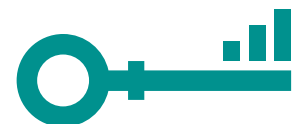


wmm  
WEALTH MANAGEMENT MATTERS

# FINANCIAL SERVICES GUIDE



**KEY WEALTH**  
MANAGEMENT

# Financial Services Guide

Provided by

Sapphire Financial Planning Pty Ltd ABN 48 600 234 259, trading as Key Wealth Management,  
Authorised Representative No. 462040 (**Key Wealth Management**)

Katie McKenna Authorised Representative No. 294074

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

As authorised representatives of Wealth Management Matters Pty Ltd ABN 34 612 767 807,  
AFSL No. 491619 (**Licensee**)

Date: 02/04/2022.

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.

## Not Independent

Because:

- we receive commissions on the sale of life risk insurance products that are not rebated in full to clients;

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

## 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.

## Financial services we are authorised to provide

The Licensee has authorised to provide personal advice and dealing services to both retail and wholesale clients for the following financial products:

- deposit and payment products (basic and non-basic deposit products);
- debentures, stocks or bonds issued or proposed to be issued by a government;
- life risk insurance;
- interests in managed investments schemes including investor directed portfolio services;
- retirement savings accounts products;
- securities;
- standard margin lending facility; and
- superannuation.

Key Wealth Management is a corporate authorised representative of the Licensee. Any financial services will be provided by Key Wealth Management and its sub-authorised representatives, who are listed in the Adviser Profile section. More details about them, including the financial services they are authorised to provide, is included in the Adviser Profile section.

### **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 Key Wealth Management. Katie McKenna is the owner of the shares on issue in Key Wealth Management and shares in the profits that Key Wealth Management makes.

All fees quoted are inclusive of GST.

### **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. For example, the plan-based fees start from \$660 for a limited advice plan and vary depending on scope and complexity of the advice provided. These fees will be agreed with you beforehand as part of an engagement letter and will be disclosed in a SoA or RoA which will be provided to you.

You may be charged a fee for implementing the advice we have recommended to you. The current hourly base rate is \$275 per hour with a minimum of \$2,750 for implementation. The time spent will vary depending on the complexity of advice and facilitation required, as well as the process to check and confirm that the correct action has been undertaken on your behalf.

If you are not receiving ongoing services from us and wish to engage us to provide once-off strategic or placement advice only, you may be charged an hourly rate of \$275 per hour.

### **Ongoing fees**

Our ongoing advice service fees depend on the ongoing service that we provide to you. This fee will be agreed with you in advance in an ongoing service agreement and may be paid annually, monthly or as per your agreement. This fee is based on a combination of factors such as the amount you elect to invest, the complexity of the structure involved, the number and types of investments and the level of ongoing service that is required. The current hourly rate is \$275 per hour with a minimum of \$1,650 per annum.

### **Insurance commissions**

We receive an initial commission when you take out an insurance policy we recommend. This initial commission is based on the value of your premium, which will be capped under an upfront structure at 66% from 1 January 2020. Ongoing commissions under an upfront structure will be capped at 22%

of the annual premium paid. Both initial and ongoing commission under a level structure will be capped at 31%.

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**

Katie McKenna is paid a base salary and does not receive commissions from product issuers. However, Katie McKenna owns shares on issue in Key Wealth Management and shares in the profits that Key Wealth Management makes.

### **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 exist.

### **Conflicts of Interest**

Katie McKenna 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:

GPO Box 3

Melbourne VIC 3001

Ph: 1800 931 678

Fax: 03 9613 6399

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

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

Our Complaints Handling Procedure is available on request and at our website at <https://www.wealthmanagementmatters.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 <https://www.wealthmanagementmatters.com.au/>

### **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 2001 (Cth). 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:

#### *Licensee's contact details*

Wealth Management Matters Pty Ltd  
62 Woodlark Street LISMORE NSW 2480  
T 02 6619 1939  
E [admin@wealthmm.com.au](mailto:admin@wealthmm.com.au)

#### *Key Wealth Management's details*

The Globe Building 190 Cheapside Street MARYBOROUGH QLD 4650  
T 07 4121 7477  
F 07 4121 7577  
E [katie@keywm.com.au](mailto:katie@keywm.com.au)

# Adviser Profile

This adviser profile forms part of the FSG dated 02/04/2022.

*About Katie McKenna*

## Qualifications

- Diploma of Financial Services (Financial Planning)
- Advanced Diploma of Financial Services (Financial Planning)
- Certificate IV In Financial Planning

## Memberships

- AFP® Member Financial Planning Association of Australia

## Financial Advisers Register

Further Information about Katie's Qualifications and memberships can be found on the [Financial Advisers Register](#).

## Authorised financial services

The Licensee has authorised Katie McKenna to provide personal advice and dealing services to both retail and wholesale clients for the following financial products:

- deposit and payment products (basic and non-basic deposit products);
- debentures, stocks or bonds issued or proposed to be issued by a government;
- life risk insurance;
- interests in managed investments schemes including investor directed portfolio services;
- retirement savings accounts products;
- securities;
- standard margin lending facility;
- superannuation.



WEALTH MANAGEMENT MATTERS

WEALTH MANAGEMENT MATTERS PTY LTD  
ABN 34 612 767 807 | AFSL 491619

HEAD OFFICE:  
62 WOODLARK STREET, LISMORE, NSW 2480.  
PO BOX 199, LISMORE NSW 2480. T 02 6619 1939