

Financial Service Guide

Version: 17 November 2023

Licensee:

Brela Group Pty Ltd (AFSL 512840)

ABN 80 629 633 898

AFSL Number 512840

Suite 704, 53 Walker St

North Sydney

Phone: 02 9121 4545

This Financial Services Guide (FSG) has been prepared and authorised for distribution by Brela Group.

Corporate Authorised Representatives:

- Wealth Peak Financial Advice Pty Ltd (ASIC# 1248815)
ABN 24 615 007 326
- Wealth Peak Lipins Pty Ltd (ASIC# 1267406)
ABN 27 654 109 166
- Wealth Peak Achieve Pty Ltd (ASIC# 1285725)
ABN 36 087 715 286
- Wealth Peak Oxley Pty Ltd (ASIC# 001269159)
ABN 42 628 565 220

The Corporate Authorised Representatives act on behalf of Brela Group who is responsible for the services that they provide.

Contact Details

Suite 704, 53 Walker St

North Sydney NSW 2060

[Website:www.wealthpeak.com.au](http://www.wealthpeak.com.au)

Phone: 02 9121 4545

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.

Our services

We are 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
- Margin lending facilities
- Deposit and payment products
- Life products
- Government debentures, stocks and bond

**In this document 'we' refers to Wealth Peak Financial Advice, Wealth Peak Lipins, Wealth Peak Achieve and Wealth Peak Oxley.*

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.

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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) which you can take away and read.

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.

Tax implications of our advice

Brela Group's authorised representatives are registered with ASIC as qualified tax relevant providers and authorised to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

Fees

All fees and commissions are payable to Brela Group Pty Ltd and then remitted in full to Wealth Peak Financial Advice, Wealth Peak Lipins, Wealth Peak Achieve and Wealth Peak Oxley respectively.

Initial Advice Fee

The Initial Advice 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. As a guide, we charge a minimum amount of \$3,300 up to a maximum of \$33,000 (GST inclusive). Should your fees fall outside of these fee ranges we will advise you accordingly and seek your consent before proceeding with advice.

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Ongoing Services Fees

Our ongoing service fees depend on the level of service that we provide to you. This is an agreed fixed fee which is paid monthly. 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 in the initial advice stage. In subsequent years, our ongoing service fees will be set out in the Terms of Engagement we will provide to you each year. As a guide, we charge a minimum amount of \$3,300 up to a maximum of \$33,000 (GST inclusive). Should your fees fall outside of these fee ranges we will advise you accordingly and seek your consent before proceeding with advice.

Annual Engagement Fees

Our annual fee depends on the services that we provide to you. The fee will be an agreed fixed fee which is paid monthly. We may also charge a fee on each transaction. Our services and fees will be set out in a formal engagement and agreed with you each year. As a guide, we charge a minimum amount of \$3,300 up to a maximum of \$33,000 (GST inclusive). Should your fees fall outside of these fee ranges we will advise you accordingly and seek your consent before proceeding with advice.

Hourly rate

For ad hoc services our hourly rate is between \$330 to \$660 (GST inclusive)

Insurance Commissions

We may receive a one-off upfront commission of up to 66% when you take out an insurance policy we recommend.

We also receive a monthly commission payment of up to 22% for as long as you continue to hold the policy.

Example – on any insurance policies implemented, if your premium was \$1,000, we would receive an initial commission of up to \$660 and an ongoing commission of up to \$220 per annum.

Note: We may receive commissions on increases or additions to existing policies put in place before 2018 of up to 130%, and between 88% to 66% for policies written after that time.

Other Benefits

We 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.

Referral Fees and Commissions

You may be referred to an external specialist to receive further advice. We do not receive any referral fees or commission for introducing you to the specialist. You are free to engage your own preferred professionals.

Conflicts of Interest

Ian Satill and Andrew Akuoko are Directors and Shareholders of the AFSL, Brela Group Pty Ltd as well as Wealth Peak Financial Advice Pty Ltd and may receive dividends from their shareholding in these businesses.

Ian Satill and Andrew Akuoko are directors of Wealth Peak Lipins Pty Ltd, Wealth Peak Oxley Pty Ltd and Wealth Peak Achieve Pty Ltd.

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Wealth Peak Lipins Pty Ltd is a joint venture between Wealth Peak Financial Advice and Lipins Partners.

Wealth Peak Achieve Pty Ltd is a joint venture between Wealth Peak Financial Advice Pty Ltd and Achieve Accountants.

Wealth Peak Oxley Pty Ltd is a joint venture between Wealth Peak Financial Advice Pty Ltd and Oxley Partners.

We may recommend investments in shares that they or their associated parties may hold or may hold in the future. They will not however recommend investments in entities in which they or their associated parties are Significant Shareholders.

Wholesale Clients

In some circumstances we may provide services to you as a wholesale client. We will seek your consent before providing services to you as a wholesale client.

Making a Complaint

We always endeavour to provide you with the best advice and service. If at any time you feel like you are not satisfied with our services, the following are your options in finding a resolution.

- Contact your adviser and tell them about your complaint.

- If your complaint is not satisfactorily resolved within three business days, please contact the Complaints Manager Suite 704, 53 Walker St North Sydney NSW 2060] Phone: 02 9222 1234

If your complaint has not been resolved satisfactorily within 30 days, you may escalate your complaint to the relevant External Dispute Resolution Scheme.

Any issues relating to financial advice, investments, superannuation, insurance matters, or credit matters
Australian Financial Complaints Authority (AFCA)
GPO Box 3, Melbourne VIC 3001
1800 931 678
www.afca.org.au
info@afca.org.au

Any issue relating to your personal information
The Privacy Commissioner
GPO Box 5218, Sydney NSW 2001
1300 363 992
privacy@privacy.gov.au

Related entities

The directors of Brela Group Pty Ltd and Brent Satill have a shareholding in Cresco Finance Pty Ltd who provide mortgage broking and lending solution services. Your adviser may recommend you speak to Cresco Finance to assist you with your lending needs. Your adviser does not receive any additional benefits for recommending you to a related business.

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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

Professional indemnity insurance

Brela Group is covered by professional indemnity insurance that satisfies the requirements imposed by the Corporations Act 2001 to have adequate compensation arrangements. The insurance covers claims arising from our advice and the recommendations provided by your adviser and the actions of former employees or representatives of the AFSL.

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Part Two

This document is part two of the Financial Services Guide (FSG) dated 17 November 2023 and should be read in conjunction with part one of our FSG dated 17 November 2023.

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Authorised Representatives:

Andrew Ofori Akuoko (ASIC# 1248814)

The Authorised Representative acts on behalf of Brela Group who is responsible for the services that they provide.

Adviser Remuneration

Andrew is a shareholder of Wealth Peak Financial Advice Pty Ltd and receives a share of the profits generated by the practice.

Conflicts of Interest

Andrew and Wealth Peak may recommend investments in shares that they or their associated parties may hold or may hold in the future. They will not however recommend investments in entities in which they or their associated parties are Significant Shareholders.

Our Services

Andrew 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
- Margin lending facilities
- Deposit and payment products
- Life products
- Government debentures, stocks and bond

Andrew's Education, Qualifications and Experience

- Master of Commerce (Financial Planning)
- Advanced Diploma of Financial Services (Financial Planning)
- Diploma of Financial Services (Financial Planning)
- Margin Lending qualification
- SMSF qualifications
- Over 18 years of experience in the provision of Wealth Management advice

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Authorised Representatives:

David Paul Rundle (ASIC# 231901)

The Authorised Representative acts on behalf of Brela Group who is responsible for the services that they provide.

Adviser Remuneration

David is a shareholder of the Wealth Peak Achieve Pty Ltd and receives a share of the profits generated by the practice.

Associated Businesses

Achieve Financial Services Pty Ltd and Wealth Peak Achieve are associated businesses with David being a common director and shareholder.

Conflicts of Interest

David and Wealth Peak Achieve may recommend investments in shares that they or their associated parties may hold or may hold in the future. They will not however recommend investments in entities in which they or their associated parties are Significant Shareholders.

Our services

David 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
- Margin lending facilities
- Deposit and payment products
- Life products
- Government debentures, stocks and bond

David's Education, Qualifications and Experience

- Bachelor of Commerce from the University of Newcastle
- Over 20 years of experience in the provision of accounting advice and 15 years of experience in the provision of Financial Advice
- Registered Tax Agent.

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Authorised Representatives:

Ian Satill (ASIC# 239483)

The Authorised Representative acts on behalf of Brela Group who is responsible for the services that they provide.

Adviser Remuneration

Ian is a shareholder of the Wealth Peak Financial Advice Pty Ltd and receives a share of the profits generated by the practice.

Conflicts of Interest

Ian and Wealth Peak may recommend investments in shares that they or their associated parties may hold or may hold in the future. They will not however recommend investments in entities in which they or their associated parties are Significant Shareholders.

Our Services

Ian 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
- Margin lending facilities
- Deposit and payment products
- Life products
- Government debentures, stocks and bond

Ian's Education, Qualifications and Experience

- Diploma of Financial Services (Financial Planning)
- Over 40 years of experience in providing financial advice

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Authorised Representatives:

Debra Blackah (ASIC# 224954)

The Authorised Representative acts on behalf of Brela Group who is responsible for the services that they provide.

Adviser Remuneration

Debra is a shareholder of Wealth Peak Oxley Pty Ltd and receives a share of the profits generated by the practice.

Associated Businesses

Debra is a director of Wealth Peak Oxley Pty Ltd and receives a profit distribution only via her related Chartered Accounting Practice Oxley Partners Pty Ltd.

Conflicts of Interest

Debra and Wealth Peak Oxley may recommend investments in shares that they or their associated parties may hold or may hold in the future. They will not however recommend investments in entities in which they or their associated parties are Significant Shareholders.

Our services

Debra is authorised to provide personal advice and dealing services in the following areas:

- Deposit and payment products
- Life products
- Government debentures, stocks and bond
- Life products
- Managed investment schemes
- Retirement Savings Accounts
- Securities
- Margin lending, and
- Superannuation

Debra's Education, Qualifications and Experience

- Bachelor of Business from the University of Technology (Sydney)
- Over 38 years of experience in the provision of accounting advice and 16 years of experience in the provision of Financial Advice
- Specialist accreditation to provide advice on Aged Care and Self-Managed Superannuation