



# Canny Wealth.

## FINANCIAL SERVICES GUIDE



PREPARED BY

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PROVIDED BY



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(together **we, us, our**)

As authorised representatives of WFPF Group Pty Ltd ACN 623 340 698 AFSL 526282  
(**Licensee**)

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# FINANCIAL SERVICES GUIDE.



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## PURPOSE OF THIS DOCUMENT

The purpose of this FSG is to assist you in deciding whether to use our services by giving you information about the type of services we provide, how we are remunerated and your rights when you have a complaint about the services, we provide to you.

We recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please get in touch with us.

### **NOT INDEPENDENT**

Because we receive commissions on the sale of life risk insurance products that are not rebated in full to clients, we are not able to refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased'.

## **ADDITIONAL DOCUMENTS YOU MAY RECEIVE FROM US**

When we provide you with financial planning services you may receive:

- A Statement of Advice (**SoA**) or Record of Advice (**RoA**). These documents set out the advice we provide to you. If you have not been provided with the ROA, you may request a copy of it free of charge at any time within 7 years after the advice was provided to you, by contacting us;
- A Product Disclosure Statement (**PDS**) which provides details about the significant risks and benefits, costs, charges, and other significant characteristics or features of the products we have recommended.

If you enter into an ongoing service agreement with us, you will receive annual fee disclosure statements and we will ask you to renew the agreement and consent to the deduction of advice fees from your account each year.

## **FINANCIAL SERVICES WE ARE AUTHORISED TO PROVIDE**

We are authorised to provide personal advice and dealing services to retail and wholesale clients for the following financial products:

- Deposit products

- Government debentures, stocks and bonds
- Life products including investment life insurance products and life risk insurance products
- Interests in managed investment schemes including IDPS and MDA services
- Retirement savings accounts products
- Securities
- Superannuation

### **HOW CAN YOU PROVIDE US WITH INSTRUCTIONS?**

You can give us instructions by phone, email, or any other means that we agree with you from time to time. Please refer to our engagement letter for more information on this.

### **ABOUT THE WILSON PATERAS GROUP**

Canny Wealth is a related entity of the Wilson Pateras group of companies as follows:

- Wilson Pateras Accounting Pty Ltd ACN 606 714 354 as trustee for the Wilson Pateras Accounting Trust ABN 40 184 483 623;
- Wilson Pateras Audit Pty Ltd ACN 687 092 717;
- Wilson Pateras Bendigo Pty Ltd ACN 684 660 651 as trustee for the Wilson Pateras Bendigo Trust ABN 26 587 636 889;
- Wilson Pateras IP Holdings Pty Ltd ACN 685 418 320 as trustee for the Wilson Pateras IP Holdings Trust;
- Wilson Pateras Lending and Finance (VIC) Pty Ltd ACN 606 064 313 as trustee for the Wilson Pateras Lending and Finance Unit Trust ABN 86 846 816 968
- Wilson Pateras Sydney Pty Ltd ACN 684 661 603 as trustee for the Wilson Pateras Sydney Trust ABN 30 722 858 464;
- WFPF Group Pty Ltd ACN 623 340 698; and
- Wilson Pateras Wealth Pty Ltd ACN 644 195 344 as trustee for the Wilson Pateras Wealth Trust ABN 11 210 431 740

The Directors and Shareholders of WFPF Group Pty Ltd and Canny Wealth are also Directors and Shareholders of some of the entities in the Wilson Pateras Group. Where you are referred to a related entity by your adviser and take up the accountancy, SMSF administration or financing services of that business, your adviser and the Directors and Shareholders of the Wilson Pateras Group do not receive any direct remuneration or benefit as a result of these referrals. The Directors and Shareholders of WFPF Group Pty

Ltd and Canny Wealth may be entitled to profits as part of their ownership in that company.

You are free to engage your own preferred professionals should you prefer.

### **GENERAL ADVICE**

We may charge you a fee for any general advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with general advice. The amount of these fees usually ranges from \$450 per hour to \$550 per hour but may exceed this range in complex cases. Details of the fee will be agreed with you beforehand. You may request information about these fees within a reasonable time after receiving this FSG but before you are provided with any general advice.

### **PERSONAL ADVICE**

We will charge you a fee for any personal advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with personal advice. The amount of these fees usually ranges from \$5,500 to \$20,000 but may exceed this range in complex cases. These fees will be agreed with you beforehand and will be disclosed in a SoA or RoA which will be provided to you.

### **ONGOING FEES**

Our ongoing fees depend on the ongoing service that we provide to you. They are typically charged as an agreed fixed price of between \$5,500 and \$20,000 per annum and are paid either via your product or invoiced directly. The amount of ongoing fees will depend on your total assets under management and other factors such as the complexity of your portfolio, the regularity of reviews and any additional services we are providing.

Any ongoing fees will be agreed with you in our service agreement.

### **BROKERAGE FEES**

We do not charge you for brokerage, but brokerage fees may be payable to third parties who execute transactions on your behalf.

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

## **INSURANCE COMMISSIONS**

We receive a one-off upfront commission when you take out an insurance policy we recommend. The upfront commission will be between 20% and 70% of the first year's annual premium.

We also receive an ongoing commission payment of between 10% and 40% of the annual premium for as long as you continue to hold the policy.

For example, for an insurance product with an annual premium of \$2,000, where the issuer pays us an upfront commission of 60%, we will receive \$1,200. The issuer will pay us 10% of the annual premium as ongoing commission for as long as you hold the product. Assuming an annual premium of \$2,000, this equates to \$200 per year.

You will be advised of the exact amount of these commissions in the SoA or RoA.

## **OTHER BENEFITS**

We may also receive additional benefits by way of sponsorship of education seminars, conferences, or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

## **ADVISER REMUNERATION**

Our representatives are paid a base salary and do not receive commissions from product issuers.

## **ASSOCIATIONS**

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you.

## **CONFLICTS OF INTEREST**

Our representatives may recommend investments in shares that they hold or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

## **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 first contact your adviser and tell them about your complaint. If your complaint is not satisfactorily resolved, please contact the licensee via email at: [compliance@wilsonpateras.com.au](mailto:compliance@wilsonpateras.com.au) or via post at:

WPPF Group Pty Ltd

PO Box 3305

Richmond VIC 3121

If you still do not receive a satisfactory outcome you have the right to make a complaint to the Australian Financial Complaints Authority (**AFCA**) at the following address:

GPO Box 3

Melbourne VIC 3001

Ph: 1800 931 678

Fax: 03 9613 6399

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

You may only contact AFCA once you have followed the above procedure.

Our Complaints Handling Procedure is available on request and at our website at [cannygroup.com.au](http://cannygroup.com.au).

## **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 request and on our website at [Privacy Policy - Canny Advisory | Canny Group](#)

## **COMPENSATION ARRANGEMENTS**

The Licensee holds professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the requirements of the Corporations Act. The professional indemnity insurance covers all of the financial services we are authorised to provide to you.

## **CONTACT US**

If you have any queries about our financial services, please do not hesitate to contact us:

*You can contact the Licensee or us at:*

[hello@cannygroup.com.au](mailto:hello@cannygroup.com.au)

+03 5278 9500

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