ABOUT YOUR ADVISER

James Shaw |Authorised Representative Number: 1002228

Version 1.5 | 05/07/2024

King Financial Group Vic Pty Ltd

Corporate Authorised Representative Number 000398310

Suite 2, Building B, 192 Burwood Road, HAWTHORN WEST VIC 3122

PO BOX 6083, HAWTHORN WEST VIC 3122

Phone: (03) 9999 2700

Email: wealth@kfgroup.com.au

Web: www.kfgroup.com.au

Wealth Effect Advisory Pty Ltd (ABN 88 629 171 722 | AFSL 514437) authorises your financial adviser to distribute this document. This document forms part of and should be read in conjunction with the Wealth Effect Advisory Pty Ltd Financial Services Guide (FSG).

ABOUT ME

I commenced my career as a financial adviser in 2011 and became an authorised representative of Wealth Effect Advisory Pty Ltd on 18/2/2020.

I hold the following qualifications:

- Aged Care Steps Accredited Aged Care Specialist, 2018
- SMSF Core Course – DBA Network, 2017
- Margin Lending & Geared Investments, 2017
- Bachelor of Commerce (Major Financial Planning), 2011

I have met the following Financial Advisers Standards and Ethics Authority (FASEA) requirements:

- Passed the Financial Advisers Exam

I am authorised to provide the following financial services:

Superannuation and Retirement Planning
Personal Superannuation Pensions and Annuities Self-Managed Superannuation Centrelink / Veterans' Affairs Assistance Aged Care
Wealth Creation and Investments
Deposit Products Investment Bonds Managed Investments Exchange Traded Products Listed Securities (Shares and other products) Gearing
Wealth Protection
Personal Insurance Business Insurance Insurance Claims Assistance

Other Financial Planning Services
Budgeting and Cashflow Management Debt Management Estate Planning Assistance

My remuneration

I am remunerated by:

- Salary plus bonus (if applicable)

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your Adviser provides a recommendation for a financial product or service, your Adviser may be remunerated through:

- An initial fee for service; or
- A periodic or ongoing fee for service; or
- Implementation fee; or
- Insurance commissions; or
- A combination of any of the above.

Details of the ranges and amounts of remuneration are set out below. Amounts are inclusive of GST.

Initial Fees

Your initial meeting with King Financial Group is complimentary. We spend 60-90 minutes creating your personal wealth map which is all about getting to know you, what's truly important to you and why.

It also gives you the opportunity to find out more about us and make sure that we are the right fit for you. Should you decide to proceed with engaging our services, we will require you to sign an Engagement Agreement which will confirm the service and fees before we proceed any further.

Initial Upfront Fees

Remuneration Type	From	To
SoA Preparation Fee	$3,300	$16,500
Implementation Fee	$1,100	$5,500

Ongoing Advice Fees

Remuneration Type	Ongoing (pa)
Adviser Service Fee	$3,300 to $25,000

Insurance Commission

Remuneration Type	From	To
Insurance Commission*	0% to 66%^	0% to 35%

All fees or commissions are initially paid to Wealth Effect Advisory Pty Ltd before being distributed to King Financial Group. *Based on a % of funds invested or insurance premiums

^Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020 commission of up to 130% will apply to additional cover.

Ad hoc Advice Fees

For any work or meetings that are beyond the scope of the agreed ongoing service package, you may be charged between $440 to $660 (incl GST) per hour. Should an ad hoc fee apply to your situation, your Adviser will discuss this with you and obtain written approval before proceeding any further.

Benefits, interests and associations

The business, associated entities or I have arrangements with the following parties that may be capable or reasonably seen to be capable of influencing my advice. Arrangements may include payments or benefits and/or where another party may benefit financially should you utilise certain services or products.

Where applicable the specifics of any benefits or payments made or received will be disclosed to you in writing and agreed at the time of providing advice.

Related Companies

King Financial Group is a privately owned group of financial services companies including Wealth Effect Advisory Pty Ltd, King Financial Group Vic Pty Ltd, King Financial Group (NSW) Pty Ltd, King Financial Group (QLD) Pty Ltd, and Thrive Capital Partners Pty Ltd.

King Financial Group Vic Pty Ltd, King Financial Group (QLD) Pty Ltd, King Financial Group (NSW) Pty Ltd are and Thrive Capital Partners Pty Ltd are corporate authorised representatives of Wealth Effect Advisory Pty Ltd AFSL 514437.

Shareholdings

King Financial Group also has associations with other businesses that may influence, or be seen to influence, the advice that your adviser provides you. Your Adviser may recommend you engage Coveright Insurance Brokers Pty Ltd or Growth Corp Advisory, which are related companies of the King Financial Group.

Your Adviser will disclose any relevant shareholdings and any other potential conflicts within the Adviser Profile and/or advice document.

Referral Parties

King Financial Group can refer you to a lender who can assist you with your lending needs and objectives. In doing so, King Financial is not providing you with credit advice however will refer you to an appropriately licensed lending professional to present suitable options. If the referral results in a successful loan drawdown, King Financial Group receives a payment as per our agreement as listed below.

King Financial Group may refer you to Yates Partners for your Accounting needs. If the referral results in a successful relationship, King Financial Group will receive a payment of 20% of the total upfront income received by Yates Partners.

King Financial Group may refer you to ACE Lending and if the referral results in a successful relationship, King Financial Group will receive a payment of 20% of the total income received by ACE.

King Financial Group may refer you to Impact Home Loans and if the referral results in a successful relationship, King Financial Group will receive a payment of 20% excl GSTof the initial revenue received on referred clients to Impact Home Loans.

Product Arrangements

Your Adviser may recommend you invest in a Thrive Capital Partners Pty Ltd investment portfolio of which up to 0.275% p.a. is paid to Wealth Effect Advisory Pty Ltd. This is to cover the costs of the investment committee.

Your Adviser may recommend you invest in a King Managed Portfolio. Wealth Effect Advisory Pty Ltd is the Portfolio Manager of the King Managed Portfolios.