

# Financial Services Guide

## Part 2

Version 1 | January 2019

## ADVISER PROFILE

### GUIDE TO OUR RELATIONSHIP WITH YOU AND OTHERS

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 1 November 2018 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative of Keystone Partnership Pty Ltd ABN 22 169 650 720 and Australian Financial Services Licence No. 466137 ('Keystone').

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

Keystone Partnership Pty Ltd  
ABN 22 169 650 720  
Australian Financial Services Licence No: 466137

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PO Box 46, Westcourt Q 4870

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Website: [www.keystonepartnership.com.au](http://www.keystonepartnership.com.au)



## Walden Financial Planning

### SECTION 1 ABOUT YOUR ADVISER

#### WHO IS YOUR FINANCIAL ADVISER

Your Financial Adviser is Brigitte Doyle.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Brigitte Doyle and Walden Financial Planning. The term 'Representatives' refers generally to Keystone's Authorised Representatives.

My Authorised Representative number is 001272415 and the Corporate Authorised Representative number is 472958.



#### WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

Brigitte has been a Paraplanner with Walden Financial Planning for 12 years and is also a licensed Financial Planner.

Brigitte has knowledge in all areas of Personal Financial Planning but is especially interested in the benefits of well-structured financial advice for women.

Brigitte has completed her Diploma of Financial Planning through Kaplan.

#### WHAT QUALIFICATIONS OR PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

I hold the following qualifications:

- Diploma of Financial Planning
- Certificate of Self-Managed Superannuation Funds





Walden Financial Planning

### **DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?**

I have an association with Walden Financial Services Pty Ltd (ABN 99 084 104 450) as a employee. Fees and commissions are paid to Walden Financial Services Pty Ltd by Keystone. Walden Financial Services Pty Ltd is also a Corporate Authorised Representative of Keystone and is not a related company of Keystone. Walden Financial Services Pty Ltd's Authorised Representative number is 472958.

## **SECTION 2 THE SERVICES I PROVIDE**

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

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

- Financial planning strategic advice;
- Managed investments
- Personal insurance
- Superannuation products and Retirement planning
- Securities (eg. shares); and
- Self Managed Super Funds related advice

### **ARE THERE ANY SERVICES YOUR FINANCIAL ADVISER IS NOT AUTHORISED BY KEYSTONE TO PROVIDE?**

I am not authorised by Keystone to provide advice or services in the following areas:

- Derivatives
- Structured investments
- Margin lending and geared investments

### **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 & Acknowledgement'.

### **PRIVACY STATEMENT**

In addition to the information provided in the Keystone FSG 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.keystonepartnership.com.au](http://www.keystonepartnership.com.au) and/or by calling us on 0427 881 227.

Should you wish to use my advisory services, I will provide you with a SoA which contains my recommendations to you and this may include a recommendation for you to use the MDA Service offered by Keystone.

If you choose to accept the MDA Service, you must first enter into an MDA Service agreement with Keystone which is contained in your SoA by signing, amongst other documents which authorise me to transact on your wrap account/s, the Authority to Proceed attached to the SoA.





## 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 Keystone.

Keystone receives all fees and commissions payable for the services we provide, and pays 100% of all the fees and commissions it receives to Walden Financial Services Pty Ltd. A proportion of all the fees and commissions Walden Financial Services Pty Ltd receives per annum, up to \$60,000 per financial year is payable to Keystone.

### WHAT IS YOUR FINANCIAL ADVISER'S 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 on the fees with you.

Advice fees are payable by you at the following stages:

- 1) **Recommendation:** For having a personalised financial plan (Statement of Advice – 'SoA') prepared, a plan preparation fee (up to \$6,600 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) 1.1% of the initial funds invested, or
  - (b) The maximum of entry fees or contribution fees specified in the Product Disclosure Statement (PDS) for the recommended product; whichever is greater.
- 3) **Ongoing 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 service, you may be charged a fee of up to 1.1% p.a. of total funds under management.

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 the 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?

All fees, commissions and incentives are received by Walden Financial Services Pty Ltd trading as Walden Financial Planning.





Walden Financial Planning

#### **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 we 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 (eg. 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 relates 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?**

If you have been referred to me by an external party and you accept the services I provide, I 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 me to the external party and will be at no additional cost to you.





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## SECTION 4 CONTACT & ACKNOWLEDGEMENT

### HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

<b>Your Financial Adviser:</b>	Mobile:	0410 477 936
	Email:	<a href="mailto:brigitte@waldenfinancialplanning.com.au">brigitte@waldenfinancialplanning.com.au</a>
<b>Practice Details:</b>	Phone:	(07) 4032 3655
	Fax:	(07) 4032 4244
	Email:	<a href="mailto:info@waldenfinancialplanning.com.au">info@waldenfinancialplanning.com.au</a>
	Address:	9/146-156 Anderson Street Manoora QLD 4870
	Postal:	PO Box 258B Bungalow QLD 4870
	Website:	<a href="http://www.waldenfinancialplanning.com.au">www.waldenfinancialplanning.com.au</a>





**ACKNOWLEDGEMENT – CLIENT COPY**

I/We acknowledge that I was/we were provided with the Keystone Financial Services Guide Part 1 dated 1 November 2018 and Part 2 (Adviser Profile) dated 1 January 2019 as follows:

Client Name: \_\_\_\_\_

Client Signature: \_\_\_\_\_

Date  
received: \_\_\_\_\_

Client Name: \_\_\_\_\_

Client Signature: \_\_\_\_\_

Date  
received: \_\_\_\_\_

**Complete as follows if Financial Services Guide is mailed to Client(s):**

I confirm that I sent a copy of the Keystone Financial Services Guide Part 1 dated 1 November 2018 and Part 2 (Adviser Profile) dated 1 January 2019 as follows:

Sent to (Client Name(s)): \_\_\_\_\_

Sent on (Date): \_\_\_\_\_

Sent by (Name): \_\_\_\_\_



Detach copy for File

**ACKNOWLEDGEMENT – ADVISER COPY (to be retained on client file)**

I/We acknowledge that I was / we were provided with the Keystone Financial Services Guide Part 1 dated 1 November 2018 and Part 2 (Adviser Profile) dated 1 January 2019 as follows:

Client Name: \_\_\_\_\_

Client Signature: \_\_\_\_\_ Date received: \_\_\_\_\_

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