Adviser Profile –

Version 3 Part 2

Date created – 01 / 01 / 2019

Part 2 (Adviser Profile) contains the following sections:

- About Your Adviser (Section 1);
- The Services I Provide (Section 2);
- Fees and Charges (Section 3); and
- Contact and Acknowledgment (Section 4).

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 1 January 2019 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative of Key Financial Planners Pty Ltd ('Key Financial Planners').

I am authorised by Key Financial Planners to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSG. I have also been authorised by Key Financial Planners to distribute this FSG.

Key Financial Planners Pty Ltd
ACN 159 904 284 holder of
Australian Financial Services Licence No. 492022 ('AFSL')

17 Murray Street
Nuriootpa SA 5355

Email: admin@keyfinancial.net.au
Website: www.keyfinancial.net.au

SECTION 1

ABOUT YOUR ADVISER

WHO IS YOUR FINANCIAL ADVISER?

Your Financial Adviser is Wendy Chapman.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Wendy Chapman and Key Financial Planners Pty Ltd. The term 'Representatives' refers generally to Key Financial Planner's Authorised Representatives.

Wendy's Authorised Representative number is 001004134.

WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

Wendy has over 28 years within the financial services industry.

Wendy has spent over 12 years as a Financial Adviser offering advice to clients. Prior to Key Financial Planners, Wendy was a Financial Adviser with various financial organisations, including National Australia Bank as a Financial Planner.

WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

Wendy holds an Advanced Diploma of Financial Planning and is a member of the Financial Planning Association of Australia Limited.

Wendy is currently completing her Masters of Financial Planning.

DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

Wendy - I have an association with Key Financial Planners (ACN: 159 904 284) as an employee.

Key Financial Planners Pty Ltd has an association with Stephen Fechner & Jason Schiller of Dito Plus Pty Ltd as shareholders of Key Financial Planners. Fees and commissions are paid to Key Financial Planners. Stephen Fechner & Jason Schiller receive a proportion of the fees and commissions as a shareholder in Key Financial Planners. Stephen Fechner & Jason Schiller are not Authorised Representatives of Key Financial Planners are not a related company of Key Financial Planners.

SECTION 2

THE SERVICES I PROVIDE

WHAT AREAS IS YOUR FINANCIAL ADVISER AUTHORISED TO PROVIDE ADVICE ON?

I am authorised by Key Financial Planners to provide financial services, including advice or services in the following areas:

- Deposit & payment products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Retirement savings account products;
- Superannuation products (Including Self - Managed Super Funds)

ARE THERE ANY SERVICES YOUR FINANCIAL ADVISER IS NOT AUTHORISED TO PROVIDE?

I am not authorised by Key Financial Planners to provide advice or services in the following areas:

- Standard margin lending facilities;
- Derivatives;
- Securities (e.g. shares);

Please ask me if you would like a referral for these services. If I receive a specific fee for this referral, it is disclosed below in Section 3 ‘Fees and Charges’. It may also be disclosed in an advice document such as a Statement of Advice (‘SoA’), if I provide you with personal advice.

HOW CAN YOU PROVIDE YOUR INSTRUCTIONS TO ME?

You may provide instructions to me by using any of the contact details provided in Section 4 ‘Contact & Acknowledgment’.

PRIVACY STATEMENT

In addition to the information provided in the Key Financial Planners FSG Version 2 Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at www.keyfinancial.net.au and/or by calling us on (08) 8561 2400.

key financial planners
secure your future

SECTION 3

FEES AND CHARGES

HOW WILL YOUR FINANCIAL ADVISER BE PAID FOR THE SERVICES PROVIDED?

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to Key Financial Planners.

Key Financial Planners receives all fees and commissions payable for the services I provide.

I receive a salary as an employee of Key Financial Planners.

WHAT IS YOUR FINANCIAL ADVISERS FEE STRUCTURE?

As part of detailed financial planning, there are costs to you at various stages of the process. Before making any recommendations, I will discuss and agree the fees with you.

Advice fees are inclusive of GST and payable by you at the following stages:

1.) **Recommendation**: For having a personalised financial plan (SoA) prepared, a plan preparation fee (up to $5,500) is payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.

2.) **Implementation**: I may charge a placement fee and/or implementation fee to implement the recommendations in your financial plan. These are payable when you decide to proceed with the implementation of any one or more recommendations that I provide to you. The actual fee will depend on the complexity of your situation and the amount of funds invested, but will not exceed a range from $550 (min) to $5,500 (max).

3.) **Ongoing Advice Service and Reviews**: If you choose to have me conduct a review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you, you may be charged a review fee. If you choose to have me provide an ongoing advice service, you may be charged a fee ranging from $275 to $16,500 pa.

Where a placement fee and/or implementation fee is charged, I may rebate all or part of the initial commissions and/or ongoing commissions received from a product issuer, by way of an increase in your investment amount.

Where I receive an initial commission and/or ongoing commission amount, I may rebate all or part of the implementation and/or placement fee to you.

Note: Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements at the time of receiving any recommendation.

WHAT AMOUNTS DO MY EMPLOYER AND OTHER RELATED ENTITIES RECEIVE FOR FINANCIAL SERVICES?

Key Financial Planners receives 100% of fees, commissions and incentives. The directors of Key Financial Planners have a profit share arrangement to distribute company profits annually to shareholders.

WHAT OTHER BENEFITS DOES YOUR FINANCIAL ADVISER RECEIVE?

In addition to the remuneration detailed above, I am eligible to qualify for other benefits and entitlements as detailed below:

From time to time, I may accept alternative forms of remuneration from product providers or other parties (up to a value of $300), such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit that we receive and other benefits that relate to information technology software support provided by a product issuer or that relate to educational and training purposes. A copy of the register is available on request for a small charge.

WILL YOUR FINANCIAL ADVISER BE PAID WHEN MAKING A REFERRAL?

We may receive a payment for making a referral to an external specialist such as an accountant, mortgage broker or solicitor. Any amount payable will be disclosed in the SoA provided to you. This will be paid by the external specialist and will be at no additional cost to you.

If you have been referred to me by an external party and you accept the services we provide, we may make a payment to the external party for that referral. Any amount payable will be disclosed in the SoA provided to you. This will be paid by us to the external party and will be at no additional cost to you.

SECTION 4

CONTACT

HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

Your Financial Adviser:
Wendy Chapman

Phone: (08) 8561 2400
Fax: (08) 8561 2499
Email: wendy@keyfinancial.net.au
Website: www.keyfinancial.net.au

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