

# Financial Service Guide

Version: 1 July 2021

## Licensee:

Brela Group Pty Ltd (AFSL 512840)  
This Financial Services Guide (FSG) is authorised for distribution by Brela Group.

## 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 Authorised Representative acts 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.

## Conflicts of Interest

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.

## 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.***

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## **Brela Group**

Brela Group Pty Ltd holds an Australian Financial Services Licence. It is required to comply with the obligations of the Corporations Act and the conditions of its licence.

This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that its current and past representatives provide.

## **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.

## **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.

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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.

## **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.

## **Insurance Commissions**

We may receive a one-off upfront commission when you take out an insurance policy we recommend. We also may receive a monthly commission payment for as long as you continue to hold the policy.

## **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.

## **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.

## **Referral Fees and Commissions**

In some situations, we may pay fees or commissions to external parties who have referred you to us. We will disclose the referral arrangements to you when we provide you with an SoA.

## **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 most appropriate advice for your circumstances and the best service at all times. If you are not satisfied with our services, then we encourage you to contact us. Please call us, send us an email or put your complaint in writing to our office. You can direct your complaint to your financial adviser or to one of our directors. We aim to resolve complaints immediately. Where this is not possible, we will acknowledge the receipt of your complaint within 48 hours. We will then explain our process to resolve your complaint and tell you who will handle your complaint

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If you are not satisfied with our response after 30 days, you can lodge your complaint with the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or via their website [www.afca.org.au](http://www.afca.org.au). AFCA provides fair and independent financial services complaint resolution which is free to consumers.

## **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.