

# Financial Services Guide Part 2

Wealth IQ Group Pty Ltd

Version Number 2.0

## Part Two - Adviser Profile

This adviser profile is Part Two of the Wealth IQ Group Pty Ltd (**Wealth-IQ**) Financial Services Guide (**FSG**) **29<sup>th</sup> September 2022** and should be read in conjunction with Part One of our FSG dated **1<sup>st</sup> July 2021**. Together these documents form the complete FSG.

The individual(s) listed in this FSG are authorised by Wealth-IQ to provide general advice and deal in the financial products listed below through Doney Leahy Pty Ltd.

## Authorised Representatives Profile

### Corporate Authorised Representative Profile

Authorised Representative Name	Doney Leahy Pty Ltd
Authorised Representative ASIC Number	304332
Trading name	Doney Leahy Financial Planners
Business Address	Suite 1 / 14 Ventnor Avenue, West Perth WA 6005
Postal Address	Suite 1 / 14 Ventnor Avenue, West Perth WA 6005
Telephone	+61 8 9486 4791
Fax	+61 8 9321 8506
Email	<a href="mailto:info@doneyleahy.com.au">info@doneyleahy.com.au</a>

*Doney Leahy Pty Ltd is a Corporate Authorised Representative of Wealth IQ Group Pty Ltd AFSL 527880*

### Authorised Representative Profile

Authorised Representative Name	Gerard (Gerry) Victor Doney
Authorised Representative ASIC Number	242672
Mobile	+61 403 257 726
Email	<a href="mailto:gerry@doneyleahy.com.au">gerry@doneyleahy.com.au</a>

*Gerard (Gerry) Doney is a Sub Authorised Representative of Doney Leahy Pty Ltd.*

## Gerard Doney

### Authorised Representative

Gerry is a licensed financial and estate planner who has over 42 years of experience in the financial services industry and has completed the Advanced Diploma in Financial Services (Financial Planning). What sets Gerry apart from others in this profession? It's his unique professionalism coupled with a passion and genuine interest in serving people. Gerry served on the board of The Liver Foundation for several years.

Gerard Doney is authorised to provide general advice only and deal in the following financial products:

### Financial Products

- Life Products – Life Risk Insurance Products.
- Life Products – Investment Life Insurance Products.
- Managed Investments Including (IDPS).
- Securities.
- Superannuation including Retirement income stream products.

**How to Contact Me** [gerry@doneyleahy.com.au](mailto:gerry@doneyleahy.com.au) or +61 403 257 726

Wealth IQ receives all fees and commission for products provided by your Authorised Representative. Wealth IQ then pays Doney-Leahy Pty Ltd 100% of all revenue received, Doney-Leahy Pty Ltd pays Gerry Doney, a salary, share of profits and/or bonuses.

#### What are the Costs?

Doney-Leahy Pty Ltd pays Wealth IQ a monthly licensing fee to cover licensing services, ongoing compliance and administration costs and professional indemnity insurance.

Following is a guide as to how fees and commissions may be charged

#### Fee for Service Hourly Rate

An hourly rate for the services we provide \$350/hour

#### Wills and Estate Planning / Administration

Min

Max

Estate Planning: Flat Fee (Will facilitation and implementation fee)	\$550	\$1,650
Estate Succession Planning: business buy sell agreements (facilitation and implementation)	\$2,750	\$6,600
Estate restructure (comprehensive): Flat Fee	\$2,750	\$6,600
Deceased Estate facilitation fee (e.g., assistance with the closure of superannuation funds)	\$550	\$1,650

#### Insurance Claim Service

Assistance with and facilitation of risk insurance claim.

This may be charged as an hourly rate. You will be quoted and charged at the time of claim based on complexity.

\$350/hour

#### Administration Only Service Fee

Min

Max

Assistance with and facilitation of risk insurance claim.

This may be charged as an hourly rate. You will be quoted and charged at the time of claim based on complexity.

\$550

\$1,100

#### Life and Risk Insurance New Policies (1<sup>st</sup> year only)

Min

Max

This commission is payable by the insurance company and is a percentage of the insurer's base premium i.e., premium excluding stamp duty, fire services levy, GST, modal loadings or any other government charges, taxes, fees, or levies.

*Example: if the annual premium was \$1,000 Wealth IQ would receive up to \$660 in the first year based on the maximum.*

0%

66%

#### Ongoing Life and Risk Insurance New Policies (year 2 onwards)

Min

Max

Wealth-IQ may also receive a renewal commission from the insurance company each year while your policy is in force. This is a percentage of the base annual premium you pay.

*Example: if your annual premium is \$1,000 Wealth-IQ would receive up to \$330 per annum based on maximum.*

0%

33%