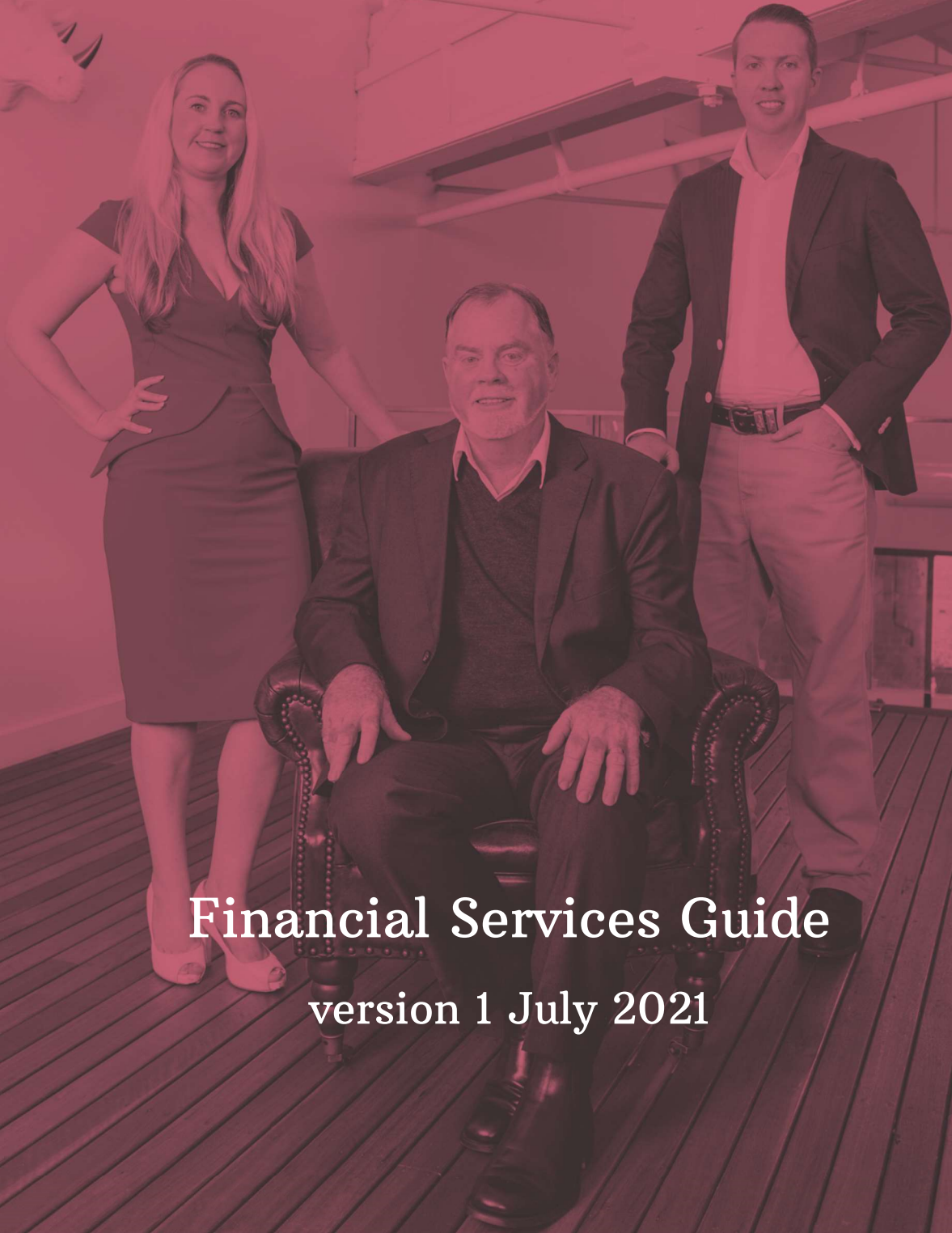


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# Financial Services Guide

version 1 July 2021



## Why Am I Receiving This Document?

This Financial Services Guide (FSG) is authorised for distribution by EGU Financial Services Pty Ltd.

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 and our advisers are remunerated;
- how we deal with complaints if you are not satisfied with our services.

\* In this document 'we' refers to EGU Wealth Management, Benjamin Wieland and Benjamin Widdup.

## Licensee

- **EGU Financial Services Pty Ltd**  
(ABN# 19 626 684 366) (AFSL# 509564)

EGU Financial Services is 100% privately owned and holds an Australian Financial Services Licence (AFSL). It is required to comply with the obligations of the Corporations Act and the conditions of its licence. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that we provide.

## Licensee Contact Details

1300 102 542

[afsl@egu.au](mailto:afsl@egu.au)

[www.egu.au](http://www.egu.au)

GPO Box 1598 Brisbane QLD 4001

## Authorised Representatives

- **EGU Wealth Management Pty Ltd**  
(ABN# 34 339 231 736) (CAR# 434344)
  - **Benjamin Wieland**  
(AR# 401073)
  - **Benjamin Widdup**  
(AR# 1269810)

The Authorised Representatives act on behalf of EGU Financial Services, who is responsible for the services that they provide.

## 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 identify and understand your objectives and circumstances. We will also ask questions to ensure that 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 read and keep for your records.

The SoA will explain the basis for our advice, the main benefits and 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.

For administration platforms, investment products and personal risk insurance products, we will provide you with a Product Disclosure Statement (PDS). This contains information to help you understand the product being recommended.

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

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

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



## Financial Adviser Profile

### Benjamin Wieland



Ben is a forward-thinking visionary who sees the big picture whilst honouring tradition.

A Partner and Senior Wealth Manager at EGU, Ben is the wealth management expert who gives clients the knowledge and tools they need to achieve their financial goals. With a Bachelor of Business double major degree in Accounting and Financial Planning, Ben has an in-depth understanding of both industries and how they impact on your financial situation. Ben has passed the Financial Adviser Standards and Ethics Authority (FASEA) exam, he has completed a Certificate IV in Financial Services, and is a Tax (Financial) Adviser registered with the Tax Practitioners Board (TPB). To complement these qualifications, Ben is also a qualified Justice of the Peace (JP).

*“I’m immensely passionate about investing and in particular, compounding. It’s amazing to see the life changing benefits one can achieve as a result of a good financial strategy, an extended period of time and compounding.”*

His commitment to providing financial advice is demonstrated through his continued education. Ben upholds the highest standards of compliance and ethics and is a member of the Association of Financial Advisers Limited (AFA).

Ben takes pride in being an active member in his local community. He is a board member of the Teneriffe Festival Incorporated, the New Farm and Districts Historical Association, as well as the Tattersall’s Shooters Club.

Ben’s interests include clay pigeon shooting and reading British history literature.

#### Education, Qualifications and Memberships

- Bachelor of Business double major degree in Accounting and Financial Planning (University of the Sunshine Coast);
- Passed the Financial Adviser Standards and Ethics Authority (FASEA) exam;
- Tax (Financial) Adviser registered with the Tax Practitioners Board (TPB);
- Certificate IV (Financial Services);
- Qualified Justice of the Peace (JP);
- Member of the Association of Financial Advisers Limited (AFA).

#### Adviser Remuneration

Ben is an owner of the practice and is remunerated through the profits generated by the practice.

#### Ben’s Contact Details

1300 102 542 | 0423 710 820

[ben@egu.au](mailto:ben@egu.au)

[www.egu.au](http://www.egu.au)

GPO Box 1598 Brisbane QLD 4001



## Financial Adviser Profile

### Benjamin Widdup



Ben is a Financial Adviser at EGU Wealth Management and works closely with Ben Wieland.

Ben has completed a Bachelor of Commerce double major degree in Accounting and Financial Planning. He is dedicated to using his graduate skills and experience to do meaningful work that his family and community can be proud of, adding real value to the lives around him.

Ben conducts himself with great integrity and is devoted to ensuring such values shine through to his professional work. Ben has passed the Financial Adviser Standards and Ethics Authority (FASEA) exam and is committed to upholding the professional standards put forth by FASEA.

*"I'm excited about financial planning because it allows me to improve one's quality of life, improve financial well-being and make a positive difference that will last a lifetime."*

Ben was a member of the Griffith University Association of Commerce (GUAC) and was Griffith University's first financial planning student to write for Griffith's newsletter. Previously, Ben has worked as an auditor at KPMG.

Ben's interests include reading, cooking and exercising.

#### Education, Qualifications and Memberships

- Bachelor of Commerce double major degree in Accounting and Financial Planning (Griffith University);
- Passed the Financial Adviser Standards and Ethics Authority (FASEA) exam.

#### Adviser Remuneration

Ben is an Authorised Representative of the practice. He is remunerated through the revenue he generates for the practice. Ben receives a percentage of the fees for each client he brings to the practice.

#### Ben's Contact Details

1300 102 542 | 0402 633 205

[ben.widdup@egu.au](mailto:ben.widdup@egu.au)

[www.egu.au](http://www.egu.au)

GPO Box 1598 Brisbane QLD 4001



## What Services Do We Offer?

### Cashflow and Debt Management

- Setting budgets and monitoring cashflow;
- Strategies to accelerate debt repayment, restructuring and managing debts;
- Salary packaging advice.

### Tax Effective Investing

- Advice on shares and managed investments;
- Portfolio construction and management;
- Strategic property investment advice;
- Investing via trust and company structures;
- Wealth creation strategies for high income earners;
- Gearing and home equity strategies.

### Superannuation and Self Managed Super Funds (SMSFs)

- Strategic advice regarding superannuation legislation;
- Contribution (getting money into superannuation) strategies;
- Superannuation specific investment advice;
- SMSFs - structural, investment and legislative advice.

### Retirement Planning

- Retirement lifestyle planning;
- Strategies to minimise or eliminate tax in retirement;
- Superannuation pensions and lifetime income streams;
- Investment portfolios specific to funding retirement income;
- Maximising Centrelink entitlements.

### Strategies for Business Owners

- Financial planning strategies specific to business owners;
- Ongoing consulting and advice regarding business issues;
- Exit strategy - preparing for sale and tax concessions.

### Wealth Protection and Estate Planning

- Life, total and permanent disablement, trauma and income protection insurance advice;
- Business succession planning including buy / sell and key man insurance;
- Estate planning and asset protection advice.

### Other Services

- Advice regarding redundancy packages;
- Dealing with disability payouts tax effectively;
- Dealing with inheritances;
- Strategies for philanthropy and charitable giving;
- Lifestyle planning and consulting on important financial decisions.

## What Financial Products Are We Authorised to Provide?

We are authorised to provide financial product advice and deal in a financial product, to retail and wholesale clients, in relation to the following financial products:

- Deposit and payment products;
- Debentures, stocks or bonds issued or proposed to be issued by a government;
- Life products including investment life insurance products and life risk insurance products;
- Interests in managed investment schemes including investor directed portfolio services;
- Retirement savings accounts;
- Securities;
- Standard margin lending facility;
- Superannuation.

If you do not wish to receive our advice, we may deal on your behalf by carrying out your instructions.

If you do not obtain advice, the financial strategy and product(s) you select may not be appropriate for your objectives, financial situation or needs.



## Do We Have Any Relationships or Associations with Financial Product Providers?

### Associations

EGU Financial Services and EGU Wealth Management are privately owned and are not part of any company which issues financial products. There are no ownership ties which might unduly influence which financial products we recommend. However, please note that Ben Wieland is a Partner of the following associated businesses:

- EGU (ABN# 87 156 834 711);
- EGU Accounting and Taxation (ABN# 68 933 870 812).

### Conflicts of Interest

Our financial advisers may recommend investments in shares that they hold or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

## How Do I Pay for EGU Wealth Management Advice?

EGU Wealth Management meets the Corporations Act s923A definition of independent.

All fees are payable to EGU Wealth Management.

The method and the specific amount you will pay for EGU Wealth Management advice will be explained in the Terms of Engagement (ToE), Statement of Advice (SoA), Record of Advice (RoA) or Execution Only (EO) documents.

Generally speaking, EGU Wealth Management does not charge for initial meetings with prospective clients.

## Advice Preparation and Implementation Fees

The advice preparation fee covers our time to meet with you, to determine our advice and to produce the SoA. This fee is based on the scope and complexity of the advice provided to you. We will agree the advice preparation fee with you before providing you with advice.

If you decide to proceed with our advice, we may charge a fee for the time we spend to assist you with implementation. If applicable, this fee will be detailed in the SoA or RoA that we provide to you.

## Annual Service Fees

Our annual service fees for wealth management and investing depend on the services that we provide to you. It may be a percentage-based fee calculated using your portfolio value, or an agreed fixed fee which is paid monthly and recalculated annually. Our services and fees will be detailed in the SoA or RoA that we provide to you.

In regard to personal insurance related work, we do not receive commissions. We charge an annual service fee. In rare cases where an insurance provider will not turn off insurance commission payments, we rebate these commissions back to the client in full.

## Other Benefits

We may also receive additional benefits by way of sponsorship or education seminars, conferences, or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

## Referral Fees

We do not pay or receive any referral fees.

***“As fiduciaries, we look to present fees that we believe are fair and represent value. Our aim is to put our clients in a better financial position over the long-term net of fees 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, send us an email, or put your complaint in writing to our office. There is information on our website about how we deal with complaints.

If you are not satisfied with our response, then you can refer your complaint to the Australian Financial Complaints Authority (AFCA). You can contact AFCA on 1800 931 678 or [www.afca.org.au](http://www.afca.org.au). AFCA provides a fair and independent complaint resolution service which is provided to you free of charge.

## 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.

## Wholesale Clients

In some circumstances we may provide services to you as a wholesale client. We will seek your consent before providing services to you as a wholesale client.

## Signed Acceptance

I confirm that I have been provided with a copy of the FSG version 1 July 2021 issued by EGU Wealth Management.

I confirm that I have read and understand the FSG version 1 July 2021 issued by EGU Wealth Management.

Client 1

\_\_\_\_\_  
Signed

\_\_\_\_\_  
Name

\_\_\_\_\_  
Date

Client 2 (if applicable)

\_\_\_\_\_  
Signed

\_\_\_\_\_  
Name

\_\_\_\_\_  
Date