

# FINANCIAL SERVICES GUIDE

PREPARED ON 14 OCTOBER 2022

This Adviser Profile is Part 2 of the Financial Services Guide (FSG) and should be provided to you with FSG Part 1. These two documents (Part 1 and 2) complete the FSG.

This Adviser Profile sets out my contact details, professional details, the services and products I provide and how I am paid. Most importantly it's a snapshot of who I am and how you can contact me.

## MY DETAILS

<b>Name</b>	Stephen (Steve) Bratby
<b>Business Name</b>	Hindsight Group Pty Ltd t/a Hindsight Wealth
<b>Address</b>	Level 4, 33 Remora Road, Hamilton QLD 4007
<b>Telephone</b>	07 3852 3025
<b>Mobile</b>	0404 442 748
<b>Email</b>	steve@hindsightwealth.com
<b>Website</b>	www.hindsightwealth.com

Hindsight Group Pty Ltd t/a Hindsight Wealth AFSL Number 534466. The contact details of Hindsight Group Pty Ltd t/a Hindsight Wealth are listed above. I have also been appointed as an authorised representative of Hindsight Wealth to provide financial services on its behalf and am authorised by Hindsight Wealth to distribute this FSG.

### Authorised Representative Number: 408789

#### Qualifications

- Advanced Diploma of Financial Services (Financial Planning)
- Diploma of Financial Services (Financial Planning)
- Specialist SMSF Course
- Margin Lending & Geared Investments
- Bachelor of Business (Human Resource Management)

#### Experience

- I have been working in the financial services industry since 2008 and have been providing financial services advice to clients since 2012.

### How to provide me your instructions

You may specify how you would like to give me instructions on buying or selling the financial products listed under "My financial services" by telephone or email. Please refer to my contact details above.

### Professional Memberships

- Association of Financial Advisers

## MY SERVICES

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I am authorised to provide the following services:

- Financial Advisory / Planning
- Life Insurance Advice
- Investment Advice
- Superannuation Advice
- Retirement Planning Advice

I am authorised to provide financial product advice and deal in the following product types:

- Basic and non – basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life Insurance Risk
- Life Insurance Investment
- Managed Investments
- Retirement Savings Accounts
- Superannuation

## FEES AND COMMISSIONS PAID TO HINDSIGHT WEALTH

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### Initial commissions paid to Hindsight Wealth

Hindsight Wealth may receive initial commission from the product providers if you decide to purchase a product I recommend. The amount of initial commission is calculated as a percentage of the premium paid by you. The commission is paid by the Insurer when you purchase the insurance.

Initial commissions, where permitted by law, are calculated as follows:

- Life Insurance risk products: between 0% - 66% (GST inclusive) of the premium that you pay.

### Ongoing commissions paid to Hindsight Wealth

Ongoing commissions may be paid regularly by the product provider for the length of time that you hold the product. They are usually paid to Hindsight Wealth by the product provider out of the revenue the product provider earns.

Ongoing commissions, where permitted by law, are calculated as follows:

- Life Insurance risk products: between 0% and 22% (GST inclusive) of the renewal premium. For level commission arrangements this will be up to 30% (GST inclusive) of the renewal premium.

For example, if an insurance product is recommended and you pay a premium of \$500, then the total "upfront" commission paid by the product issuer to Hindsight Wealth will be between \$0 and \$330.

Thereafter, the "ongoing" commission paid to Hindsight Wealth will be between \$0 and \$110 (assuming upfront commission arrangements and there is no change to the premium you pay in subsequent years).

### Fees and Charges

Fees may be charged for the services I provide. These fees will be agreed upon and confirmed to you prior to any service provided. The way that fees are charged will depend on the type of arrangement you have in place with me. The arrangement we have will either be an ongoing fee arrangement or an annual service arrangement. Current fees and charges (GST inclusive) are:

### Advice Preparation Fees

Fees for the preparation of your advice may range from \$0 to \$11,000.

### Advice Implementation Fees

Fees for the implementation of your advice may be a set fee between \$0 and \$11,000.

Alternatively, our implementation fee can be calculated as a percentage of your total portfolio ranging between 0.0% and 5.5%.

### Ongoing Advice or Annual Service Fees

If you are on an ongoing fee arrangement, the fee for your ongoing service may be:

- a set fee between \$0pa and \$11,000pa which may be deducted from your investment account or invoiced to you directly; or
- a fee that is calculated as a percentage of your total portfolio between 0.275%pa and 2.2%pa which may be deducted from your investment account or invoiced to you directly.

If you have an annual service arrangement, service fees may be:

- a fixed fee of between \$0 and \$11,000 payable in one lump sum or in instalments; or
- a fee calculated as a percentage of your total funds under advice between 0.275%pa and 2.2%pa payable in one lump sum or in instalments; or
- a fee calculated at an hourly rate based on the time we have spent providing services to you.

The exact amounts of fees and charges and initial and ongoing commissions for the products you have purchased as a result of my recommendation to you will be detailed in your Statement of Advice.

### How my associates and I are remunerated

When Hindsight Wealth receives either a fee or an initial or ongoing commission as a result of a recommendation I have made to you, Hindsight Group Pty Ltd t/a Hindsight Wealth is paid 100% of the commission and fees.

I am a contractor of Hindsight Group Pty Ltd t/a Hindsight Wealth which pays me 70% of the commissions and fees received.

### Other benefits I may receive

As an authorised representative of Hindsight Wealth, I may receive other benefits, including information technology software and support, professional development programs and conferences. I may also be entitled to other incentives including entertainment benefits, valued at under \$300. Where required by law, such benefits will be recorded in an *Alternative Remuneration Register* which is available to you on request.

### Referral Fees

From time to time we may refer you to other service professionals for help. Where any benefit accrues to us as a result we will provide details to you at the time of making the referral. Likewise if you are referred to us by anyone who we reward for doing so we will advise you at the earliest opportunity. Any referral arrangements that create a material conflict between our interests and yours will be avoided by us.

## HINDSIGHT GROUP PTY LTD

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