WA Aged Care Financial Solutions

Unit 1, 61 Flynn Street
Wembley WA 6014
PO Box 2030
Churchlands WA 6018
Tel: 1300 827 229
Fax: 08 9287 2933
andrew.hopkins@agedcarefswa.com
www.agedcarefswa.com
*WealthForm Pty Ltd trading as
WA Aged Care Financial Solutions
ABN 88 132 254 061*

Financial Services Guide

Version: 1 August 2024

Licensee

Moray Pty Ltd
(AFSL #480196 ABN 24 608 041 774)

This Financial Services Guide (FSG) is Authorised for distribution by Moray.

Authorised Representatives

WealthForm Pty Ltd trading as WA Aged Care Financial Solutions
(ASIC # 328658 ABN 88 132 254 061)
Andrew Hopkins (ASIC # 328657)

The Authorised Representatives act on behalf of Moray, the responsible entity, for the services provided.

Contact details

Unit 1, Wembley Green Offices
61 Flynn Street, Wembley WA 6014

Phone: 1300 827 229

E-mail: andrew.hopkins@agedcarefswa.com
Website: www.agedcarefswa.com

Purpose of this FSG

This FSG will help you decide whether to use the services that we* offer. It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

*In this document 'we' refers to WA Aged Care Financial Solutions and Andrew Hopkins.

Our services

We are authorised to provide advice and dealing services in the following areas:

- Aged Care
- Superannuation and SMSF
- Retirement planning
- Portfolio management
- Managed investments
- Securities
- Personal risk insurance

.

The financial advice process

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

We will provide you with a Product Disclosure Statement (PDS) for any products we recommend other than securities. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about the advice and products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice it will typically be documented in a Record of Advice (RoA) which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

Fees

All fees are payable to WealthForm Pty Ltd.

We provide independent financial advice and do not receive commissions from product providers or payments from any party other than our clients.

The fees we may charge are dependent on the services that we provide to you and will always be agreed with you before any services are provided.

Adviser Remuneration

As an employee of the practice, Andrew Hopkins receives salary payments and may be the beneficiary of any dividends paid.

Making a Complaint

We endeavour to provide you with the best advice and service at all times. If you are not satisfied with our services, then we encourage you to contact us. Please call us or put your complaint in writing to our office.

If you are not satisfied with our response you can refer it to the Australian Financial Complaints Authority (AFCA). You can contact AFCA on 1800 931 678 or via their website www.afca.org.au. This service is provided to you free of charge.

Moray is required to hold adequate Professional Indemnity insurance for the financial services that it and its current and past representatives provide.

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website.