

FINANCIAL SERVICES AND CREDIT GUIDE

Version 8 - 01 November 2018

This Financial Services Guide (FSG) and incorporated Credit Guide has been issued by Waterfall Way Associates Pty Ltd. Waterfall Way Associates Pty Ltd is referred to in this FSG as 'we', 'us', 'our' and 'WWA'

The purpose of this FSG is to inform you:

- **Who we are and how we can be contacted**
- **What financial services (and credit assistance) we are authorised to provide**
- **How we are remunerated**
- **Who to contact if you have a complaint**

Personal financial advice takes into account one or more of your objectives, financial situation and needs. This may be in the form of one or more Statements of Advice (SoA). Our SoA to you will contain the advice, the basis on which it is given, information about fees, commissions and any relationships or potential conflicts of interest which are relevant to the provision of the advice

If we recommend that you acquire a particular financial product, we will provide you with a Product Disclosure Statement (PDS) where applicable. A PDS contains information about a particular product and will assist you in making an informed decision in relation to the acquisition of that product

You have the right to request a copy of any advice we have provided to you

WHO WE ARE

Licensee

WATERFALL WAY ASSOCIATES PTY LTD is called a licensee. We have been issued with an Australian Financial Services Licence (AFSL No 318105) and an Australian Credit Licence (ACL No 318105) by the Australian Securities and Investment Commission (ASIC). We are registered as tax (financial) advisers with the Tax Practitioners Board (TPB registration number 24785223)

These licences permit WWA to provide financial advice and credit assistance to retail clients. Waterfall Way Associates has appointed representatives (advisers) to provide advice and credit assistance to clients and a Responsible Manager who is ultimately responsible for the advice provided

WWA maintains professional indemnity insurance that complies with the requirements of the *Corporation Act 2001* (s 912B) and the *National Consumer Credit Protection Act 2009* [s48 (1)]. The policy covers work done for WWA by representatives after they have ceased employment with WWA. This policy does not cover losses from normal market movements

Advisers

Your adviser is Dacian Moses CFP® BEc Dip FP Dip FMBM. He is a representative of WWA and can be contacted on 02 6650 0522 or by email on dmoses@waterfallfp.com.au or by mail at Suite 607, 24 Moonee Street, COFFS HARBOUR NSW 2450. Dacian has an Economics Degree, a Diploma of Financial Planning and a Diploma of Finance and Mortgage broking. Dacian is a Certified Financial Planner® and is a member of the Financial Planning Association of Australia Ltd (FPA) and the Mortgage & Finance Association of Australia. Dacian Moses has extensive experience in financial services and has been a financial planner since 1993

Dacian and WWA's clients are supported by Tim Harris CFP® BA (Hons) MAS Dip FP, who may also provide you with advice. He is a representative of WWA and can be contacted on 02 6650 0522 or by email on tharris@waterfallfp.com.au or by mail at Suite 607, 24 Moonee Street, COFFS HARBOUR NSW 2450. Tim has a Bachelor of Arts, a Master of Accounting Studies and a Diploma of Financial Planning. Tim is a Certified Financial Planner® and is a member of the FPA. Tim Harris has extensive experience in financial services and has been a financial planner since 1994

Dacian and WWA's clients are also supported by Darren Barkway BBus (Acc & Fin), who may also provide you with advice. He is a representative of WWA and can be contacted on 02 6650 0522 or by email on dbarkway@waterfallfp.com.au or by mail at Suite 607, 24 Moonee Street, COFFS HARBOUR NSW 2450. Darren is an Associate Member of the FPA. Darren Barkway has been employed at WWA since 2017 as a graduate para-planner/trainee adviser

Responsible Manager

As the owner/director of WWA, Dacian Moses is the nominated Responsible Manager and is ultimately responsible for the advice

THE SERVICES WE PROVIDE

Self-managed superannuation fund advice	Retirement income and investment planning
Transition to retirement strategies	Financial planning strategy development
Personal superannuation advice	Portfolio management services
Cash flow management	Debt management
Personal insurance	Estate planning
Tax planning	Aged care funding

We are authorised to provide financial product advice and arrange for the acquisition, variation or disposal of the following types of financial products:

Superannuation	Retirement savings accounts
Securities	Government debentures, stocks or bond
Deposit and payment products	Investment life insurance products
Standard margin lending facilities	Life risk insurance products
Managed investment schemes (including Investor Directed Portfolio Services)	

We are also authorised to provide credit assistance. As part of our personal financial planning advice process we may suggest and assist you to apply for or remain in a particular credit contract with a particular credit provider. If we provide credit assistance, you are entitled to request a written copy of any assessment of whether a credit contract or consumer lease is unsuitable for you

Your adviser can only recommend products that are included on our authorised product list and/or have been authorised by our research and technical committee

HOW WE ARE PAID

Waterfall Way Associates Pty Ltd is paid for its services on a fee basis with a full rebate of any commission generated by our activities on your behalf

We charge a fee of \$330 (incl. GST) for the first consultation and a minimum fee of \$1,100 (incl. GST) to prepare a written Statement of Advice (SoA) which also details our fees for the implementation of any investments recommended. Complex SoAs may cost in excess of \$6,600 (incl. GST). We will provide terms of engagement, including a cost estimate, for the preparation of advice before commencement

We provide ongoing financial planning advice on a 'fee for service' basis. Our preference is for a fixed annual retainer paid monthly in advance. The actual cost of all fees is detailed in writing at the time of making written recommendations

Waterfall Way Associates Pty Ltd, Dacian Moses, Tim Harris and Darren Barkway do not receive any non-monetary benefits or incentives from investment institutions or life insurance companies. Dacian Moses, Tim Harris and Darren Barkway are paid by salary from Waterfall Way Associates (ABN 37 126 311 251)

HOW TO MAKE A COMPLAINT ABOUT OUR SERVICE

We have established procedures to ensure that any complaint is properly considered and addressed. We will try to resolve your complaint quickly and fairly. If you have any complaint about the service provided to you, please contact your adviser

If you are not fully satisfied, please contact us by telephone on 02 6650 0522 or by email on info@waterfallfp.com.au or by writing to us at:

Complaints Officer
Waterfall Way Associates
Suite 607, 24 Moonee St
COFFS HARBOUR NSW 2450

If you still do not get a satisfactory outcome within 45 days you can contact The Australian Financial Complaints Authority (AFCA). This is an external, independent body that has been established to assist clients who have been unable to resolve their complaint satisfactorily with their adviser. WWA is a member of AFCA (membership number 12641)

The contact details for AFCA are:

Australian Financial Complaints Authority
GPO Box 3
MELBOURNE VIC 3001
Toll free phone 1800 931 678
Email: info@afca.org.au Web: www.afca.org.au