



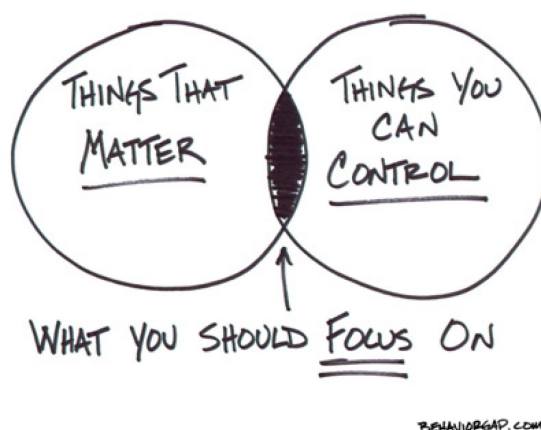
wealthelements

PERSONAL FINANCIAL ADVISORY

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, rather than making decisions based on what we hope or expect or fear will happen.”

[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.

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Statement of Non-Independence

ElementsFP Pty Ltd (licensee) is not independent, impartial or unbiased because we:

- 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.

ADVISORY FIRM

Wealth Elements Pty Ltd
(ABN 58 156 381 056)
Representative no: 421 047
Suite 2, Level 2, Building 2, 40-52 McDougall St,
Milton, QLD 4064
Mailing: 1/9 Coventry Rise, Howrah TAS 7018
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
Suite 2, Level 2, Building 2, 40-52 McDougall St,
Milton, QLD 4064
Mailing: 1/9 Coventry Rise, Howrah TAS 7018

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 Planning Association of Australia](#) (FPA).

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.

Our values

1. Provide all clients with the highest quality advice, delivered in full and on time.
2. Help all staff to live their best life anywhere in the world. Build relationships that are built on a foundation of trust, fairness, care for personal wellbeing, respect, and self-improvement.
3. At all times endorse best practice processes and uphold ethical standards as professional service providers within our community.
4. Have clients that demonstrate:
 - Absolute integrity, honesty, and ethics.
 - Respect for our team and our advice.
 - A willingness to put our advice into action and do the things they say they are going to do.
 - A willingness to pay for high quality advice.

Elements advisory team



Dean Van Zyl • Financial Adviser

Dean has over 13 years' experience in strategic financial planning and personal wealth management.

Dean established Wealth Elements in 2012 with the vision to develop a personal advisory practice that strives to provide high quality, objective financial advice that has a lifetime of value to more families around Australia.

Dean is passionate about seeing families and individuals achieve measurable progress towards their financial objectives.

Qualifications:

- Diploma of Financial Services (Financial Planning)
- Advanced Diploma of Financial Services (Financial Planning)
- Bachelor of Business (Management), Queensland University of Technology
- Justice of the Peace (Qualified)
- Tax (financial) adviser & AFP Professional (FPA)

[View our broader team and services here](#)

Darren Van Zyl • Business Adviser

Darren delivers specialist business consulting services and is committed to developing new specialist processes, diagnostic tools and techniques to ensure the effective advice is given.

Darren has extensive experience in the accounting industry in the fields of book-keeping, audit and assurance, tax and compliance and business services.

Marcus Hill • Business Adviser

Over 10 years' experience as an advisor in the following sectors:

- Business Advisory services
- SME Valuation services
- Management Accounting services
- Financial Performance Analysis
- Complex business financial modelling
- Taxation services
- Small business compliance

James Ginty • Tax Adviser

James has over a decade of experience working with high net worth individuals, professionals, family groups and small-to-medium sized entities from a variety of industries. James joined Tax Elements in 2018 with extensive experience in both public practice and commercial roles. His passion is business development for small-to-medium sized family owned businesses and enjoys working closely with clients to develop tailored solutions to achieve the best outcomes.

James specialises in tax compliance and corporate advisory and has advised clients from start-up's to business's turning over more than \$100m/year. He is a member of CPA Australia and is a Registered Tax Agent with the Tax Practitioners Board.

Other services • Bookkeeping

We help our clients by significantly improving the accuracy of their numbers and their level of financial control in their business so that they can spend more time pursuing their goals and desired business outcomes.

Services include:

- Management accounting solutions
- Xero conversion
- Xero add on advice and implementation
- Activity statement lodgement
- Payroll processing and compliance
- Virtual financial controller services.



Richard Jefferies • Mortgage broker (Referral partner)

Newbridge Home Loans was founded to educate clients, so they can make informed decisions on sourcing the right finance package.

Newbridge achieves this by acting as a finance broker, working with over 25 major banks and finance lenders, to ensure clients have a thorough range of financial providers to choose from.



[Click here for more information](#)

Newbridge will work you through their four-step process:

1. Advising you of your borrowing potential.
2. Walking you through the various types of mortgage and finance options so you can understand which type of home loan is best for your situation.
3. Finally, once the right type of home loan is selected, we then work with you to find the most competitive bank or finance lender. The institutions below are just some of the financiers Newbridge works with.
4. Once your finance is in place, we review your facility annually, to ensure it is still competitive and advise you of any relevant changes that would affect you or more competitive offerings in the marketplace.

Our process



Advisory services

Wealth Elements plans are designed to empower you to make smart financial decisions. You will be equipped with proactive advice and ongoing access to your personal wealth adviser who is your objective sounding board.

Financial Health Check

We will put you in the driver's seat with a detailed insight into your financial position so you can prioritise your goals and take action.

wealthPROTECTOR

Have confidence that your ability to generate wealth is protected for the future from unforeseen health challenges.

wealthFOUNDATIONS

Partner with your dedicated adviser. Review the fundamental areas of your finances and prepare to build wealth.

wealthGENERATOR

Begin the investment journey and put the right strategy in place for your future.



wealthOPTIMISER

Review your established wealth to maturity and ensure it is sustainable and diversified. Take only the risk you need to achieve your income needs.

Access professional advice on a clearly defined fixed fee plan

Initial services and fee guide

Advice areas	Services breakdown	Fee (inc GST)*
Financial Health Check	<ul style="list-style-type: none"> We will give you an insight into your current position including your strengths, weaknesses, opportunities, and threats to your wealth. This includes: <ul style="list-style-type: none"> Research into your existing financial products and investments. Establishing your investor tolerance and profile Cash flow and wealth modelling trajectory Wealth protection insurance needs analysis Strategic mortgage and debt review House and mortgage planning Once you have a clear picture, you can determine what areas of your financial life should become your priority to review. 	\$850
	<ul style="list-style-type: none"> Modelling of strategic options with gap analysis 	+ \$1,350
wealthPROTECTOR	<ul style="list-style-type: none"> Protect wealth from unforeseen health (personal insurance product review). Scoped personal insurances (Life, TPD, IP, Trauma) Business insurance planning (Key person, capital & buy/sell) 	1,000 - \$1,500
wealthFOUNDATIONS	<ul style="list-style-type: none"> Super and investment portfolio review Cash flow management and budgeting Debt management 	\$1,500 - \$3,250
wealthGENERATOR*	<ul style="list-style-type: none"> Investment advice & portfolio management (listed markets) Investment gearing (margin lending) Planning your children's future and education Review and transition of estate proceeds (investment) 	\$1,500 - \$12,000
wealthOPTIMISER	<ul style="list-style-type: none"> Transition to retirement (super & pension planning) Self-funded income planning Review and transition of estate proceeds (investment) 	\$4,700 - \$12,000
Strategic advice areas	<ul style="list-style-type: none"> Home and mortgage planning / cash flow modelling 	\$540
	<ul style="list-style-type: none"> Existing property portfolio health check / growth strategy 	\$850 - \$1,150
	<ul style="list-style-type: none"> Investment gearing (home security/equity) 	\$650
	<ul style="list-style-type: none"> Complex cash flow and wealth modeling/alternative strategies 	\$1,300
	<ul style="list-style-type: none"> Review of existing direct share portfolio 	Inc in invest review
	<ul style="list-style-type: none"> Social security planning and management 	\$360
	<ul style="list-style-type: none"> Self-managed superannuation (setup) 	\$6,200
Estate planning facilitation	<ul style="list-style-type: none"> Preparation of personal financial position to review wills, powers of attorney and testamentary trust wills etc. 	\$440
*If eligible for wealthCREATOR service all fees are discounted by 40%		

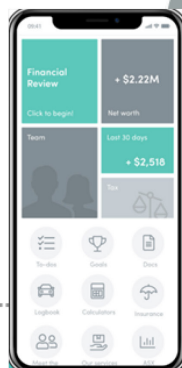
Ongoing services and fee guide

Advice areas	Service breakdown	Fee (inc GST)*
Financial Health Check (Strategic review only)	Annual meeting health check <ul style="list-style-type: none"> Strategic review of your financial health and ongoing cash flow and wealth modelling. No financial product advice. 	\$1,200 p.a
AdviserEDGE	- Access to your adviser when you need them each year.	
Admin management*	- Our team will take care of your financial admin management.	
+ wealthPROTECTOR	Annual meeting review covering your scope of advice <ul style="list-style-type: none"> Personal wealth protection strategy review (personal & business) 	No ongoing fee (personal) Business \$200 per month
+ wealthFOUNDATIONS	Annual meeting covering your ongoing plan and scope of advice <ul style="list-style-type: none"> Broadens advice review to key areas such as super, debt management, cash flow & budgeting (inc home and mortgage planning (strategy). 	\$175 per month <i>Add WealthHUB portal \$25 per month</i>
+ wealthGENERATOR*	Two review meetings per annum covering your ongoing plan and scope of advice <ul style="list-style-type: none"> Take the next step in your plan by adding wealth accumulation and investment strategies. WealthHUB portal and cash flow budgeting tool. 	+ \$75 - \$1,100 per month
wealthOPTIMISER	One to two review meetings per annum covering your ongoing plan and scope of advice <ul style="list-style-type: none"> Review of existing, accumulated wealth (both inside and outside super) to prepare to self-fund now or in the near future. Incorporates detailed review of investment strategies. 	\$380 - \$1,100 per month
Estate planning review facilitation	<ul style="list-style-type: none"> We will assist you to update your estate plan with your lawyer to keep your affairs up to date. 	\$340 per annum.
*Administration management includes where relevant	<ul style="list-style-type: none"> Client portal access to files Age pension services Tax information management Industry super funds (with information authority) Initiation of insurance claim applications Financial product related 	
*If eligible for wealthCREATOR service all fees are discounted by 40%		

PROACTIVE ONGOING REVIEW

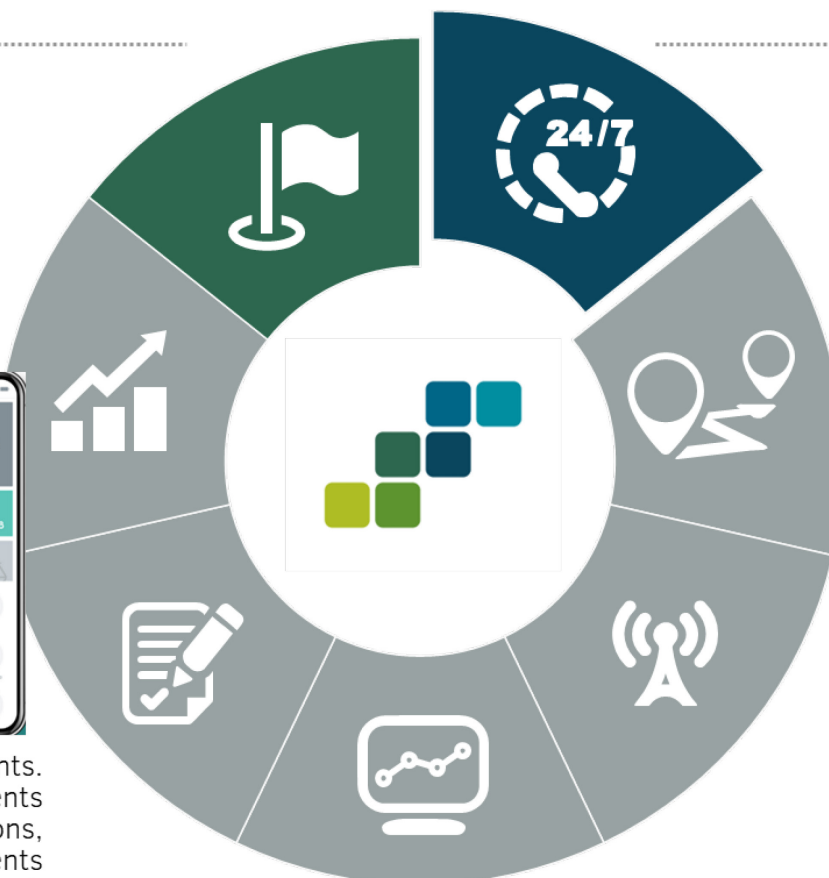
We will equip you with objective knowledge and information. Our ongoing services will give you financial discipline and keep you accountable to your goals and objectives.

You will be guided to take action each year and make confident decisions. We will help you refine, update and track your success.



WEALTH HUB / MOBILE APP

One place for tracking your wealth and investments. You will have access to the Wealth Elements WealthHUB which we will use for all communications, admin management, storing important documents and also tracking your budget and expenses month to month.



Adviseredge

Our partnership will produce quality financial decisions into the future. This is the cornerstone of a strong financial position.

NEEDS & CIRCUMSTANCES

Your financial plan is a living document. As your position changes, we will ensure your plan remains relevant and in touch with your objectives.

EXTERNAL ENVIRONMENT

As economies and governments change over time, so must your strategy and financial plan.

FINANCIAL MARKETS

When you have exposure to different financial markets, your portfolios and investments need to be monitored and updated accordingly.

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 | • Estate planning / legal services |
| • Tax & accounting | • Mortgage / credit services |
| • Business advice / valuations | • 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.

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

Licensee details

Financial Services Guide:

Version 5.2 dated 12/06/2022

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.

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

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 of the register is available upon request.

Associations

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

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.