



FINANCIAL SERVICES GUIDE

Version: 16 July 2021

Purpose of the FSG

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use any of the financial services we offer.

It explains:

- who we are and how we can be contacted;
- the services we provide;
- our fees and how we are remunerated in relation to the services we provide;
- how you can make a complaint.

About the Licensee

Ecliptic Financial Services Pty Ltd (Ecliptic) is a company, established by Wynyard Park Private Wealth, specifically to operate our own Australian Financial Services Licence (AFSL).

Ecliptic Financial Services Pty Ltd
ABN : 34 626 305 262
AFSL Number : 529 695

Level 33, Australia Square
264 George Street
Sydney NSW 2000
Ph (02) 8220 7702

Authorised Representatives



Wynyard Park Private Wealth Pty Ltd
ABN 45 158 638 932 (ASIC# 424110)

Donald Nicol (ASIC# 241923)
Katrina Vanstone (ASIC# 1266418)

Level 33, Australia Square
264 George Street
Sydney NSW 2000
Ph (02) 8220 7702

For more detailed information on the Authorised Representatives and how they operate, please refer to the Wynyard Park Private Wealth website www.wynyardpark.com.au

Independence

Ecliptic Financial Services Pty Ltd complies with Section 923A of the Corporations Act. Ecliptic Financial Services Pty Ltd provides **independent advice** because it does not take commissions or incentives of any kind, does not have any ownership or influence by any financial institution, and does not have a restricted product list.

Services We Offer

In providing advice and other services described in this FSG, we act on behalf of Ecliptic Financial Services Pty Ltd who is responsible for the services we provide.

We can provide you with personal and general advice about services and financial products below. We can also arrange for financial products to be issued without advice from us.

We can provide advice on

- Investment strategies (strategic asset allocation and goals-based investing)
- Budget and cash flow management
- Debt management (including borrowing for personal purposes)
- Salary packaging
- Superannuation strategies and retirement planning
- Personal insurance
- Estate planning
- Centrelink and other government benefits
- Ongoing advice and services, including regular portfolio reviews
- Aged care



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We can arrange the following products and services

- Deposit & Payment Products – Basic Deposit
- Deposit & Payment Products – Non-Basic Deposit
- Government Debentures, Stocks or Bonds
- Investment Life Insurance Products
- Life Risk Insurance products
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Securities
- Superannuation
- Standard Margin Lending Facility

Documents we may provide you

You will receive various documents as part of our financial planning process for each stage of your advice journey. We will provide these documents electronically to a nominated email address, you may also request documents be provided to you in hardcopy.

SOAs and ROAs

When we provide personal advice, ordinarily this will be recorded and provided in a Statement of Advice (SOA), known as a financial plan. The SOA contains a summary of your goals and the strategies and the financial products we may recommend achieving your goals. It also provides you with detailed information about product costs, associated fees and other benefits we and others will receive because of the advice we have provided.

If we provide you with further personal advice, it will be recorded in a Record of Advice (ROA). ROAs will be kept on record for seven years and you may request a copy of such records by contacting our office during that period.

PDS

If we recommend or arrange a financial product for you, we will provide you with a Product Disclosure Statement (PDS) or Investor Directed Portfolio Service (IDPS) guide where relevant. These documents contain

the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product.

You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

Providing us with instructions

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions via telephone, mail or email using the contact details provided in this Guide. We can only accept instructions via email once you have signed an authority form.

If the information provided is incomplete or inaccurate, the advice or services we provide may not be appropriate.

If at any time you wish to terminate your relationship with us, please contact us using the details provided in this Guide.

Tax implications of our advice

Under the Tax Agent Services Act 2009, Ecliptic Financial Services Pty Ltd is authorised by the Tax Practitioners Board to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

Our Fees

The actual fee charged to you will depend on the nature of the advice or service we provide. We will



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discuss and agree the actual fees with you before we proceed. The following section outlines the types of fees that may apply and are inclusive of GST.

Our agreed advice and service fees may include charges for:

- Initial advice
- Ongoing /Annual advice and services
- Investment fees
- Hourly rate/Ad hoc fees

We accept the following payment methods for our advice fees:

- Direct payment
- Deduction from your superannuation and/or investment account.

All fees and commissions will be paid directly to Ecliptic Financial Services Pty Ltd. They retain an amount (licensee fee) to cover the licensee costs and the balance is passed to Wynyard Park Private Wealth. The amount is determined annually, based on a number of factors, including our business revenue and the number of advisers in the practice.

Initial Service Fees

Our initial meeting is usually free of charge. Beyond this, the following fees are paid when you agree to receive our advice.

Initial Service	Fee amount
Research and Preparation of Statement of Advice	Between \$500 and \$10,000 depending on complexity (agreed in advance)

Ongoing Service Fees

These fees support our ongoing services which help you stay on track to meet your goals. These fees vary depending on the scope and complexity of services provided.

Ongoing Service	Fee amount
<ul style="list-style-type: none"> • A review of current strategies and products to determine if they remain appropriate for you. This will take into consideration relevant changes in your circumstances, government legislation, market conditions and financial products. • A review of investments currently held within your portfolio. 	<ul style="list-style-type: none"> • 0.55% to 1.25% pa, depending on portfolio size and complexity. • The percentage fee is applied to the level of assets under management. The actual dollar fee will vary due to changes in the value of the portfolio arising from investment market movements, additions or withdrawals. • Fees can be deducted from your investment monthly, or six monthly via invoice where this is not possible. • For example if you have a portfolio balance of \$100,000 and we charge you an adviser fee of 1.1% you will pay us \$1100.

If we charge our advice fees from either a superannuation or an investment account, we will seek your written consent to deduct fees from that account.

Commissions

We do not accept commissions from product providers. Generally we will seek to have any



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commissions rebated back to you, the client. Where this is not possible, we will forward to you any commissions paid to us within 90 days of receipt.

Associations and Relationships

We do not accept any additional benefits by way of sponsorship of educational seminars, conference or training days. Details of any benefits received above \$100 are required to be recorded on an Alternative Remuneration Register, which is available to you on request. Our Alternative Remuneration Registers confirm that no benefit of this kind has been received.

Ecliptic Financial Services have a referral arrangement with Acceptance Finance for specialist mortgage broking and financing services. Neither the licensee or authorised representatives receive any referral fees or commissions if you take up the services of Acceptance Finance. You are free to engage your own preferred professionals.

How we are paid

As your financial advisers we do not receive specific payments or commissions. We receive a base salary and may receive bonuses or distributions based on performance.

How you can make a complaint

If at any time you feel like you are not satisfied with our services, the following are your options in finding a resolution.

- In the first instance, contact your adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three business days, please contact:

Don Nicol
(02) 8220 7703
don@wynyardpark.com.au

Wynyard Park Private Wealth
Level 33, Australia Square
264 George Street
Sydney NSW 2000

If your complaint has not been resolved satisfactorily within 30 days, you may escalate your complaint to the relevant External Dispute Resolution Scheme.

Any issues relating to financial advice, investments, superannuation, insurance matters, or credit matters	Australian Financial Complaints Authority (AFCA) GPO Box 3 Melbourne VIC 3001 1800 931 678 www.afca.org.au info@afca.org.au
Any issue relating to your personal information	The Privacy Commissioner GPO Box 5218 Sydney NSW 2001 1300 363 992 privacy@privacy.gov.au

You may also contact the Australian Securities & Investments Commission (ASIC) on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

Professional indemnity insurance

Ecliptic Financial Services Pty Ltd maintains professional indemnity insurance to cover the advice provided by Wynyard Park Private Wealth and the recommendations provided by your adviser. This cover satisfies the requirements imposed by the *Corporations Act 2001*.

The insurance also covers claims arising from the actions of former employees or representatives of Wynyard Park Private Wealth Pty Ltd and Ecliptic Financial Services Pty Ltd, even where subsequent to these actions they have ceased to be employed by or act for these companies.