Financial Services Guide

Version 2.1 | 6th October 2021

ADVISER PROFILE

GUIDE TO OUR RELATIONSHIP WITH YOU AND OTHERS

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 6th October 2021 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative of Advice Links Pty Ltd ABN 41 632 750 906 and Australian Financial Services Licence No. 517955.

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

Advice Links Pty Ltd
ABN 41 632 750 906
Australian Financial Services Licence No: 517955

Unit 9/146-156 Anderson Street , Manoora, QLD 4870
PO Box 258B, Bungalow QLD 4870

Email: contact@advicelinks.com.au
Website: www.advicelinks.com.au

Walden Financial Planning

SECTION 1 ABOUT YOUR ADVISER

WHO IS YOUR FINANCIAL ADVISER

Your Financial Adviser is Drew Walden.

In this document, the terms ‘I’, ‘me’, ‘us’, ‘we’ and ‘our’ refer to Drew Walden and Walden Financial Planning. The term 'Representatives' refers generally to Advice Links Authorised Representatives.

My Authorised Representative number is 245285 and the Corporate Authorised Representative number is 472958.

WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

I have extensive experience in the financial planning industry.

I have spent over 25 years as a Financial Adviser offering advice to individual clients as well as small and large business clients.

WHAT QUALIFICATIONS OR PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

I hold the following qualifications:

- Diploma of Financial Planning
- Advanced Diploma of Financial Services
- Master of Financial Planning
- Certificate of Margin Lending
- Certificate of Self-Managed Superannuation Funds
- Certified Financial Planner

I hold the following memberships:

- Financial Planning Association

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 director. Fees and commissions are paid to Walden Financial Services Pty Ltd by Advice Links for distribution to me. Walden Financial Services Pty Ltd is also a Corporate Authorised Representative of Advice Links and is not a related company of Advice Links. Walden Financial Services Pty Ltd’s Authorised Representative number is 472958.

I am a Director and Responsible Manager of Advice Links Pty Ltd and a shareholder in Advice Links Pty Ltd.

SECTION 2 THE SERVICES I PROVIDE

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

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

- Basic Deposit products;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Standard margin lending facilities;
- Securities (eg. shares);
- Superannuation products; and
- Self Managed Super Funds

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

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

- Derivatives
- Structured 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'.

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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 Advice Links.

Advice Links 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 is paid to Advice Links for Licencee services. This fee is an annual fixed amount based on the commercial cost to operate Advice Links Pty ltd and is reviewed each year.

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) **Fee for Service**: One-off fee for having an appointment for preliminary discussions where no advice is provided or required. This is charged on an hourly basis of $330 per hour or as agreed with your adviser.

2) **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.

3) **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:

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 or a flat annual fee.

   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.

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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.

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?

We do not accept payment for making a referral to an external specialist such as an Accountant , Solicitor, Finance/Mortgage broker or Insurance adviser.

If you are refered to us by an external party , we do not provide any payments to that party for the referal.

SECTION 4 CONTACT & ACKNOWLEDGEMENT

HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

Your Financial Adviser:	Mobile:	0418 184 713
	Email:	drew@waldenfinancialplanning.com.au
	Phone:	(07) 4032 3655
Practice Details:	Fax:	(07) 4032 4244
	Email:	info@waldenfinancialplanning.com.au
	Address:	9/146-156 Anderson Street
		Manoora QLD 4870
	Postal:	PO Box 258B
		Bungalow QLD 4870
	Website:	www.waldenfinancialplanning.com.au

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ACKNOWLEDGEMENT – CLIENT COPY

I/We acknowledge that I was/we were provided with the Advice Links Financial Services Guide Part 1 dated 6th October 2021 and Part 2 (Adviser Profile) dated 6th October 2021.

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 Advice Links Financial Services Guide Part 1 dated 6th October 2021 and Part 2 (Adviser Profile) dated 6th October 2021 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 Advice Links Financial Services Guide Part 1 dated 6th October 2021 and Part 2 (Adviser Profile) dated 6th October 2021.

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