



FINANCIAL SERVICES GUIDE

DATE: 13 JULY 2019

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

Name	Ian Wheeler
Business Name	Ian Wheeler & Ass. Pty Ltd t/a Wheeler Financial Advisers
Address	14/60 Lillee Crescent, Tullamarine, VIC 3043
Postal address	PO Box 114, Tullamarine, VIC 3043
Telephone	03 9335 5565
Facsimilie	03 9335 5575
Mobile	0408 943 357
Email	admin@wheelerfinancial.com.au
Website	www.wheelerfinancial.com.au

Ian Wheeler & Associates Pty Ltd (Rep No.237223) has been appointed as a corporate authorised representative of Affinia Financial Advisers Limited, AFSL No. 237857. The contact details of Ian Wheeler & Associates Pty Ltd are as above. I have also been appointed as an authorised representative of Affinia to provide financial services on its behalf.

Authorised Representative Number: 255785

Qualifications

- Diploma of Financial Services (Financial Planning)

Memberships

- Association of Financial Advisers (AFA)
- Tax Practitioners Board (TPB)
- Australian Financial Complaints Authority (AFCA)

Experience

- Ian has been working in the Financial Services industry as an Authorised Representative since 2004 and has over 25 years experience in the field.

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, fax or email. Please refer to my contact details above.

MY SERVICES

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
- Life Insurance Risk
- Life Insurance Investment
- Managed Investments inc. IDPS
- Superannuation

FEES AND COMMISSIONS PAID TO AFFINIA

Initial commissions paid to Affinia

Affinia may receive initial commission from the product providers if you decide to purchase a product I recommend. The amount of initial commission / fee is calculated as a percentage of the funds you invest and / or the premium paid by you. The fee may be deducted from the amount invested or commission is paid by the Insurer when you purchase the insurance.

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

- Life Insurance investments, managed investments, superannuation, IDPS products: between 0% - 5% (GST inclusive) of your investment amount; or
- Life Insurance risk products: between 0% - 77% (GST inclusive) of the premium that you pay.

Ongoing commissions paid to Affinia

Ongoing commissions, fees may be deducted regularly from your investment for the length of time that you hold the product. They are usually paid to Affinia by the product provider out of the revenue the product provider earns. In some cases, they may be deducted from your investment.

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

- Life Insurance investments, superannuation, IDPS products: between 0% - 3% (GST inclusive) of your investment amount; or
- Life Insurance risk products: between 0% and 22% (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 Affinia will be between \$0 and \$385

Thereafter, the “ongoing” commission paid to Affinia will be between \$0 and \$110 (assuming there is no change to the premium you pay in subsequent years).

Fees and Charges

For each service I provide you, there are set fees you will pay to Affinia at the time I provide the service. Current fees and charges (GST inclusive) are:

- Statement of Advice (SoA) preparation and presentation fee. This ranges from \$330 up to a maximum of \$1,550.
- Consultation fee - \$385 per hour
- Implementation Fee- from 0.44% up to a maximum of 2.2% based on the value of your investment.

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

Referrals

If you have been referred to me, the referrer may receive up to 50% of the initial commission received.

How my associates and I are remunerated

When Affinia receives either a fee or an initial or ongoing commission as a result of a recommendation, Ian Wheeler & Associates Pty Ltd 100% of the commission and fees paid to Affinia.

I am a director, shareholder & employee of Ian Wheeler & Associates Pty Ltd and Ian Wheeler & Associates Pty Ltd pays me a salary based on my experience and capability.

Other benefits I may receive

As an authorised representative of Affinia 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.

AFFINIA FINANCIAL ADVISERS LIMITED

ABN 13 085 335 397 AFSL No. 237857

Level 16, 363 George Street
Sydney NSW 2000

GPO Box 5380 Sydney NSW 2001

T 1300 AFFINIA (1300 233 464)

E hello@affinia.com.au

www.affinia.com.au