WealthTrain

FINANCIAL SERVICES GUIDE

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Daniel McGregor
Authorised Representative Number 1253135

Wealth Train Pty Ltd
Corporate Authorised Representative Number 1258202

Independent Financial Advice and Education Pty Ltd
AFSL: 520963
ABN: 50 636 944 333
2/3 Hampden Avenue
Orange, NSW 2800
Telephone: 0411 484 464

0411 484 464

wealthtrain.com.au

PO Box 5001, Orange 2800

daniel@wealthtrain.com.au

FINANCIAL SERVICES GUIDE

The purpose of this document

1.To assist you to determine whether to use any of the services described herein;
2.This FSG includes details of how we and our associations are remunerated for our services;
3.This FSG contains details about how complaints against us will be handled.

Who will be providing advice to you and through what licence:

Corporate Authorised Representative ("CAR"):	Wealth Train Pty Ltd
ABN:	39 621 286 146
Corporate authorised representative number:	1258202
Directors of the CAR:	Daniel McGregor
Authorised representative number:	1253135
Phone:	0411 484 464
Office address:	2/3 Hampden Avenue, Orange 2800
Postal address:	PO Box 5001, Orange 2800
Email address:	daniel@wealthtrain.com.au
Website:	wealthtrain.com.au

Your CAR is authorised to give advice under the following licence:

Australian Financial Services Licensee:	Independent Financial Advice and Education Pty Ltd
Australian Financial Services License Number:	520963
ABN:	50 636 944 333
Registered address:	2/3 Hampden Avenue, Orange NSW 2800
Postal address:	PO Box 5001, Orange NSW 2800
Phone:	0411 484 464

The services your CAR is authorised to offer:

- Investment and wealth creation advice
- Retirement planning
- Risk assessment and management
- Life insurance broking
- Mortgage and Debt Management advice
- Financial planning following redundancy
- Estate planning and business succession planning
- Asset protection advice
- Superannuation advice
- Salary packaging and tax planning
- Portfolio monitoring and reviews

A combination of personal and general advice is offered on these services. Please note that while your CAR can provide advice on debt management strategies, it is not licensed to engage in credit activities such as providing credit contracts or leases, securing obligations under credit contracts, or other credit provision services. If necessary we will refer you to a reputable mortgage broker for these types of services.

Your CAR is authorised to give advice on the following types of product:

- Deposit products and debentures
- Unit trusts, hedge funds, bank accounts, term deposits and cash management trusts
- Listed investment companies and exchange traded funds
- Listed and unlisted property trusts and syndicates
- Fixed interest securities, preference shares, debentures and mortgage trusts
- Listed shares
- Master trusts and wrap accounts
- Retail, industry and self-managed superannuation funds (SMSFs)
- Retirement savings accounts
- Managed investment schemes
- Life, trauma, total and permanent disability, income protection and business expenses insurance.

Who we act for when providing our authorised services

We act for you as our client and not for any product issuer or financial institution.

How your CAR is paid (as well as any other relevant parties)

Wealth Train does not charge asset fees nor receive commissions without rebating them in full to our client. We charge a fee for service which is an hourly rate (currently $175 an hour including GST) or a contractually agreed fixed price.

The cost of the advice will be proportional to the skill and knowledge required for the type of work, the degree of responsibility applicable to the work and the time required to prepare your Statement of Advice. This agreement will be documented in a Retainer Agreement and payment is required when we are retained. Payment can be made via credit card (charges apply) or direct debit from a nominated account of your choice, We do not accept cash or cheques.

Details of any potential conflicts of interest

Neither **Wealth Train** nor **Independent Financial Advice and Education** has any ownership or contractual links with any financial product manufacturer that could restrict or unduly influence its advice. We have no incentive to recommend the product of one institution over another.

In providing advice and service to its clients **Wealth Train** retains the services of other professionals from time to time. This includes accountants, auditors, solicitors, insurance advisers and other independent consultants. **Wealth Train** does not receive or pay referral fees to any party for referring clients to us.

Instructions from you

You can provide me with instructions and instruct me to buy or sell your financial products by telephone, letter, or email.

Disputes handling

We are a financial member of the Australian Financial Complaints Authority Limited, an ASIC approved External Disputes Resolution scheme.

AFCA can be reached at 1800 931 678

AFCA's mail address is GPO Box 3, Melbourne Vic 3001

AFAC's website is www.afca.org.au

Compensation arrangements

We believe we have put in place compensation arrangements (via maintenance of professional indemnity insurance and adequate financial provision for any policy excess) that are adequate having regard to the size, nature and complexity of our business. We believe that these arrangements are sufficient for the purpose of meeting our compliance obligations under section 912B of the Corporations Act.

Privacy of client information

I maintain a record of your personal profile, which includes details of your objectives, financial situation and needs. I also maintain records of any recommendations made to you.

I am committed to implementing and promoting a privacy policy that will ensure the privacy and security of your personal information. A copy of that privacy policy is available on request.