



LINEA
PRIVATE WEALTH

Financial Services Guide.

Provided by

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David Jonathan Meffert Authorised Representative No. 1238034 (**David**)

(together **we, us, our**)

As authorised representatives Wealthyer Advice Assurance Pty Ltd ACN 663 398 365 AFSL No. 544785 (**Licensee**)

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The distribution of this financial services guide (**FSG**) is authorised by the Licensee.



Purpose Of This Document.

The purpose of this FSG is to assist you in deciding whether to use our services by giving you information about the type of services we provide, how we are remunerated and your rights when you have a complaint about the services we provide to you. We recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please get in touch with us.

Additional Documents You May Receive From Us.

When we provide you with financial planning services you may receive:

- a Statement of Advice (SoA) or Record of Advice (RoA). These documents set out the advice we provide to you. If you have not been provided with the RoA, you may request a copy of it free of charge at any time within 7 years after the advice was provided to you, by contacting us;
- a Product Disclosure Statement (PDS) which provides details about the significant risks and benefits, costs, charges and other significant characteristics or features of the products we have recommended.

If you enter into an ongoing service agreement with us, you will receive annual fee disclosure statements and we will ask you to renew the agreement and consent to the deduction of advice fees from your account each year.

Not Independent.

Because:

- we receive commissions on the sale of life risk insurance products that are not rebated in full to clients;
- our advisers have interests in financial products that may also be recommended to our wholesale clients;
- we receive fees in respect wholesale clients that may constitute conflicts of interest;

We are not able to refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased'.

Financial Services We Are Authorised To Provide.

We are authorised to provide personal advice and dealing services to retail and wholesale clients for the following financial products:

- deposit and payment products (basic and non-basic)
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products
- interests in managed investment schemes including investor directed portfolio services and MDA services
- retirement savings accounts products
- securities
- superannuation

Linea Private Wealth and Linea Wealth are Corporate Authorised Representatives of the Licensee. All financial services will be provided by Linea Private Wealth and Linea Wealth and their sub-authorised representatives who are listed in the Adviser Profile provided separately.

How Can You Provide Us With Instructions?

You can give us instructions by phone, email or any other means that we agree with you from time to time. Please refer to our engagement letter for more information on this.

Who Does The Licensee Act For?

As authorised representatives, we provide financial services on behalf of the Licensee. In providing those financial services, the Licensee acts on its own behalf.

Fees.

All fees are payable to Linea Wealth or Linea Private Wealth (depending on which entity is the providing entity for the relevant services). David is the owner of Linea Private Wealth and shares in the profits that are made by Linea Private Wealth. Benjamin is the owner of Linea Wealth and shares in the profits that are made by Linea Wealth.





General Advice.

We may charge you a fee for any general advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with the general advice. The amount of these fees usually ranges from \$300 to \$1,500 but may exceed this range in complex cases.

Details of the fee will be agreed with you beforehand. You may request information about these fees within a reasonable time after receiving this FSG but before you are provided with any general advice.

Personal Advice.

We will charge you a fee for any personal advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with personal advice. The amount of these fees usually ranges from \$3,300 to \$9,900 but may exceed this range in complex cases. These fees will be agreed with you beforehand and will be disclosed in a SoA or RoA which will be provided to you.

Ongoing Fees.

Our ongoing fees depend on the ongoing service that we provide to you. They are typically charged as either a percentage based on the value of your portfolio of between 0.33% and 1% or an agreed fixed price of between \$4,800 and \$22,000 but may exceed this range in complex cases and are paid monthly. The amount of ongoing fees will depend on your total assets under management and other factors such as the complexity of your portfolio, the regularity of reviews and any additional services we are providing. Any ongoing fees will be agreed with you prior to you being charged.

Brokerage Fees.

We do not charge you for brokerage, but brokerage fees may be payable to third parties who execute transactions on your behalf. The services and fees will be set out in the SoA or RoA that we provide to you.

Insurance Commissions.

We receive a one-off upfront commission when you take out an insurance policy we recommend. The upfront commission will be between 22% and 66% of the first year's annual premium.

We also receive an ongoing commission payment of between 11% and 33% of the annual premium for as long as you continue to hold the policy.

For example, for an insurance product with an annual premium of \$2,000, where the issuer pays us an upfront commission of 60%, we will receive \$1,200. The issuer will pay us 10% of the annual premium as ongoing commission for as long as you hold the product. Assuming an annual premium of \$2,000, this equates to \$200 per year.

You will be advised of the exact amount of these commissions in the SoA or RoA.

Other Benefits.

We may also receive additional benefits by way of sponsorship of education seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Adviser Remuneration.

Our representatives are paid a base salary and do not receive commissions from product issuers. However, Benjamin and David share in the profits made by Linea Wealth and Linea Private Wealth.

Referrals.

We may pay a referral fee where you have been referred to us and we have a referral arrangement in place. The referral fee is usually between 25% and 75% of any fees you pay to us.

Specific details of any referral fee paid will be disclosed to you in your SoA or RoA.





Associations.

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you. No such associations or relationships exist.

Conflicts of Interest.

Our representatives may recommend investments in shares that they hold or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

Making A Complaint.

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our services then we encourage you to contact the Licensee. We accept complaints over the phone, in person, via email or letter or on our social media channels. The best option is to call the Licensee or put your complaint in writing to the Licensee's office. The Licensee will endeavour to resolve your complaint in 5 business days.

If you still do not receive a satisfactory outcome or the Licensee does not respond to you within 30 days after you make the initial complaint, you have the right to complain to the Australian Financial Complaints Authority (AFCA) at the following address:

ACFA address

Australian Financial
Complaints Authority
GPO Box 3, Melbourne
Victoria 3001

AFCA contact details

Phone 1800 931 678
Fax 03 9613 6399
Website afca.org.au
Email info@afca.org.au

You may only contact AFCA once you have followed the above procedure.

Our Complaints Handling Policy is available on request and at our website as a link at the bottom lineaprivatewealth.com.au

Your Privacy.

We are committed to protecting your privacy. We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website at lineaprivatewealth.com.au/privacy-policy

Compensation Arrangements.

The Licensee holds professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the requirements of the Corporations Act. The professional indemnity insurance covers all of the financial services we are authorised to provide to you.

Contact Us.

If you have any queries about our financial services, please do not hesitate to contact us:

Email info@lineawealth.com.au

Mail to:

Linea Private Wealth
PO Box 4072
Richmond East
Vic 3121

Melbourne Office:

Linea Private Wealth
Forum
Level 2/65 Dover St
Cremorne VIC 3121

Licensee's contact details:

Phone 03 4232 3000
Email waa@wealthyer.com.au

Mail to:

Wealthyer
PO Box 1174
Barwon Heads
Victoria 3227

Melbourne Office:

Level 1/ 6 Riddell Parade
Elsternwick
Victoria 3185

