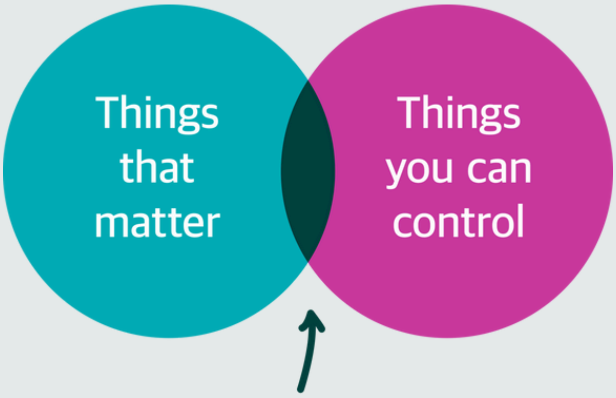
Financial Services Guide

Financial plans are worthless, but the **process of financial planning is vital.** A plan assumes that you know what's going to happen—even though you don't. By contrast, planning in its truest sense is a reality-based process that allows for life's unpredictability. It requires us to make decisions based on what's actually happening, instead of what we hope or expect or fear will happen.

- CARL RICHARDS

AUTHORISED BY ELEMENTSFP PTY LTD (ABN 21 169 233 112) AFS LICENCE NO: 460 778



WHAT YOU SHOULD FOCUS ON

- CARL RICHARDS

What is included in this guide?

This Financial Services Guide (FSG) is designed to provide all the information you will need to decide whether you wish to seek our services offered and includes information about remuneration paid to us and how complaints are handled.

Contents

Not Independent

ElementsFP Pty Ltd (licensee) is not independent, impartial or unbiased because, in certain circumstances receive commissions for wealth protection insurance advice products where work is required beyond the advice provided to you.

For more on our fixed fees please see page 8 for upfront and ongoing services and fee estimates. We pride ourselves in always putting your interests before ours when giving advice.

ADVISORY FIRM

Wealth Elements Pty Ltd
(ABN 58 156 381 056)
Representative no: 421047
Address/mailing: 54 Mannata Street, Lauderdale TAS 7021
Telephone: 0434 983 602
Email: dean@wealthelements.com.au

FINANCIAL SERVICES LICENSEE

ElementsFP Pty Ltd
(ABN 21 169 233 112)
AFS Licensee No. 460 778
Address/ mailing: 54 Mannata Street, Lauderdale TAS 7021

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How WE provide advice

Personal advice is financial product advice that considers at least one aspect of the individual's circumstances (eg. goals, needs, personal circumstances, objectives) or there is a reasonable expectation that the individual circumstances have been taken into account.

General advice is financial product advice that does not consider the individual's circumstances, needs or objectives.

To provide **personal advice** to you we will produce a Statement of Advice. This document is required for any 'new' advice that you may seek and is therefore an integral part of our process. The statement of advice includes:

- Your goals and objectives
- Analysis of your current position.
- Our recommended advice and strategy.
- The basis on which the advice is given.
- Details of the financial products, instruments and policies utilised.
- Our ongoing services to you.
- Confirmation of your monthly fees.
- Advantages and disadvantages of our advice.

If we need to provide further advice to you to adjust or review your existing plan we will do so in a Record of Advice (RoA). We can adjust your strategy using this document provided that (1) you have previously received a Statement of Advice (SoA); (2) your relevant personal circumstances in relation to this further advice are not significantly different from the advice provided to you in your previous advice (SoA); and (3) the basis on which the further advice is given is not significantly different from the basis on which the previous advice was given.

If we recommend you acquire a particular financial product, investment platform or other financial instrument (other than direct securities), we must also provide you with a Product Disclosure Statement ('PDS') which contains all the information you will need in relation to acquiring that particular product.

You may specify how you would like to give us instructions when you wish to action your financial plan. For example, by telephone, email, or other means. But in all cases, we must receive a written confirmation of these instructions to proceed. You may also request a copy of your advice document up to seven (7) years after the advice has been given.

We follow the Financial Adviser Standards and Ethics Authority (FASEA) code of ethics and are members of the Financial Advice Association Australia (FAAA).

Wealth Elements and its licensee – ElementsFP are privately owned and are self-licensed. We operate within a professional services model to minimize any conflicts of interest in the provision of financial advice to our clients.

Advisor Profile:
Dean Van Zyl

ADFS(FP), DFS(FP), BBus(Mgt), JP(Qual)

From a young age I've believed that strong relationships are built on shared plans and honest conversations—especially when it comes to money.

Growing up, I watched my parents build a successful business after moving to Australia from South Africa with virtually nothing. They were a real team. They never kept score about who earned more or did what—they just focused on their shared vision to create a secure and fulfilling life for our family.

This shaped my fundamental belief that couples who work as a team can achieve extraordinary things.

> "I founded Wealth Elements in 2012, at age 27, with a clear north star: to help couples build not just wealth, but a stronger partnership through sensible money management."

Having seen too many relationships strain under financial pressure, I wanted to create a different kind of financial advisory practice—one that focuses on bringing couples together around their money decisions, rather than letting finances drive them apart.

These aren't just principles I share with clients—they guide my own life. When my wife and I decided to sell everything and travel Australia in our caravan, we had plenty of doubters. That adventure led us to finding our perfect home in Tasmania. Sometimes the best decisions in life raise a few eyebrows.
Outside the office, you'll find me on Tasmania's mountain bike trails, planning our next caravan adventure with my wife Alicia, or walking our Dachshund, Nola.

We're also committed to creating positive change beyond our immediate community. Starting in 2024, Wealth Elements funds one water well annually in Tanzania through Water For Africa, providing clean water to thousands of families.

Qualifications

- Dip Financial Services (FP)
- Adv Dip of Financial Services (FP)
- Bachelor of Business (Mgt) – QUT
- Justice of the Peace (Qualified)
- AFP Professional (FPA)

More about Dean >

Our services

Our advice and services are for couples who are working together to build something meaningful together. We don't do cookie-cutter advice. Our advice is made-for-you, focusing on the stuff that is relevant for your stage in life.

WEALTH MILESTONES:

For couples tackling the first major milestones together

We help you...

- Get clear on your next steps by showing you what's possible for the future.
- Set a solid plan for your big-ticket goals, with clear timelines so you have the conviction to make those bold financial moves.
- Give your money direction and purpose, so you can focus on what really matters, without getting lost in the money worries.

WEALTH OPTIMISED:

For couples who are balancing raising a family and securing your future

We help you...

- Define and achieve your big goals, with a practical plan that pulls together all the different parts of your financial life.
- Put your extra cash to work, whether that's reducing debt, saving for the future, or both.
- Open up new possibilities, so you feel confident about where you stand financially and feel optimistic about the future.

WEALTH IN ACTION:

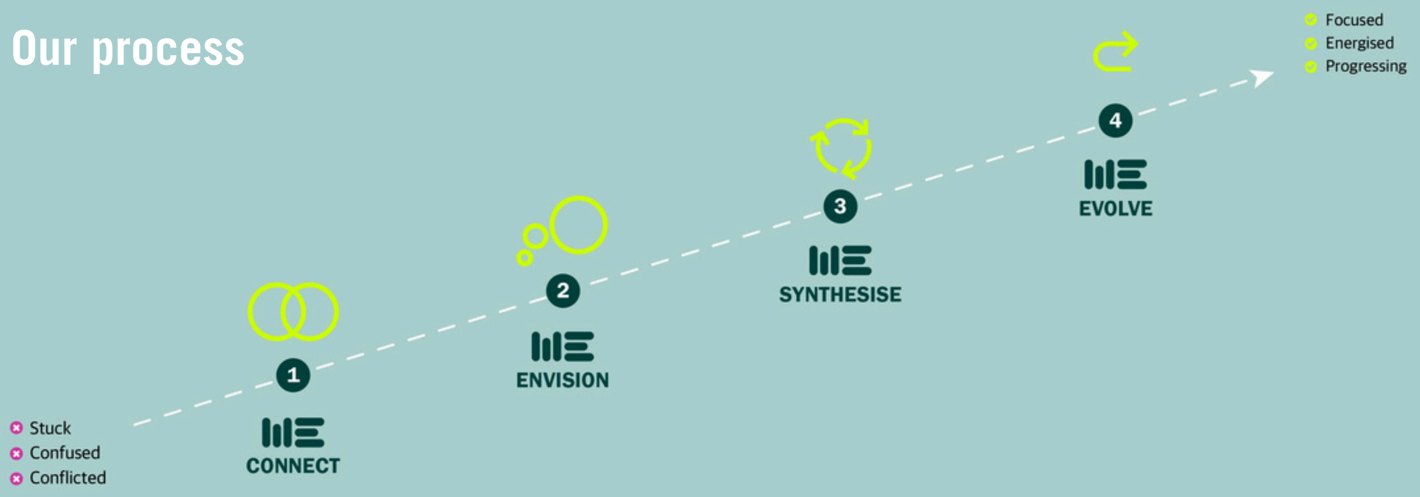
For couples who want to make your peak earning years count

We help you...

- Get on the same page about what you're working towards and how you want the next phase of life to look.
- Get financially organised, with a clear view of where your money is going and confident that it's working for you.
- Map out a timeline for when work becomes optional, giving you clear milestones to strive for.

Find out more >

Our process



Our fees

1 Connect

60-MINUTE VIRTUAL MEETING

FEE: Complimentary

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2 Envision

TWO HOUR VIRTUAL MEETING

- Financial health check

FEE: $850 inc GST

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3 Synthesise

STRATEGY: TWO HOUR VIRTUAL MEETING

1. A step-by-step plan, with reasoning behind our advice, alternative options to consider and financial product recommendations (also known as a Statement of Advice - SOA).
2. Financial projections: Detailed cash flow, savings and tax projections mapping out your strategy.

CHANGE AND ACTION: 3-6 MONTHS

1. The exciting phase where your plan comes to life. We'll guide you through
2. each positive change, handling all the heavy lifting and paperwork.
3. You stay in the loop without getting overwhelmed, while we ensure everything
4. is implemented properly.

FEE: Calculated based on your unique needs and complexity, aligned with the value we deliver. Our initial one-off advice fee starts from $4,500.

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4 Evolve

CHECK-IN MEETINGS x 2 per year

- See your progress in real numbers
- Celebrate what's working well
- Spot ways to move ahead faster
- Check your priorities still feel right
- Adapt your plan as life evolves

SOUNDING BOARD AND SUPPORT

- We're the one team clients can call for everything money.
- Our flexible approach means we're there for financials decisions, big or small.

FEE: Fixed monthly fee based on your unique needs and agreed terms of engagement, aligned with the value we deliver. Our fees start from $350 per month.

Important information

How are our initial & ongoing advice fees calculated?
Our fees are calculated on a time-based estimate for the access you require from Wealth Elements. This is based on the following areas:
- The adviser's time spent with you and to develop your strategy (including research);
- Assistance from our team and support staff;
- Preparation of the advice document/s;
- Processing of the advice and strategy/s (administration).
- The degree of complexity surrounding your ongoing advice and services as we work together.

You will receive a 'terms of engagement' that will detail your exact fees and services provided to you before you proceed.

How can I pay for Wealth Elements advice?
We will discuss your plan in the Objectives Meeting. Payment options include:
- Payment using your superannuation funds providing the advice meets certain criteria.
- Payment by direct debit or direct credit.
- Payment via a recommended investment vehicle.
- A combination of the above.

Am I locked into a contract?
No, you are not locked into any contract. If you are not satisfied with our services, you can cancel our services at any time, and we will cease all fees or discuss a change to the existing services you are receiving.

What are your referral arrangements?
If you have been referred to us by a third party or we have referred you to a third party, we do not pay or receive any remuneration. A third party may be an accountant, solicitor or a mortgage broker.

What services or advice can you not provide to us?
We do not provide advice in the following areas:
- Direct equities / property
- Tax & accounting
- Business advice / valuations
- Estate planning / legal services
- Mortgage / credit services
- General insurance

We can make strategic recommendations relating to your direct shares or property assets when we have an obligation to consider how these assets affect your financial position including cash flow, debt management, investment strategy or your investor risk profiles. In all cases we will refer you to a licensed direct equity broker or buyer's agent/real estate agent.

Do you receive remuneration or commission from any issuers of financial products?
We operate purely on a fixed fee for service basis however on occasions we are remunerated by insurance companies for work completed beyond the advice provided to you. We may receive up to 60% of your first year's premium plus GST initially and 20% plus GST of your annual premium on an ongoing basis.

e.g. If your premium was $1,000, we would receive up to $660 upfront and $18.33 per month ongoing including GST.

ElementsFP Pty Ltd and Dean can provide advice on and deal in the following financial products:

- Managed investment schemes (including IDPS and managed accounts)
- Life insurance investment products
- Life insurance risk products
- Standard margin lending facilities & gearing advice
- Superannuation (including self-managed superannuation funds).
- Deposit and payment products

Licensee details

Licensee: ElementsFP Pty Ltd
ABN 21 169 233 112
AFS Licensee No. 460 778
Suite 2, Level 2, Building 2, 40-52 McDougall St, Milton, QLD 4064
PO Box 1034 Indooroopilly QLD 4068

Corporate authorised representative (CARs)
Wealth Elements Pty Ltd is the sole corporate authorised representative of ElementsFP Pty Ltd (Representative No. 421 047). Wealth Elements including all Authorised Representatives provide the financial services on behalf of ElementsFP Pty Ltd.

Authorised representatives (ARs):
Dean Van Zyl (Representative No.330 476) is an Authorised Representative of ElementsFP Pty Ltd who is authorised to provide financial services to you on behalf of ElementsFP Pty Ltd.

Alternative remuneration
ElementsFP Pty Ltd and its advisors may receive non-monetary benefits where:

- The amount is less than $300 and identical or similar benefits are not given on a frequent basis.
- The benefit has a genuine education or training purpose (including attendance to conferences) and is relevant to providing financial product advice; and/or
- The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider

Payments or benefits received are disclosed in a register. A copy is available upon request.

Entity	Association	Role
ElementsFP Pty Ltd	Van Zyl Investment Trust	100% shareholder/receives dividend payments and share of profits.
ElementsFP Pty Ltd	Dean Van Zyl	Sole Director
Wealth Elements Pty Ltd	Van Zyl Investment Trust	100% shareholder/receives dividend payments and share of profits.
Wealth Elements Pty Ltd	Dean Van Zyl	Sole Director

Complaints

We hold professional indemnity insurance cover for the activities conducted under our AFS licence which we believe satisfies the requirements of s.912B of the Corporations Act 2001 for compensation arrangements. The insurance will cover claims in relation to the conduct of authorised representatives, representatives and employees who no longer work for the Licensee (but who did at the time of the relevant conduct).

We are committed to providing our clients with the highest standards of client service. Should you feel less than completely satisfied with the service you receive, it is important to notify us immediately to have the issue raised and resolved.

You may contact the Complaints Manager (Dean Van Zyl) by emailing dean@wealthelements.com.au or phoning 0434 983 602.

If your complaint is not resolved to your satisfaction or you have not received a final response within 30 days, you have the option of referring your complaint to the Australian Financial Complaints Authority (AFCA).
Phone: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au
Mail: GPO Box 3 Melbourne VIC 3001

We are a member of
afca
Australian Financial Complaints Authority

Privacy

We will need to find out your individual objectives, financial situation and needs before we recommend any financial product to you. You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

We keep a record of the personal information, which may include details of your investment objectives, financial situation and needs, you provide to us. On your request, we can provide you with a copy of your personal information and advice documents by email, which we keep on record for no less than 7 years.

We are committed to implementing and promoting a Privacy Policy which will ensure the privacy and security of your personal information. If we need to pass on your personal information to another professional, we will first obtain your agreement to do so in the terms of engagement. A copy of our Privacy Policy can be found on our website (www.wealthelements.com.au).

We work with Virtual Business Partners (VBP), an Australian based outsourcing company who provide client administrative services to us. This company operates under Australian Privacy Principles and will be working on your personal information initially and when required on an ongoing basis. VBP operate out of Cebu City in the Philippines. We also engage compliance service providers who utilise staff that are based in India and the Philippines.