

Representative Profile

This document forms part of the Financial Services and Credit Guide and is designed to clarify who we are, what we do, and aims to help you decide whether to use our services.

Who we are

Your adviser **Tai Nguyen** is a Representative of GWM Adviser Services Limited.

Authorised Representative (AR) number:

Tai Nguyen provides financial services as Financial Wealth Advisers Pty Ltd
ABN 46 115 447 268

Financial Wealth Advisers was established by Tai Nguyen in 2004.

We aim to educate you, our client, by providing you with strategies that allow you to take control of your own financial future.

Tai has been working in the financial service industry since 1995.

Memberships:

Certified Financial Planner, Member of CPA Australia, Member of HKABA, Member of Self Managed Super Funds Professionals' Association of Australia

GWM Adviser Services Limited has authorised your adviser to provide you this Financial Services and Credit Guide.

What we do

Tai Nguyen is authorised by GWM Adviser Services Limited to provide financial advice in relation to:

- Wealth Accumulation
- Income & Asset Protection
- Tax Strategies
- Superannuation
- Retirement & Redundancy Planning
- Estate Planning
- Government benefits
- Debt Management
- Credit Assistance

and to provide advice and deal in the following financial products:

- Basic Deposit Products
- Non-basic Deposit Products
- Non-cash Payment Facilities
- Derivatives

- Government Debentures, Stocks or Bonds
- Life Products – Investment Life Insurance
- Life Products – Life Risk Insurance
- Managed Investment Schemes, including Investor Directed Portfolio Services (IDPS)
- Superannuation
- Retirement Savings Accounts
- Securities
- Standard Margin Lending Facilities

Your adviser is limited to the product range of an approved panel of risk insurance providers for Life Risk Insurance Product recommendations.

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Contact us

For more information on anything you have read in this document, or if there is anything else we can help you with, please contact Tai Nguyen at:

Address Level 3, 141-149 Ifould St,
Adelaide SA 5000

Phone 08 8290 9388

Fax 08 8290 9377

Email tai@wealthgroup.com.au

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How we charge for our services

Initial consultation	Fixed hourly rate of \$220. This fee may be waived at our discretion.
Strategy Presentation	Fixed hourly rate of \$220.
Advice preparation	<p>Our advice preparation fees ranges between \$880 and \$1,650 for a single strategy and \$1,650 and \$7,500 for multiple strategies.</p> <p>This fee covers the cost of researching and preparing your financial plan.</p> <p>Before providing you with initial advice we will prepare an initial advice agreement which sets out what our initial advice will cover and how much it will cost.</p> <p>You may pay fees by credit card, direct debit, cheque or debit from your investment account.</p>
Implementation (fee for advice)	<p>Our implementation fees range between \$880 and \$1,650 for a single strategy and \$1,650 and \$7,500 for multiple and complex strategies. This covers the administrative time spent implementing the recommended strategies and products.</p> <p>You may pay fees by credit card, direct debit, cheque or debit from your investment account.</p>
Ongoing fee for service	<p>If you elect to pay a fee for the ongoing review of your financial planning strategy, the ongoing service fee is based on the complexity of ongoing advice and the services provided. The minimum fee is \$330 while the maximum is 1.0% of the value of your portfolio each year. We will receive ongoing commission (as detailed below) for any life insurance products you have in addition to this fee.</p> <p>The ongoing service fee may be collected monthly through the product issuer or paid directly by you via credit card, direct debit or cheque.</p>
Ad hoc advice	Where you do not wish to participate in an ongoing service fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of \$220 may apply.
Implementation & ongoing services (commission on investment products – including margin loans)	<p>Unless you have agreed to a fee for advice arrangement we will receive commission for our initial and ongoing services to you. The relevant product issuer will pay initial commission between 0% and 5.5% and ongoing commission between 0% and 0.88% of the value of your investments (including margin loans) for as long as you hold the product.</p> <p>Commissions are paid to us by the product provider and are not a direct cost to you.</p>
Implementation & ongoing services (commission on life insurance products)	<p>Unless you have agreed to a fee for advice arrangement we will receive commission for our initial and ongoing services to you. The relevant insurer will pay initial commission between 0% and 130% and ongoing commission is between 0% and 33% of the annual premium for as long as you hold the product.</p> <p>Commissions are paid to us by the product provider and are not a direct cost to you.</p>
Implementation & ongoing services (commission on credit contracts)	<p>Unless you have agreed to a fee for advice arrangement we will receive commission for our initial and ongoing services to you. The relevant credit provider will pay initial commission between 0% and 0.75% and ongoing commission between 0% and 0.5% of the value of your loan for as long as you hold the product.</p> <p>Commissions are paid to us by the product provider and are not a direct cost to you.</p>

Notes:

- All commissions and fees are inclusive of GST.

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- Fees could be greater than those disclosed above in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.