



# A fresh approach.

Adviser Profile

## SFG PRIVATE WEALTH

ABN 59 629 652 311

SFG Private Wealth Pty Ltd is Corporate Authorised Representative  
(No 1268816) of Wealth Today Pty Ltd (AFSL 340289)

10 June 2021

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## Issue Date and Issuer

This Adviser Profile is dated 10 June 2021 and is issued by SFG Private Wealth Pty Ltd (ABN 59 629 652 311) (SFG Private Wealth).

SFG Private Wealth is a Corporate Authorised Representative (No 1268816) of Wealth Today, who holds an Australian Financial Services Licence (No 340289). Wealth Today authorises the distribution of this Adviser Profile and the Financial Services Guide that accompanies it and is responsible for the financial services provided to you.

This Adviser Profile should be read in conjunction with the Wealth Today Financial Services Guide (FSG).

Both SFG Private Wealth and Wealth Today are wholly-owned subsidiaries of WT Financial Group Limited (ABN 87 169 037058).

WT Financial Group Limited is an ASX-listed (ASX: WTL) diversified financial services company with several other wholly-owned subsidiaries collectively operating under the registered business name of Spring Financial Group.

## Details of financial advice and products we can provide

SFG Private Wealth is authorised by Wealth Today under its AFSL to provide the following services to retail and wholesale clients:

Financial product advice for the following classes of financial products:

- Basic and non-basic deposit products
- Derivatives
- Debentures, stocks and or bonds issued or proposed to be issued by a government.
- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds
- Interests in managed investment schemes including investor directed portfolio services.
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997)
- Securities
- Standard margin lending facilities
- Superannuation

We are also authorised to deal in a financial product by:

Applying for, acquiring, varying, or disposing of a financial product on behalf of another person in respect of:

- Basic and non-basic deposit products
- Derivatives
- Debentures, stocks, or bonds issued or proposed to be issued by a government
- Life products including investment life insurance products as well as any products issued by a Registered

Life Insurance Company that are backed by one or more of its statutory funds; and life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds

- Interests in managed investment schemes including investor directed portfolio services.
- Retirement savings accounts ('RSA') products (within the meaning of the Retirement Savings Account Act 1997)
- Securities
- Standard margin lending facilities
- Superannuation

## Services we provide and the nature of our advice

We offer comprehensive financial advice services and a wide range of financial products.

When we provide you with personal advice that takes into account your financial situation, objectives and needs you will receive a Statement of Advice ('SoA'). We are required to provide advice that is appropriate to you and act in your best interests when providing you with personal advice.

Whether for a comprehensive financial plan that addresses all your needs, or limited advice for a more specific issue such as superannuation or life insurance, the SoA will contain the advice, the underlying basis for our recommendations and information regarding commissions, fees or associations with third-parties that may influence that advice.

We may also provide you with a Record of Advice ('RoA') where further advice is sought in relation to that provided in the SoA and where there is no significant change to your circumstances.

A Fee Disclosure Statement, which contains information about the services you are entitled to receive and actually received, and the fees paid, may also be provided to you where you pay an ongoing fee for a period of more than 12 months.

If we recommend a specific product (except securities) we will also provide you with a Product Disclosure Statement (PDS) relevant to that specific product that will contain information to enable you to make an informed decision regarding the key risks and benefits of utilising that product.

The advice and recommendations provided will be impacted if you provide incorrect, incomplete, or limited information.

In other circumstances we may provide you with only general advice. In such circumstances we are obliged to warn you that our general advice provided to you as a retail client does not take account of your objectives, financial situation or needs. Therefore, we recommend that you take all reasonable steps to fully understand the outcomes of specific products and strategies adopted in relation to utilising the services provided by Spring FG on a general advice basis.

Where we provide general advice regarding a specific product (except securities) we will still provide you with a Product Disclosure Statement (PDS) relevant to that specific product that will contain information to enable you to make an informed decision regarding the product.

If you are classified as a sophisticated investor, professional investor or wholesale investor under s708, s761G or 761GA of the Corporations Act, you may be eligible to participate in offers that are only available to 'wholesale clients' as that term is defined under the Corporations Act. Certain protections available to retail clients under the Corporations Act will not be available in respect of those offers and the offers will not be made under a prospectus or PDS.

## Remuneration/commission/benefits expected to be received by SFG Private Wealth for provision of financial services

This section provides you with examples of how and when:

- We might charge you for services provided to you by us.
- We might receive product rebates and other forms of commission or payments from product providers when you use/buy their products and service.

You should note that these examples are provided as a guide only and that any fees, rebates, commissions, or fees payable to us by you or by a product or service provider will be disclosed to you in detail in a separate document, such as the SoA, PDS or Fee Disclosure Statement, if and when required prior to your implementation of the recommendations. For details of other possible benefits, please refer to Wealth Today FSG and/or Advice Documents.

Please note, Wealth Today initially receives all fees received from our clients and product providers and distributes them to us after their fees and other expenses (if any) are deducted. These may vary and will be disclosed in advice documents such as a Statement of Advice or Record of Advice.

### Fees you may be asked to pay us:

#### Initial Consultation

Our initial consultation with you is generally on a no-obligation and no-fee basis.

#### Plan Preparation Fees

If you decide to engage us to prepare a full financial plan (SoA) we will generally charge you a Plan Preparation Fee in the range of \$2,500 (plus GST) up to \$4,500 (plus GST) or more. In certain circumstances, limited plans (or limited SoAs) that cover only specific issues (as directed by you) may be provided at a lower cost or no cost.

#### Plan Implementation Fees

If you engage us to implement strategies; products; and/or investments that have been recommended through a full or limited SoA we may charge you an Implementation Fee. This can vary considerably from \$1,000 (plus GST) to \$8,000 (plus GST) or more depending on the nature, scale and complexity of the strategy, products, and/or investments being implemented.

In certain circumstances we may also recoup from you out-of-pocket fees and an administration fee when we have engaged third-parties to, for example, establish a self-

managed superannuation fund for you; or assist with your estate planning needs (such as wills and powers-of-attorney); or the establishment of other trust or company structures.

### Ongoing Adviser Service Fee

If you wish to engage us to provide ongoing advice and resources in managing your ongoing financial affairs, and ongoing services in monitoring and reviewing your investments and strategy, we may charge you an Adviser Service Fee. This may be calculated as a percentage of the value of the assets we provide you with services and resources regarding or help you manage, or it may be calculated as a fixed fee that we negotiate with you if you prefer. In the case of a percentage this would generally be in the range of 0.65%-0.95% pa meaning we would charge you \$650-950 pa for every \$100,000 in net assets that we provide you services and resources regarding or help you manage. In the case of a fixed fee this would generally start at a minimum of \$2,500 pa and could be considerably higher depending on the nature and scale of your investments and the ongoing services and resources we provide.

Such fees are generally payable in monthly instalments.

### Share Trading

If you trade shares through us, we will charge you brokerage when we buy or sell shares on your behalf. This brokerage is generally calculated relevant to the size and frequency of trades and can vary considerably however is generally in the range of 0.55% to 0.85% of the value of the trade generally with a minimum contract note rate of \$55 to \$85 per contract note.

### Administration and management fees charged by product providers

Our fees (and any product rebates or commissions we receive) relate to the provision of our services to you, and do not relate to the cost particular product providers charge for using/operating their products.

Product costs are charged separately by the product provider. In such circumstances the provider will disclose such fees in their PDS which will outline the costs of each product and will be provided to you any time such fees are applicable.

### Product Rebates & Commissions and Other Fees

If you engage SFG Private Wealth to implement strategies, products, services, or investments, financial product providers and other third-parties may pay us (and/or one of our related bodies corporate) rebates, commissions, or fees when you use/buy their products and services.

Such payments do not change the cost of the product or service for you. If they do, we are obligated to obtain your prior consent.

Any rebates, commissions, or fees payable to us as a result of implementing the financial strategy or financial product recommendations contained in an SoA, or subsequent SoAs will be disclosed to you in detail within an SoA (or other such documentation) if/when required prior to your implementation of the recommendations. Examples of rebates, commissions, and fees we may be entitled to from third-parties are summarised below:

- If we organise an insurance policy for you, we may be paid a commission on establishing the policy and each time you renew the policy. Commissions on insurance policies vary widely depending upon the provider and the time and nature of the policy. The range is generally between 30%





and 60% of the first years' premium for a policy with ongoing commission of between 20% and 35% for the life of the policy.

- If we refer you to a lender or you utilise the services of our related entity Spring FG Finance Pty Ltd, we or they may be paid an initial referral fee and an ongoing referral fee for the term of your loan agreement. The quantum of any fees paid by banks (and other lenders) varies but is generally in the range of 0.55% - 1.10% of the initial loan amount; with an ongoing trailing commission in the range of 0.11% - 0.385% of the current outstanding balance of the loan for the life of the loan.
- If you engage Spring FG Realty Pty Ltd as a buyers' agent to source and negotiate the purchase of an investment property or family home (in which case, they will not be entitled to act as an agent for the vendor of that property) they will generally charge you a fixed-fee of between \$10,000 and \$15,000 plus an acquisition fee of between 0.5% and 1.5% of the value of the property.
- If you source/buy an investment property or family home through our related entity Spring FG Realty Pty Ltd they will generally be entitled to an agents' commission from the vendor of the property. The range varies but is generally in the range of 4.0% to 6.0% of the value of the property. If you have engaged us as a buyers' agent, this commission will generally be rebated to you in whole or part.
- In certain circumstances if you are an existing retail client and we previously helped you establish a margin lending account we may be paid an ongoing rebate (calculated as a percentage of the value of your margin loan) whilst your loan is current with that product provider, and this is generally in the range of 0.25% to 0.5% pa. In some circumstances these in part or whole may be rebated by us to you. If you are a wholesale client or we provide you general advice or no advice these types of fees and rebates may be paid to us whether or not the arrangement was pre-existing.

You are of course under no obligation to implement any specific product recommendations provided to you by any representative of SFG Private Wealth.

### Adviser and Staff remuneration

SFG Private Wealth's employees and directors may be remunerated by way of salary, profit share and/or bonuses. Your adviser is paid an annual salary and may be paid a bonus based on his/her performance and/or overall team performance.

Other related entities of SFG Private Wealth Pty Ltd may from time-to-time pay the representative's salary or bonuses for work done on their behalf.

### Third-party Referrers

You may have been referred to us by a service provider who may receive financial or non-financial benefits from us. This should have been disclosed to you by the service provider in question. Please note that any such benefits will not impact fees charged to you or the price you will be offered for any other product.

**All referral fees, rebates and commissions will be disclosed to you and paid as required and permitted by law.**

### Disclosure of any relevant conflicts of interest

SFG Private Wealth and Wealth Today are both wholly-owned subsidiaries of WT Financial Group Limited (ABN 87 169 037 058). WT Financial Group Limited is an ASX-listed (ASX: WTL) diversified financial services company with several other subsidiaries.

Our goal is to provide you with holistic and integrated services to maximise the value of the relationship you have with us for your benefit and for the benefit and profitability of our overall group of companies.

As such we will generally always encourage you to use the services of our related bodies corporate (our related trading entities) and referral partners to assist in implementing that advice and/or providing products and services related to that advice. In many circumstances the services provided by these related trading entities and referral partners, and the role they play may be central to the overall recommendations we make.

In summary:

Spring FG Accounting Pty Ltd provides accounting and taxation services and if such services are required by you, we will generally refer you to Spring FG Accounting Pty Ltd.

Spring FG Finance Pty Ltd provides finance advice and mortgage brokerage services and if such services are required by you, we will generally refer you to Spring FG Finance Pty Ltd (Australian Credit Licence 391655).

Spring FG Realty Pty Ltd provides investment property services. Should an SoA include recommendations to invest in property, or should you wish to invest in property when we have not prepared an SoA for you we will generally refer you to Spring FG Realty Pty Ltd.

Spring FG Funds Management Pty Ltd may act as the Fund and/or Investment Manager of certain managed investment schemes that may be recommended to you and may receive capital raising and ongoing management fees. We will provide you with the detail of the fees and other information in the Statement of Advice or other advice and disclosure documents when we recommend these financial products.

Spring FG Funds Management is a corporate authorised representative of Wealth Today Pty Ltd (ABN 62 133 393 263 AFSL 340289).



Fairbridge Financial Services Pty Ltd (ABN 24 601 706 316). Fairbridge is a specialist personal insurance specialist company with which we have an exclusive referral relationship for the provision of personal insurance advice and implementation of personal insurance policies. Should your SoA include recommendations related to your personal insurance needs we will refer you to Fairbridge for those needs. If you establish or renew policies through Fairbridge we will be entitled to a share of fee or commission income that they are entitled to receive from you or product providers. This is generally 20% of such fees or commissions.

Fairbridge is a corporate authorised representative (No. 465321) of ClearView Financial Advice Pty Limited (ABN 89 133 593 012 AFSL 331367)

Such referrals will generally represent a “conflict of interest” as we, our related bodies corporate and/or WT Financial Group Limited will likely benefit (financially or otherwise) through you using their services and/or acquiring products or other services through them. When we make such referrals, you are of course under no obligation to use the services of these entities.

WT Financial Group Limited does not have any other relationships or associations which might influence us in providing you with our services. If we believe a conflict may arise, we will advise you in the SoA or otherwise prior to providing such product or service.

## Contact details

### Sydney (Head Office)

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Melbourne Vic 3000

### Brisbane

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### Canberra

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