



Waterfall Way Associates
Financial Planners
Australian Financial Services Licence no 318105

VERSION 12 // 25 JULY 2023

Financial Services and Credit Guide

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



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

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

Tel: [02 6650 0522](tel:0266500522)
Fax: [02 6650 0255](tel:0266500255)
Email: info@waterfallfp.com.au

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

Independent and Unbiased Advice

Waterfall Way Associates does not have any ownership or influence by any financial institution and does not have a restricted product list. Waterfall Way Associates complies with Section 923A of the Corporations Act

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



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

[Finding an adviser that suits you](#)

* Legally, personal financial advice must consider at least one of your objectives, financial situation or needs. The standard for advice at Waterfall Way Associates is much higher than this

Who We Are



Dacian Moses

CFP® BEc Dip FP Dip FMBM

dmoses@waterfallfp.com.au

ROLES

Financial Planner

Dacian is an employed representative of Waterfall Way Associates and is authorised to 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 Advice Association of Australia Ltd (FAAA)
- > Mortgage & Finance Association of Australia
- > Boutique Financial Planners

QUALIFICATIONS

Certified Financial Planner® (1997)
Bachelor of Economics (1993)
Diploma of Financial Planning (2004)
Diploma in Financial Management and Mortgage Broking (2014)

EXPERIENCE

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



Darren Barkway

BBus

dbarkway@waterfallfp.com.au

ROLES

Financial Planner

Darren is an employed representative of Waterfall Way Associates and is authorised to provide advice

Complaints Manager

Responsible for our internal dispute resolution system

MEMBERSHIPS

- > Financial Advice Association of Australia Ltd (FAAA)

QUALIFICATIONS

Bachelor of Business (Accounting/Finance)
2013

EXPERIENCE

Darren Barkway has been employed by WWA since 2017 initially as a Paraplanner. Darren is now a Financial Planner AFP® practitioner and is currently studying a Master of Financial Planning

The Services We Are Authorised To Provide

Australian Financial Services Licence
(AFSL) number 318105



Australian Credit Licence
(ACL number 318105)



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**
- > **Government debentures, stocks or bonds**
- > **Investment life insurance products**
- > **Tax (Financial) advice**
- > **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 will be provided with a written assessment on the suitability of a credit contract or consumer lease

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 on a fee for services basis. Any commission generated by our activities on your behalf is rebated to you



For new clients

Initial meeting \$220 ➤ One Page Financial Plan \$880 ➤ Terms of engagement

Establish that we have the expertise to advise you

Introduce you to “The Waterfall Way”

Gather enough information about you to prepare terms of engagement

Everything up to this stage remains yours even if you do not engage WWA to provide advice

Fixed price quotation for the provision of tailored advice

Minimum fee is \$8,000

Initial terms of engagement are for a 12 month term payable in monthly instalments

For existing clients

12 month service contract

Tailored services

Fixed price

Regular review

Renewable annually

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)



IDR (stage 2)

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 within seven days

If you are not fully satisfied, please put your complaint in writing and send it to:

The Complaints Officer
Waterfall Way Associates
Suite 607, 24 Moonee St
COFFS HARBOUR NSW 2450
[02 6650 0522](tel:0266500522)
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. This service is free to clients

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](tel:1800931678)
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



Experience the difference
independent advice makes