Robert Watson

MFinPlan, BBus, SMSF Specialist
Advisor™
Authorised Rep No. 462622

[View Profile](#)



Nithin Thomas

MBA (Finance), GradDipFinPlan
AFP®, SMSF Specialist Advisor™
Authorised Rep No. 411020

[View Profile](#)



Anthony Zaman

MFinPlan, SMSF Specialist Advisor™
Authorised Rep No. 1285828

[View Profile](#)