# ABOUT YOUR ADVISER

## Aaron Leslie |Authorised Representative Number: 000457192

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**King Financial Group Vic Pty Ltd**

Corporate Authorised Representative Number 000398310

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Wealth Effect Advisory Pty Ltd (ABN 88 629 171 722 | AFSL 514437) authorises your financial adviser to distribute this document. This document forms part of and should be read in conjunction with the Wealth Effect Advisory Pty Ltd Financial Services Guide (FSG).

## ABOUT ME

I commenced my career as a financial adviser in 2010 and became an authorised representative of Wealth Effect Advisory Pty Ltd on 29/6/2022.

I hold the following qualifications:

- Certified Financial Planner (CFP), 2017
- Self-Managed Super Funds - Kaplan, 2017
- Diploma of Financial Planning - 2013
- Bachelor of Commerce (Economics), 2010

I have met the following Financial Advisers Standards and Ethics Authority (FASEA) requirements:

- Passed the Financial Advisers Exam

I am authorised to provide the following financial services:

| **Superannuation and Retirement Planning** |
|---|
| Personal Superannuation<br>Pensions and Annuities<br>Self-Managed Superannuation<br>Centrelink / Veterans' Affairs Assistance<br>Aged Care |
| **Wealth Creation and Investments** |
| Deposit Products<br>Investment Bonds<br>Managed Investments<br>Exchange Traded Products<br>Listed Securities (Shares and other products)<br>Gearing |
| **Wealth Protection** |
| Personal Insurance<br>Business Insurance<br>Insurance Claims Assistance |
| **Other Financial Planning Services** |
| Budgeting and Cashflow Management<br>Debt Management<br>Estate Planning Assistance |

## My remuneration

I am remunerated by:

- Salary plus bonus (if applicable)

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your Adviser provides a recommendation for a financial product or service, your Adviser may be remunerated through either:

- An initial fee for service; or
- A periodic or ongoing fee for service; or
- Implementation fee; or
- Insurance commissions; or
- A combination of any of the above.

Details of the ranges and amounts of remuneration are set out below. Amounts are inclusive of GST.

## Initial Fees

Your initial meeting with King Financial Group is complimentary.  We spend 60-90 minutes creating your personal wealth map which is all about getting to know you, what's truly important to you and why.

It also gives you the opportunity to find out more about us and make sure that we are the right fit for you. Should you decide to proceed with engaging our services, we will require you to sign an Engagement Agreement which will confirm the service and fees before we proceed any further.

### Initial Upfront Fees

| Remuneration Type | From | To |
|---|---|---|
| SoA Preparation Fee | $3,300 | $16,500 |
| Implementation Fee | $1,100 | $5,500 |

### Ongoing Advice Fees

| Remuneration Type | Ongoing (pa) |
|---|---|
| Adviser Service Fee | $3,300 to $25,000 |

### Insurance Commission

| Remuneration Type | From | To |
|---|---|---|
| Insurance Commission* | 0% to 66%^ | 0% to 35% |

All fees or commissions are initially paid to Wealth Effect Advisory Pty Ltd before being distributed to King Financial Group.

*Based on a % of funds invested or insurance premiums

^Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020 commission of up to 130% will apply to additional cover.

### Ad hoc Advice Fees

For any work or meetings that are beyond the scope of the agreed ongoing service package, you may be charged between $440 to $660 (incl GST) per hour. Should an ad hoc fee apply to your situation, your Adviser will discuss this with you and obtain written approval before proceeding any further.

## Benefits, interests and associations

The business, associated entities or I have arrangements with the following parties that may be capable or reasonably seen to be capable of influencing my advice. Arrangements may include payments or benefits and/or where another party may benefit financially should you utilise certain services or products.

Where applicable the specifics of any benefits or payments made or received will be disclosed to you in writing and agreed at the time of providing advice.

### Related Companies

King Financial Group is a privately owned group of financial services companies including Wealth Effect Advisory Pty Ltd, King Financial Group Vic Pty Ltd, King Financial Group (NSW) Pty Ltd, King Financial Group (QLD) Pty Ltd, and Thrive Capital Partners Pty Ltd.

King Financial Group Vic Pty Ltd, King Financial Group (QLD) Pty Ltd, King Financial Group (NSW) Pty Ltd are and Thrive Capital Partners Pty Ltd are corporate authorised representatives of Wealth Effect Advisory Pty Ltd AFSL 514437.

### Shareholdings

King Financial Group also has associations with other businesses that may influence, or be seen to influence, the advice that your adviser provides you. Your Adviser may recommend you engage Coveright Insurance Brokers Pty Ltd or PC Rowland Accounting Pty Ltd which are related companies of the King Financial Group.

Your Adviser will disclose any relevant shareholdings and any other potential conflicts within the Adviser Profile and/or advice document.

### Referral Parties

King Financial Group can refer you to a lender who can assist you with your lending needs and objectives. In doing so, King Financial is not providing you with credit advice, and refers you to an appropriately licensed lending professional to present suitable options. If the referral results in a successful loan drawdown, King Financial receives a payment of up to 0.42% of the loan amount. The exact figure paid will be determined by your loan amount and is disclosed on your loan offer from the lender; however this amount is not added to your loan amount – it is paid by the lender.

### Product Arrangements

Your Adviser may recommend you invest in a Thrive Capital Partners Pty Ltd investment portfolio of which 0.30% p.a. is paid to Wealth Effect Advisory Pty Ltd.  This is to cover the costs of the investment committee.

Your Adviser may recommend you invest in a King Managed Portfolio. Wealth Effect Advisory Pty Ltd is the Portfolio Manager of the King Managed Portfolios.