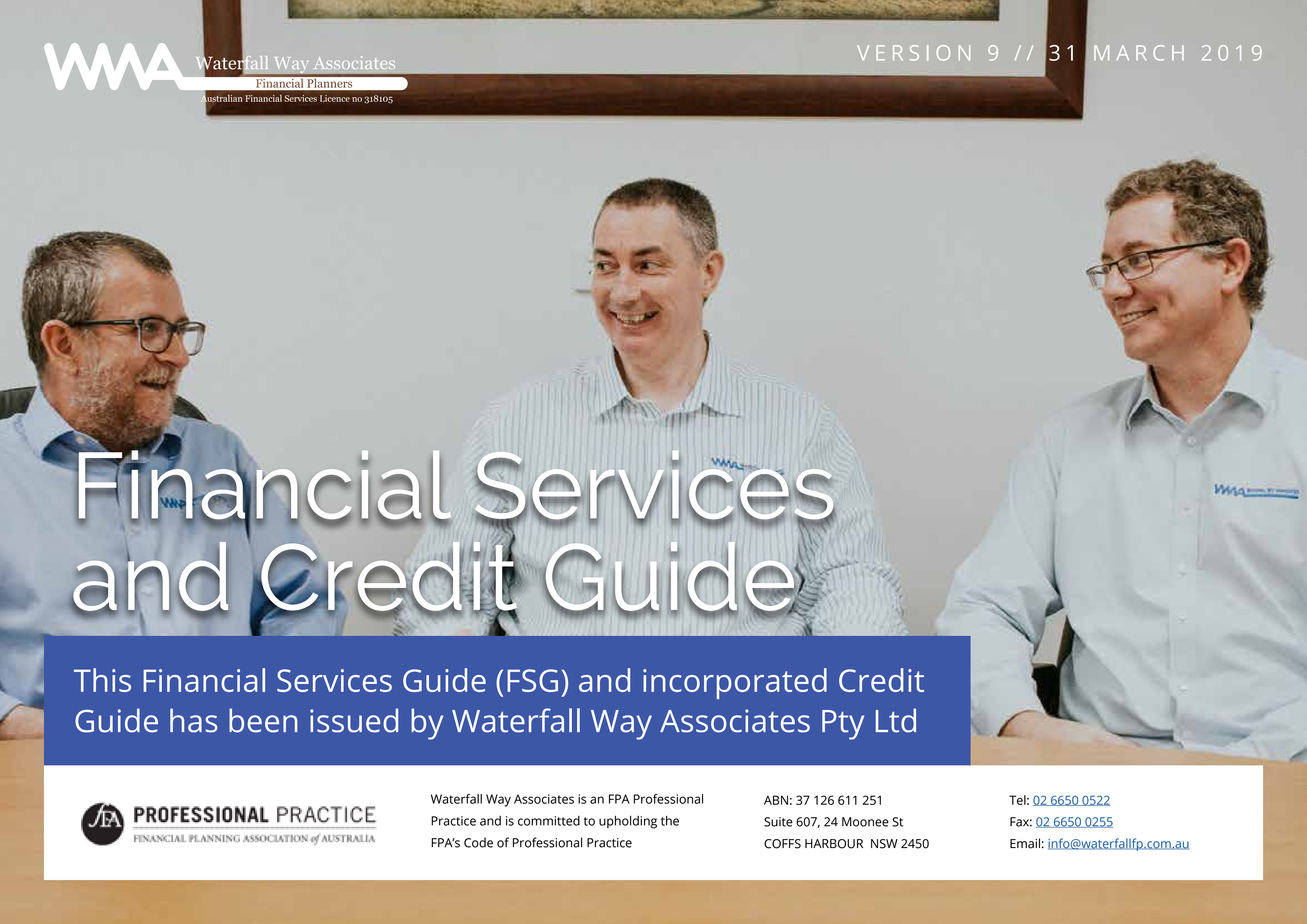

Waterfall Way Associates
Financial Planners
Australian Financial Services Licence no 318105

VERSION 9 // 31 MARCH 2019

Financial Services and Credit Guide

This Financial Services Guide (FSG) and incorporated Credit Guide has been issued by Waterfall Way Associates Pty Ltd

PROFESSIONAL PRACTICE
FINANCIAL PLANNING ASSOCIATION of AUSTRALIA

Waterfall Way Associates is an FPA Professional Practice and is committed to upholding the FPA's Code of Professional Practice

ABN: 37 126 611 251
Suite 607, 24 Moonee St
COFFS HARBOUR NSW 2450

Tel: 02 6650 0522
Fax: 02 6650 0255
Email: info@waterfallfp.com.au

You should read this guide before deciding to obtain personal financial advice*

* Personal financial advice must take into account at least one of your objectives, financial situation or needs

The decision to obtain personal financial advice* is a significant one. The purpose of this document is to provide you with enough information to make a decision about seeking personal financial advice from Waterfall Way Associates

This FSG will explain:

- Who we are
- What financial services and credit assistance we are authorised to provide
- How we provide these services
- How we are paid for our services
- Who to contact if you have a complaint

ASIC's MONEYSMART Financial guidance you can trust

Visit the ASIC MoneySmart Website for more information on choosing a financial adviser

Finding an adviser that suits you

Who We Are

Dacian Moses

CFP® BEc Dip FP Dip FMBM

dmoses@waterfallfp.com.au

ROLES

Representative
Employed by WWA and can provide advice
Responsible Manager
Ultimately responsible for advice provided by WWA
Director
Decision maker for day to day business operational matters
Owner
Sole shareholder of WWA

MEMBERSHIPS

> Financial Planning Association of Australia Ltd (FPA)
> Mortgage & Finance Association of Australia
> Tax Practitioner Board
> Boutique Financial Planners (president)

EXPERIENCE

Dacian Moses has extensive experience in financial services and has been a financial planner since 1993

Tim Harris

CFP® BA (Hons) MAS Dip FP

tharris@waterfallfp.com.au

ROLES

Representative
Employed by WWA and can provide advice
Research Manager
Controls the research operations at WWA
Compliance Manager
Provides oversight of our operation to ensure it meets the necessary standards
Complaints Manager
Responsible for our dispute resolution system

MEMBERSHIPS

> Financial Planning Association of Australia Ltd (FPA)

EXPERIENCE

Tim Harris has extensive experience in financial services and has been a financial planner since 1994

Darren Barkway

BBus

dbarkway@waterfallfp.com.au

ROLES

Representative
Employed by WWA and can provide advice
Paraplanner
Learning the trade

MEMBERSHIPS

> Financial Planning Association of Australia Ltd (FPA)

EXPERIENCE

Darren Barkway has been employed at WWA since 2017 as a graduate para-planner/trainee adviser

The Services We Can Provide

Australian Financial Services Licence (AFSL) number 318105

Australian Credit Licence (ACL number 318105)

Tax Practitioners Board (TPB) registration number 24785223

TAX PRACTITIONERS BOARD REGISTERED

Tax (financial) adviser 24785223

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

> **Superannuation**

> **Retirement savings accounts**

> **Deposit and payment products**

> **Government debentures, stocks or bonds**

> **Investment life insurance products**

> **Life risk insurance products**

> **Standard margin lending facilities**

> **Securities**

> **Managed investment schemes** (including Investor Directed Portfolio Services)

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

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

As part of our personal financial planning advice process we may explain the taxation effects of our advice. You can reasonably rely on this advice for the preparation of your tax return

How we provide these services

Our personal financial advice to you may be in the form of one or more Statements of Advice (SoA). Our SoA 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. We may also provide you with Records of Advice (RoA) that refer to an earlier SoA

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

How we are paid for our services

Waterfall Way Associates Pty Ltd is paid for its services on a fee basis. Any commission generated by our activities on your behalf is rebated to you

For new clients

Initial meeting $275 → Factfinder meeting $330 → Terms of engagement

Initial meeting $275	Factfinder meeting $330	Terms of engagement
Establish that we have the expertise to advise you Develop sufficient trust and rapport to move to the next stage	To gather sufficient information to provide terms of engagement	Fixed price quotation for the provision of tailored advice Minimum fee is $1,100 Complex advice may cost in excess of $6,600

For existing clients

12 month service contract

Tailored services

Fixed price

Regular review

Renewable annually

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)

Who to contact if you have a complaint

We have established procedures to ensure that any complaint is properly considered and addressed. We will try to resolve your complaint quickly and fairly

Internal Dispute Resolution System

IDR (stage 1)

If you have any complaint about the service provided to you, please contact your adviser

Your adviser should listen to the nature of your complaint and seek to resolve it in a reasonable manner

IDR (stage 2)

If you are not fully satisfied, please contact our complaints manager

The complaints manager will try to resolve your dispute within 45 days

Complaints Manager
Waterfall Way Associates
Suite 607, 24 Moonee St
COFFS HARBOUR NSW 2450
02 6650 0522
info@waterfallfp.com.au

External Dispute Resolution System

EDR (stage 3)

After 45 days you can contact 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)

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

COMPENSATION ARRANGEMENTS

WWA maintains professional indemnity insurance that complies with the requirements of the Corporation Act 2001 (s 912B), the National Consumer Credit Protection Act 2009 [s48 (1)], and the Tax Agent Services Act (s 20-5). The policy covers work done for WWA by representatives after they have ceased employment with WWA


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