

Financial Services Guide Part 2

Wealth IQ Group Pty Ltd

Version Number 1.0

Part Two - Adviser Profile

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

Anthony (Tony) Skinner is an Authorised Representative of Wealth IQ Group Pty Ltd (**Wealth-IQ**). The individual(s) listed in this FSG are authorised by Wealth-IQ to provide personal advice 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 | info@doneyleahy.com.au |

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

Authorised Representative Profile

| | |
|---------------------------------------|--|
| Authorised Representative Name | Anthony (Tony) Skinner |
| Authorised Representative ASIC Number | 326509 |
| Telephone | +61 8 9486 4791 |
| Email | info@doneyleahy.com.au |

Anthony (Tony) Skinner is a Sub Authorised Representative of Doney Leahy Pty Ltd.

Anthony Skinner

Authorised Representative Background

Tony has over thirty-five years of experience in the financial planning industry and has completed the Associate Diploma in Accounting and Advanced Diploma of Financial Services (Financial Planning). He has gone on to receive further education, completing Kaplan training requirements for the Self-Managed Superannuation Funds and Margin Lending course. He has also sat the highly respected Self-Managed Superannuation Fund Associations' SMSF Specialist course. He is currently studying the Graduate Diploma of Financial Planning.

Anthony Skinner is authorised to provide advice in the following areas:

- Deposit and payment products.
- Government debentures, stocks, and bonds.
- Life products.
- Managed investment schemes including IDPS.
- Retirement Savings Accounts.
- Securities.
- Superannuation.
- Standard Margin Lending Facilities.

How to Contact Me info@doneyleahy.com.au or +61 8 9486 4791

Your Authorised Representative will provide you with an initial and additional meetings including the preparation, implementation, and ongoing advice together with ongoing monitoring of your portfolio you will be charged by one or a combination of methods as outlined below. You may elect to be invoiced directly for these fees to be paid to Wealth-IQ or you may elect to have these fees deducted from your investments.

What are the Costs?

You will be provided with an estimate of all applicable fees/costs once your needs and requirements have been understood and agreed. The work required may vary from fairly uncomplicated and straightforward to overly complex and/or protracted. As you would expect, greater complexity involves more time and therefore more cost.

These fee options include:

Fee for Service Hourly Rate

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

Advice Preparation Deposit

Min

Max

Advice Preparation Deposit: Flat Fee

To proceed with the preparation of our advice, a deposit will be required for the execution of the terms of engagement. *Please note the advice preparation deposit may apply where you decide to cancel during the preparation of advice process*

\$825

\$880

On Demand Advice Preparation Fee

Min

Max

Upfront Advice Flat Fee

This is a one-off fee for the preparation of financial advice. You will be quoted and charged a flat fee based on the complexity of the advice provided. *Please note the advice documentation preparation fees still apply where you decide not to implement our advice.*

\$880

\$4,400

Implementation of Advice Fee

Min

Max

Implementation Fee: Flat Fee

This is a one-off fee to implement or make changes to your financial products. You will be quoted and charged a flat fee based on the complexity of the implementation services.

\$500

\$1,650

Wills and Estate Planning / Administration

Min

Max

| | | |
|--|-------|---------|
| Estate Planning: Flat Fee (Will facilitation and implementation fee) | \$550 | \$1,650 |
|--|-------|---------|

| | | |
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| Estate Succession Planning: business buy sell agreements (facilitation and implementation) | \$2,750 | \$6,600 |
|--|---------|---------|

| | | |
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| Estate restructure (comprehensive): Flat Fee | \$2,750 | \$6,600 |
|--|---------|---------|

| | | |
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| Deceased Estate facilitation fee (e.g., assistance with the closure of superannuation funds) | \$550 | \$1,650 |
|--|-------|---------|

Individual Securities Portfolio Administration Fee

Min

Max

| | | |
|---|------|------|
| Buying or selling of individual stock (per trade) | \$33 | \$33 |
|---|------|------|

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

| Fixed Term Advice Fee (includes administration services) | Min | Max |
|---|---------|---------|
| Fixed Term Advice: Flat Fee This is a flat fee payable for financial advice and related services, to be provided over a period of up to 12 months from the date of your agreement. <i>Please note the SOA preparation fees may still apply where you decide not to implement our advice.</i> | \$2,750 | \$8,800 |
| Fixed Term Advice: Asset Scale Fee This is a percentage-based fee for financial advice and related services, to be provided over a period of up to 12 months from the date of your agreement. <u>Example:</u> if your account balance is \$250,000 and you are charged 0.88%, Wealth IQ would receive \$2,200. | 0.61% | 1.10% |
| 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 st 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. <u>Example:</u> 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. <u>Example:</u> if your annual premium is \$1,000 Wealth-IQ would receive up to \$330 per annum based on maximum. | 0% | 33% |

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