

Financial Services Guide Part 1

Wealth Foundry Pty Ltd

This Financial Services Guide (“FSG”) is issued with the approval of Watershed Dealer Services Pty Ltd ABN 29 162 693 272 AFSL 436357.

This Financial Services Guide (“FSG”) has been prepared and issued by Wealth Foundry Pty Ltd ABN: 97 202 238 290 to inform you about the Financial services provided by us.

Wealth Foundry Pty Ltd, the trustee for WF Unit Trust trading as Wealth Foundry, is a Corporate Authorised Representative 412586 of Watershed Dealer Services Pty Ltd (“Watershed Dealer Services”) under Australian Financial Services Licence No. 436357 (“AFSL”). Wealth Foundry Pty Ltd and its advisers will be acting on behalf of Watershed Dealer Services when providing the Financial services offered in this FSG.

This FSG aims to provide you with information about the Financial products and services that Wealth Foundry Pty Ltd offer.

Before we provide you with Financial advice, you should read this FSG. It contains important information to help decide whether to use our services:

- Who we are and how you can contact us?
- The Financial services we are authorised to provide.
- Initial and ongoing advice we provide.
- How we are paid.
- How we deal with your personal information.
- Who to contact if you have a complaint?

This FSG must be read in conjunction with Part 2 as it forms part of this FSG. It provides detailed information about your Adviser such as their contact details, referral sources and the types of Financial products they can advise and deal in.

Please retain both Part 1 and Part 2 for your reference and any future dealings with Wealth Foundry Pty Ltd. Please note that Watershed Funds Management is the provider of the Managed Discretionary Account services.

Not Independent

We are committed to providing you with quality advice and will take your personal financial situation, objectives and needs into consideration when providing you with this advice. We are also bound to inform you that the advice provided is not independent, impartial and unbiased as our representatives may receive commissions in relation to life insurance products and operate with restrictions relating to the financial products i.e. we will not provide advice on products that are not on our Approved Product List.

FASEA

Financial Adviser Standards and Ethics Authority Ltd (FASEA), the standards body for Part 7.6 of the Corporations Act 2001 (**The Code**) has determined a Code of Ethics.

From 1st January 2020, the Code imposes ethical duties on all providers of personal advice to retail clients and is designed to promote higher standards of behaviour and professionalism in the financial services industry.

Watershed Dealer Services and our representatives will always act in a way that demonstrates, realises and promotes the five values and twelve standards of the Code. The Code can be viewed via the <https://www.fasea.gov.au/code-of-ethics/>

Information about us

Wealth Foundry Pty Ltd is a firm focused on providing a personalised strategic Financial and investment advice. Our open market approach means we are not limited or defined by existing legacy agreements and ownership structures, our advice is objective, and we take pride in adopting the latest proven technological developments to enhance our interaction with clients and ensure a personalised service.

We are committed to our founding values of providing independent and objective advice tailored to each individual client.

Documents you may receive from us

If we provide you with personal Financial product advice rather than general Financial product advice, we will initially provide you with a SOA. Personal Financial product advice is advice that considers one or more of your objectives, Financial situation and needs. The SOA will contain the advice, the basis on which it is given, and information about fees, commissions and any associations, which may have influenced the advice.

The PDS contains information about the product and will assist you in making an informed decision about that product.

For further advice, a ROA may be provided instead of a SOA, if there have been no significant changes in your personal circumstances or the basis of the advice has not significantly changed since.

If you choose to use our services, you may also receive from us a Product Disclosure Statement (PDS).

What we will need from you

To invest in any of our recommended Financial products, you will need to complete a fact find and a risk profile questionnaire. We expect that you will provide us with accurate information, so that we have a reasonable basis on which to provide you with advice. You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive.

We expect that you will use our advice to enable you to make informed Financial decisions.

We expect that, where appropriate, you will inform your adviser of any changes that may influence your future objectives.

As a Financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents, such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

Providing advice that is suitable to your investment needs and Financial circumstances

To do so we need to find out your individual investment objectives, Financial situation and needs before we recommend any investment or risk products to you. You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

The advice provider is obligated to act in your best interest, and this requires the advice provider to collect all required information about your Financial situation and needs and objectives, make inquiries into the information provided, and investigate appropriate products and strategies that will meet your needs and objectives. From time to time, where the advice provider cannot recommend any appropriate products or where the advice provider feels your best interest will not be served by him/her, the advice provider has a right to refuse provision of advice or services.

Services, Products and Advice we offer

Representatives of Wealth Foundry are authorised by Watershed to offer you the following Services & Products.

- Deposits and payment products
- Cash management trusts and direct fixed interest
- Debentures, stocks or bonds issued by a government
- Retail and wholesale managed investment schemes
- Socially responsible investments and hedge funds
- Retirement savings accounts
- Superannuation and income stream products
- Self-managed superannuation funds
- Standard margin lending facilities and geared investments
- Tax effective investments;
- Master trust products
- Life insurance investment products; and Life insurance risk products

Watershed Dealer Services Pty Ltd supports your Wealth Foundry Pty Ltd Adviser by providing access to Financial product research conducted by external researchers. This assists your Adviser to select products that will help you reach your Financial goals.

We will not provide advice on products that are not on our Approved Products List.

We will not provide advice on classes of Financial products other than those detailed above.

Service Fees

Wealth Foundry Pty Ltd is paid through a combination of fees for service. All payments are made directly to Watershed Dealer Services Pty Ltd

Fees are payable in advance and will be fully explained prior to work being undertaken.

When the SOA is presented to you, you can choose to engage Wealth Foundry Pty Ltd to implement the recommendations at the cost disclosed in the SOA, or to pay for the SOA and not proceed any further. All fees and charges are provided in writing as a part of the SOA.

Advice fees and charges

This table is an indicator of possible Fee for service:

| Service | Description | Price Range |
|---|--|---|
| Preparation of a comprehensive Statement of Advice | Our main aim is to gather information about yourself and to determine your primary goals and objectives in seeking advice. At the end of this meeting, we will outline the next steps and detail any fees applicable. | No cost |
| Advice preparation Statement of Advice Fee; Paraplanning fee | The SOA preparation fee will depend on the complexity of your individual circumstances and the type of advice you require. | The fee may range from \$0 - \$11,000. |
| Implementation of Initial Advice Fee (Fee for advice) | Depending on the level of complexity of your situation and the advice provided. This fee may be paid by invoice or where authorised by you, deducted from your superannuation or investment account. | The fee may range from \$0 - \$11,000. |
| Ongoing fee for advice (Retainer) (Fee for advice) | This fee may be paid by invoice or where authorised by you, deducted from your superannuation or investment account. | The ongoing advice fee can range from \$0 – \$11,000 per annum. |
| Ad hoc advice | Where you do not wish to participate in an ongoing advice fee arrangement but require ongoing advice on an ad hoc basis | An hourly fee of between \$0 and \$440 may apply. |

Commission

Please note that in relation to the Financial products or life insurance products we recommend, Wealth Foundry Pty Ltd is eligible to receive the following terms of payment:

| Period | Capped % Fee premium | Trailing Commission % of Premium where there is not increase in benefit of the policy |
|----------------|----------------------|---|
| 1 January 2018 | 80% | 20% |
| 1 January 2019 | 70% | 20% |
| 1 January 2020 | 60% | 20% |

Note: There are clawback of commission provisions where policies are cancelled, dependant on age of the policy.

Alternative Remuneration

Wealth Foundry Pty Ltd may from time to time receive a benefit from preferred product providers by way of sponsorship of educational seminars, conferences or training days. Other benefits, such as prizes, awards and hospitality events (e.g. sporting events) may also be received. Details of benefits between \$100 and \$300 will be maintained on a Register. Benefits over \$300 are not allowed to be accepted.

You have a right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or authorised representative.

Relationships and Associations

Any recommendations you receive will be based on your adviser's assessment of your personal circumstances, needs and objectives. These factors underpin the advice you receive but it is important for you to appreciate from time to time our interests, associations, relationships and the benefits we receive may give rise to an actual or potential conflict of interest. We manage and will clearly disclose any conflicts that we believe may influence our advice.

Your adviser may hold an interest in a Financial product. Any significant interest/ownership will be recorded in a register of Financial product holding and, where appropriate, this holding will be disclosed to you in the SOA or ROA.

Privacy

We maintain a record of your personal profile that includes details of your investment objectives, Financial situation and needs. We also maintain records of any recommendations made to you. If you wish to examine your file, you should ask your adviser and they will arrange for you to do so.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. Please refer to Watershed Dealer Services Privacy Policy for further information at <https://www.watershedgroup.com.au/app/uploads/2021/05/Watershed-Privacy-Policy-incl-NDB-June-2020-v3.pdf>

Compensation Arrangements

Professional indemnity insurance is maintained by Watershed Dealer Services to cover advice, actions and recommendations which have been provided by representatives of Wealth Foundry Pty Ltd. The insurance satisfies the requirements imposed by section 912B of the Corporations Act 2001 and related Financial services regulations, such as the Australian Securities and Investments Commission's ("ASIC") Regulatory Guide 126. The Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for <Licensee Name> and our representatives/employees, in respect of our authorisations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any representative/employee, who has ceased work with <Licensee Name> for a minimum of 7 years from the date of ceasing the relationship.

What should you do if you have a complaint?

Wealth Foundry Pty Ltd committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following steps:

1. Contact your adviser and tell them about your complaint. We will respond upon receipt or notification.
2. If your complaint is not satisfactorily resolved within 45 days, please call us or put your complaint in writing. We will try and resolve your complaint quickly and fairly.

Complaints Officer
Watershed Dealer Services Pty Ltd
Phone: +613 9614 8899
Email: contact@watershedgroup.com.au

3. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent Financial services complaint resolution that is free to consumers.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)

In writing to:
Australian Financial Complaints Authority,
GPO Box 3,
Melbourne VIC 3001

The Australian Securities & Investments Commission (ASIC) also has a free call Infoline on 1300 300 630, which you may use to make a complaint or obtain information about your rights.

Contact Details

Wealth Foundry Pty Ltd

Address: Level 2, 302 Stephenson's Road Mt Waverley Vic 3149
Telephone: 03 9095 8210
Email: noel@wealthfoundry.com.au

Watershed Dealer Services Pty Ltd

Address: Lv.22, North Tower, 459 Collins Street, Melbourne VIC 3000
Telephone: +613 9614 8899
Email: contact@watershedgroup.com.au
Website: <http://www.watershedgroup.com.au>

Financial Services Guide Part 2

Wealth Foundry Pty Ltd

This is Part 2 of a Financial Services Guide (FSG) and should be read in conjunction with Part 1.

Wealth Foundry Pty Ltd, the trustee for WF Unit Trust trading as Wealth Foundry, is a Corporate Authorised Representative 412586 of Watershed Dealer Services Pty Ltd ABN 29 162 693 272 AFSL 436357.

Financial Services are provided to you by:

| | |
|---|---|
| Corporate Authorised Representative Name | Wealth Foundry Pty Ltd |
| Australian Company Number | 202 238 290 |
| Corporate Authorised Representative ASIC Number | 412586 |
| Representative Name | Mike Smith |
| Authorised Representative ASIC Number | 427970 |
| Business & Postal Address | Level 2, 302 Stephensons Road Mt Waverley Vic 3149 |

Mike Smith

Mike has been involved in the Financial Services industry for over 16 years and has spent more than 8 years as a Financial Adviser (including specialised Advising to both Corporate and Small Business clients).

Mike is an accredited Self-Managed Super Fund Adviser and specialises in Superannuation strategies and retirement planning.

Mike, along with the rest of the Wealth Foundry team, will only recommend a product or strategy to you after considering its suitability for your individual situation and needs.

Mike Smith is an employee of Wealth Foundry and is authorised by Watershed to offer you the following Services & Products.

- Deposits and payment products
- Cash management trusts and direct fixed interest
- Debentures, stocks or bonds issued by a government
- Securities
- Socially responsible investments and hedge funds
- Retirement savings accounts
- Superannuation and income stream products
- Self-managed superannuation funds
- Standard margin lending facilities and geared investments
- Tax effective investments;

- Master trust products; and
- Life insurance investment products; and Life insurance risk products

Wealth Foundry Pty Ltd pay an annual licensing fee to Watershed and will receive 100% of the brokerage and/or fees paid to Watershed as a result of Products or Services you authorise.

This brokerage is used to provide income after paying for the normal expenses incurred with running a business (for example rent, wages, vehicle, software, stationery, professional fees).

How the adviser is paid

Mike Smith is a salaried employee of Wealth Foundry and he receives payment in the form of a salary.

If a referral fee applies to you, Mike will provide you with further details on the benefits received.

Contacting Mike Smith

P: (03) 9095 8210

E: mike@wealthfoundry.com.au