# Financial Services and Credit Guide

## SILVAN RIDGE WEALTH

Silvan Ridge Insurance Consultants Pty Ltd (ABN 16 061 527 130, ACN 006 688 562) as trustees for Silvan Ridge Insurances Trust trading as Silvan Ridge Wealth is an Authorised Representative (Authorised Representative number 428639) of Charter Financial Planning Limited ("the Licensee").

References to “our”, “we”, “us”, "me", and "I" refer to Silvan Ridge Insurance Consultants Pty Ltd.

This Financial Services and Credit Guide (“Guide”) contains information that will help you decide whether to use the financial services we offer. It sets out:

- who we are and how to contact us
- the advice and services we provide
- information about the Licensee
- our fees and how we are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us

### Not Independent

Generally, we provide personal advice in line with the Licensee’s Approved Product and Services List (APSL) which may include financial products and services associated with the Licensee. We may receive commissions from life insurance products we recommend and non-monetary benefits such as training and educational seminars from product providers. For these reasons, we are not considered independent, impartial, or unbiased.

**Our contact details:**

Address: 132a Lava Street, WARRNAMBOOL VIC 3280

Phone: 03 5559 7111

Email: admin@silvanridge.com.au

Website: www.silvanridge.com.au

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## Documents you may receive in the financial planning process

We will provide you with several documents as you progress through your financial planning and advice journey. We may provide these documents electronically to your nominated email address, unless otherwise agreed.

When we provide personal advice, it will normally be documented and provided to you in a Statement of Advice (SoA). The SoA contains a summary of your goals and the strategies and any financial products we may recommend to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others will receive, as a result of our advice.

If we provide further personal advice an SoA may not be required. We will keep a record of any personal advice we provide you for seven years. You may request a copy of such records by contacting us during that period.

If we recommend or arrange a financial product for you, we will provide a Product Disclosure Statement (PDS), or Investor Directed Portfolio Services (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks, as well as the costs you will pay the product provider to manage that product. You should read any warnings in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

## Our advice and services

We are authorised to provide personal or general financial advice on:

- Wealth Accumulation
- Personal insurance
- Superannuation strategies and retirement planning
- Retirement income streams, including pensions and annuities
- Budget and cash flow management
- Centrelink and other government benefits

We are authorised to provide advice on and arrange the following products:

- Superannuation
- Securities
- Retirement savings accounts
- Managed investment schemes including Investor Directed Portfolio Services (IDPS)
- Deposit and payment products, including basic deposit, non-basic deposit, and non-cash payment products
- Life Products – Investment life insurance
- Life Products – Life risk insurance (including life cover, income protection cover, total and permanent disability cover, and trauma cover)

Your adviser may also be authorised to advise on other specialist areas. These are listed in their adviser profiles.

## Transaction services

In limited circumstances, we can arrange financial product transactions for you on your instruction without providing personal advice.

## Instructing us

You can give us instructions by telephone, mail, email, or other methods, as agreed with your adviser.

## Providing information to us

It is important that we understand your circumstances and goals, so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is incomplete or inaccurate, the advice or services we provide you may not be appropriate for you.

It is also important that you keep us up to date by informing us of any changes to your circumstances so we can determine if our advice is still appropriate.

## Privacy Collection Statement

We are committed to protecting your privacy and outline below how we maintain the privacy of the information we collect about you.

As part of the advice journey, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to analyse your needs, objectives and financial situation, so our recommendations may not be appropriate or suitable for you.

We are also required to implement client identification processes under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006. We will need you to present identification documents such as passports and driver's licenses to meet our obligations.

We keep your personal information confidential and only use it in accordance with the Akumin Pty Limited (Akumin) Privacy Policy. Some of the ways we may use this information are set out below:

- We and the Licensee may use this information to provide financial and/or credit advice and services to you, including passing on your details to third parties such as product issuers;
- We may disclose your information to other financial advisers, brokers and those who are authorised by the Licensee to review clients' needs and circumstances from time to time, including other companies within Akumin and Entireti;
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist us, Akumin and Entireti to provide financial and/or credit advice and services to you. A list of countries where these service providers are located can be found in the Privacy Policy;
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (you can opt-out at any time); and
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

We and the Licensee will continue to take reasonable steps to protect your information from misuse, loss, unauthorised access, modification or improper disclosure. You can request access to the information we or the Licensee holds about you at any time to correct or update it as set out in the Akumin Privacy Policy. The Akumin Privacy Policy also contains information about how to make a privacy complaint. For a copy of the Akumin Privacy Policy visit http://www.akumin.com.au/privacy-policy or you can contact us.

## Confidence in the quality of our advice

If at any time you are not satisfied with our services, the following will help you understand your options and find a resolution.

- Contact your adviser and tell them about your complaint.
- Alternatively, you can contact the Licensee at:
  - Phone 1800 812 388
  - Email complaints@akumin.com.au
  - Online at www.akumin.com.au
  - In writing to:

    **Attention: Advice Complaints Department**

    Charter Financial Planning Limited
    Level 6, 88 Phillip Street
    Sydney NSW 2000 Australia

They will try to resolve your complaint quickly and fairly. They will provide you with a decision about your complaint within 30 days of us receiving it.

We note that in some circumstances, it may not be possible for us to completely resolve a complaint within this timeframe. If you do not agree with our decision in respect of your complaint, or are otherwise unsatisfied with our response, you may escalate your complaint to one of the following External Dispute Resolution Schemes.

| | |
|---|---|
| **Any issues about financial advice, investments, superannuation, insurance matters, or credit matters** | **Australian Financial Complaints Authority (AFCA)**<br>GPO Box 3, Melbourne VIC 3001<br>1800 931 678<br>www.afca.org.au<br>info@afca.org.au |
| **Any issue about your personal information** | **The Office of the Australian Information Commissioner**<br>GPO Box 5218, Sydney NSW 2001<br>1300 363 992<br>www.oaic.gov.au<br>enquiries@oaic.gov.au |

You may also contact the **Australian Securities & Investments Commission (ASIC)** on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

## Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. The Licensee is also covered by professional

indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001 and National Consumer Credit Protection Act. The insurance also covers claims arising from the actions of former employees or representatives of the Licensee, even where subsequent to these actions, they have ceased to be employed by or act for the Licensee.

## About the Licensee

Charter Financial Planning Limited; ABN 35 002 976 294 Australian Financial Services Licensee and Australian Credit Licensee; Licensee No: 234665

Registered office is at Level 6, 88 Phillip Street, Sydney NSW 2000 Australia.

The Licensee has:

- Approved the distribution of this Guide
- Authorised us to provide advice and other services as described in this Guide.

## About Akumin Pty Limited & Entireti Limited

The Licensee is a wholly-owned subsidiary of Akumin Pty Limited.

Akumin Pty Limited is a subsidiary of Entireti Limited, a group that specialises in licensing and advice business services to financial planning practices and their clients.

AMP Limited holds a minority stake (currently 30%) in Akumin Pty Limited.

We can provide advice on products and services from a wide range of financial product and service providers, some of which are related or associated with the Licensee.

If we recommend a product issued by AMP Limited or a third party product issuer, they will benefit from our recommendation by receiving product, administration and investment fees, as well as fees paid by fund managers to distribute their product. These fees are all disclosed in the relevant PDS or IDPS guide.

Salita Portfolio Services Pty Ltd, a wholly owned subsidiary of Entireti Limited, provides portfolio construction and investment services to third party product issuers and receives fees for those services.

Charter Financial Planning Limited, a subsidiary of Entireti Limited, provides portfolio construction and investment services to third party product issuers and receive fees for those services.

The Licensee maintains an APSL, from a diversified selection of approved Australian and International fund providers, including companies related to the Licensee. These have been researched by external research houses as well as our in-house research team. The Licensee regularly reviews products and services to ensure they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products on the APSL. However, if appropriate for your needs, we may, subject to the Licensee's approval, recommend other products.

Authorised Representatives and/or staff employed in our business may hold shares in AMP Limited, whose share price may be favourably affected by the sale of products issued by AMP Group companies.

## Our fees

We will discuss and agree the actual fees with you before we proceed and where relevant the fees and commissions will be disclosed in the advice document provided to you. The following section outlines the types of fees that may apply.

The fees charged for our advice and services may be based on a combination of a set dollar amount, or a percentage-based fee. Our agreed advice and service fees may include charges for one off or regular fees. We may also receive initial or ongoing commissions from certain product providers.

### Licensee fees

Unless stated otherwise, all permissible revenue, including any advice and service fees and commissions will be paid to the Licensee. It will then pass on the amounts due to us through its payment system. The Licensee charges us a Licensee Fee each year. The Licensee Fee is determined as an annual amount based on a number of factors, including our business revenue, the number of advisers and/or accredited mortgage consultants in the practice and a practice fee.

### Other costs

Other costs may apply in the process of providing our advice and services to you. We will agree all additional costs with you prior to incurring them.

The following table outlines the range of fee we charge and should be used as a guide only. We will discuss your individual needs and agree our fees with you. The actual agreed fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice. All fees and charges include GST.

| Fee type & Description |
|---|
| Initial service fees<br>These are fees paid when you have agreed to receive our advice. Some examples of initial services are:<br>• Combining your super and insurance<br>• Building your super<br>• Saving for retirement<br>• Centrelink services<br>Our initial service fees start from $4,500. |
| Annual advice and service fees<br>You can elect to enter into a 12-month advice and services agreement as part of your financial planning strategy. Our core service package includes the following services:<br>• Offering you the opportunity to review your strategy, position, goals and objectives each year (an additional cost may be incurred).<br>• Providing you access to your financial planner via phone and email throughout the year to answer your questions.<br>• Keeping product providers up to date with your details.<br>• Updating you with any changes that may affect your strategy or situation.<br>The core service package starts from $400 per month. |
| Commissions<br>**Insurance:**<br>**Initial commissions:** Up to 66% of the first year's premium for new policies implemented from 1 January 2020.<br>We may receive commissions on increases or additions to existing policies of up to 130%.<br>**Ongoing commissions:**<br>Up to 33% of the insurance premium each following year.<br>**For example:** On insurance policies implemented from 1 January 2020, if your insurance premium was $1,000, we would receive an initial commission of up to $660. We would receive an ongoing commission of up to $330 pa. |

## Other benefits we may receive

In addition to the payments explained above we may receive other monetary and non-monetary benefits, support services or recognition from the Licensee to help us grow our business. These are not additional costs to you. They could include training, badging rights, technology and technology support, marketing, financing, events or other recognition we are eligible for. We may receive benefits from product issuers that may include non-monetary benefits that are valued at less than $300. We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.
From time to time, Entireti Limited may facilitate access to the Licensee and us to be trained and educated by product issuers on their products.

### Personal and professional development

The Licensee provides personal and professional development opportunities such as education and professional development programs, offered annually to qualifying practices.

## Our Referral arrangements

We may receive payments to refer you to other service providers. These amounts do not involve additional costs and will be disclosed to you at the time of referral. Our current referral arrangements are detailed below:

| Provider | Services | Payment arrangement |
|---|---|---|
| Silvan Ridge Business Advisers | Accounting Services | If you are referred to Silvan Ridge Business Advisers for accounting services, they will pay us 25% of the first years fee. For example, if they charge you a fee of $1,000 in the first year, we will receive $250 as a referral fee. |
| AMP Bank | Home and business lending services | Up to 0.85% initial commission and up to 0.25% ongoing commission<br>For example, for a loan of $100,000, we would receive up to $850.00 initial commission and up to $250.00 ongoing commission. |
| Lend Perspective | Lending services | 20% of any upfront and trail commission for mortgages and commercial loans.<br>20% of brokerage for asset finance and off-panel commercial loans. |

We may introduce you to Yodal Ptd Ltd to assist with your estate planning. While we may support you by facilitating the process, any legal advice will be provided via Yodal's legal panel and not by us. We will not receive a fee from Yodal to introduce you to them.

Where you have been referred to us by someone else, we may pay them a fee, commission or some other benefit in relation to that referral. Our current referral arrangements are detailed below:

| Provider | Payment arrangement |
|---|---|
| Silvan Ridge Business Advisers | We will pay Silvan Ridge Business Advisers 25% of our initial fee. For example, if our initial advice fee is $1,000, we will pay a referral fee of $250. |

# Financial and Credit Adviser Profiles

## About Gene Youl

Gene Youl is an Authorised Representative (AR number 249746) and credit representative (CR 407193) of the Licensee.

### Contact details

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|---|---|
| **Address** | 132a Lava Street, WARRNAMBOOL VIC 3280 |
| **Phone** | 03 5559 7111 |
| **Email** | geney@silvanridge.com.au |

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|---|---|
| **Qualifications** | Diploma of Financial Planning<br>Graduate Diploma of Financial Planning |
| **Professional Memberships** | FAAA – Financial Advice Association Australia |
| **Professional Designations** | CFP® - Certified Financial Planner (FAAA) |

### Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Derivatives (Limited to advising on and dealing in derivative-related products approved by the Licensee)

### How am I paid?

I receive the following from our practice:

- salary
- equity in the practice

I am an employee, director and shareholder of Silvan Ridge Wealth and receive salary plus distributions from the practice.

## About Dallas Ludeman

Dallas Ludeman is an Authorised Representative (AR number 249792) and credit representative (CR 407064) of the Licensee.

### Contact details

| | |
|---|---|
| **Address** | 132a Lava Street, WARRNAMBOOL VIC 3280 |
| **Phone** | 03 5559 7111 |
| **Email** | dallasl@silvanridge.com.au |

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|---|---|
| **Qualifications** | Diploma of Financial Planning;<br>Bachelor of Business (Accounting) |
| **Professional Memberships** | FAAA – Financial Advice Association Australia |
| **Professional Designations** | CFP® - Certified Financial Planner (FAAA) |

### Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Derivatives (Limited to advising on and dealing in derivative-related products approved by the Licensee)

### How am I paid?

I receive the following from our practice:

- salary
- equity in the practice

I am an employee, director and shareholder of Silvan Ridge Wealth and receive salary plus distributions from the practice.

### My other business activities and relationships

In addition to providing the services listed in this guide, I have a relationship with Silvan Ridge Business Advisers. Charter has no involvement in these activities and is not responsible for any services, advice or products provided by this business. I control a percentage of the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

## About Carina Lane

Carina Lane is an Authorised Representative (AR number 319345) and credit representative (CR 407190) of the Licensee.

### Contact details

| | |
|---|---|
| **Address** | 132a Lava Street, WARRNAMBOOL VIC 3280 |
| **Phone** | 03 5559 7111 |
| **Email** | carinal@silvanridge.com.au |

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|---|---|
| **Qualifications** | Advanced Diploma of Financial Services (Financial Planning);<br>Graduate Diploma of Financial Planning<br>Accredited Aged Care Professional |
| **Professional Memberships** | FAAA – Financial Advice Association Australia |
| **Professional Designations** | CFP® - Certified Financial Planner (FAAA) |

### Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Aged Care
- Derivatives (Limited to advising on and dealing in derivative-related products approved by the Licensee)

### How am I paid?

I receive the following from our practice:

- salary

I am an employee of Silvan Ridge Wealth and receive salary from the practice.

# About Emma Bant

Emma Bant is an Authorised Representative (AR number 426333) and credit representative (CR 426691) of the Licensee.

## Contact details

| | |
|---|---|
| **Address** | 132a Lava Street, WARRNAMBOOL VIC 3280 |
| **Phone** | 03 5559 7111 |
| **Email** | emmab@silvanridge.com.au |

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|---|---|
| **Qualifications** | Bachelor of Commerce (Financial Planning) |
| **Professional Memberships** | FAAA – Financial Advice Association Australia |
| **Professional Designations** | CFP® - Certified Financial Planner (FAAA) |

## Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Derivatives (Limited to advising on and dealing in derivative-related products approved by the Licensee)

## How am I paid?

I receive the following from our practice:

- salary
- equity in the practice

I am an employee and shareholder of Silvan Ridge Wealth and receive salary plus distributions from the practice.

## About Stephen Harris

Stephen Harris is an Authorised Representative (AR number 231053) and credit representative (CR 517674) of the Licensee.

### Contact details

| | |
|---|---|
| **Address** | 132a Lava Street, WARRNAMBOOL VIC 3280 |
| **Phone** | 03 5559 7111 |
| **Email** | steveh@silvanridge.com.au |

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|---|---|
| **Qualifications** | Diploma of Financial Planning<br>Graduate Diploma of Financial Planning |

### Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Derivatives (Limited to advising on and dealing in derivative-related products approved by the Licensee)

### How am I paid?

I receive the following from our practice:

- salary
- equity in the practice

I am an employee, director and shareholder of Silvan Ridge Wealth and receive salary plus distributions from the practice.

# About Benjamin Rantall

Benjamin Rantall is an Authorised Representative (AR number 1294409) and credit representative (CR 541228) of the Licensee.

## Contact details

| | |
|---|---|
| **Address** | 132a Lava Street, WARRNAMBOOL VIC 3280 |
| **Phone** | 03 5559 7111 |
| **Email** | benr@silvanridge.com.au |

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|---|---|
| **Qualifications** | Bachelor of Commerce (Financial Planning & Accounting)<br>Master of Applied Finance |

## Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Derivatives (Limited to advising on and dealing in derivative-related products approved by the Licensee)

## How am I paid?

I receive the following from our practice:

- salary

I am an employee of Silvan Ridge Wealth and receive salary from the practice.