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# Financial Services Guide

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The financial services we provide and how  
we will work alongside our clients to help you  
achieve your goals

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Apiarium Wealth 2 Trading as FinAdvice Financial Planning

ABN 18 680 618 142

FinAdvice Financial Planning is an authorised Representative (466029) of  
Capella Advisory Pty Ltd, ABN 54 669 300 163, AFSL No 550125.

Financial Services Guide

V 1.5 March 2025

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# Financial Services Guide - Part A

## About us

At FinAdvice Financial Planning, we want to make sure you are always informed of all the options, costs and benefits of the advice we provide to you.

Before we provide you with financial advice, you should read this Financial Services Guide (FSG).

It contains the following important information to help you decide whether to use our services:

- ⊕ About us
- ⊕ The financial products and services your Adviser can provide to you
- ⊕ How we, your Financial Adviser and other related parties are paid
- ⊕ What associations or relationships we have with others that could influence the advice provided to you
- ⊕ How we collect and use your personal information
- ⊕ Details of who to contact should you have a complaint

We recommend you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please get in touch with us.

**FinAdvice Financial Planning is an authorised representative of Capella Advisory Pty Ltd**  
**ABN 54 669 300 163**  
**AFSL 550125**

Capella Advisory authorises FinAdvice Financial Planning and its Financial Advisers (sub authorised representatives), who are listed in the Adviser Profile Section to provide a range of personal financial advice and services to you. Our Advisers are experienced to provide you with advice to help grow and protect your wealth through individual advice or through your ownership structures. This FSG informs our retail clients of the financial services provided by us, and is designed to assist and inform you of our services and if they are appropriate to you.

This FSG also includes an additional part B which is the Financial Adviser's profile who are part of the FinAdvice Financial Planning advice firm. Our Adviser profiles outline more information about your Adviser, including their contact details, experience and qualifications.

You should read these two documents together.

### Lack of Independence

FinAdvice Financial Planning. is not independent, impartial or unbiased in relation to the provision of personal advice because:

- In some cases, we may receive revenue such as placement fees from wholesale investment offerings. Please note, we fully disclose any benefits received to clients prior to placing investments; and
- We may receive commission from existing and new insurance advice we provided on life risk products
- the Licensee has a referral arrangement in place with Alcove, Omnisure & Orbital Life

### Contact details

ABN 18 680 618 142 | AFSL No: 550125

Address  
119 William Street  
Bathurst NSW 2795

Phone 02 6300 0600  
Email [queries@finadvice.com.au](mailto:queries@finadvice.com.au)  
Web [finadvice.com.au](http://finadvice.com.au)

## About your Adviser

Your Adviser is a sub authorised representative of FinAdvice Financial Planning to provide financial product advice in relation to, and deal in, certain financial products and services. FinAdvice Financial Planning will be responsible for any financial services that your Adviser is authorised to provide to you.

The Adviser profile (Part B) contains important information about your Adviser including details of their education and qualifications, what advice they can provide, what relationships and associations they maintain as well as details of how they get paid for providing you with advice.

### Why choose us?

We aim to provide personalised advice solutions tailored to your needs and objectives and believe that sound advice and planning is the key to improving your financial position.

We undertake continuous professional development and training programs so that we are up to date with legislative changes to superannuation, investment, social security and tax environments.

We have access to technical, risk and investment research professionals who provide us with additional analysis on strategies and products that become available as a result of these changes.

Our Advisers will help you determine your goals and weigh up different investment options to achieve them.

Most importantly, we turn your thoughts into action. There are no secret formulas to achieving financial security.

We work with you to get the basics right & ensure you have a plan to achieve your goals over time.

### We can provide advice on:

- Employee share plans and share schemes
- Tax and structuring
- Wealth creation
- Retirement planning
- Debt reduction
- Sophisticated superannuation strategies
- Estate planning
- Investment management
- Ongoing advisory services
- Investment structuring
- Asset protection

### We can arrange the following products and services:

- Deposit and payment products;
- Debentures, stocks and bonds issued;
- Life insurance and life risk products;
- Interests in managed investment schemes including investor directed portfolio services;
- Retirement savings accounts;
- Securities;
- Standard margin lending facilities; and
- Superannuation (includes SMSF)

### How we work alongside you and how you can provide us with instructions?

To develop a successful financial strategy, including recommending suitable products and services to meet your needs, we need to consider your personal circumstances and financial needs, goals and objectives. We will ask you for information about your personal circumstances when we meet with you.

You have the right not to provide us with personal information. However, without this information, or if it is inaccurate, the advice you receive may not be appropriate for your personal circumstances. If the information is incomplete and/or inaccurate, your Adviser may provide you with a warning that the advice may not wholly represent your needs, objectives or financial situation.

It is also important that you keep us up to date by informing us of any changes in your circumstances, so we are able to determine if our advice continues to be appropriate to your circumstances. It is important that you provide us with complete and accurate information about your circumstances and you take the time to check any

assumptions we make and the basis for our advice. If you don't our advice may not be appropriate for your needs.

You can deal with us in person, by phone or email. You may also make an appointment to see your Adviser in person as part of a scheduled review meeting or for any other matter. Your Adviser will use the most recent contact details we have for you when initiating communication. If you have provided an email address, and unless we agree otherwise, we will generally use that medium to communicate with you.

Our initial advice will be provided to you in a Statement of Advice ('SOA'). The SOA contains a summary of your goals and the strategies and financial products we will recommend to help you achieve your goals. It also provides you with detailed information about the fees, costs and other benefits we will receive as a result of the advice we have provided. We will maintain a Record of Advice ('ROA') for any further advice and/or reviews we provide to you.

You have the right to request a copy of these documents up to seven years after the advice was provided by contacting your Adviser.

### Documents you may receive

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 (as applicable). 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 your investment or insurance. You should read any warnings contained in your SOA, the PDS or IDPS guide (as the case may be) carefully before making any decision relating to our advice.

### Ongoing service

You have the opportunity to enter into an annual Ongoing Fee Arrangement ('OFA') with FinAdvice Financial Planning, which sets out the terms of our ongoing services to you, including in relation to fees. We will invite you to renew the OFA each year with us.

Our standard terms of business can be found on the website.

[www.finadvice.com.au/terms](http://www.finadvice.com.au/terms)

### Your privacy and access to your information

As part of the financial planning process, we need to collect information about you and maintain a record of your personal information. We are also required under the Anti-Money Laundering and Counter-Terrorism Financing (AML-CTF) Act 2006 to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We maintain a record of your personal information. You have the right to withhold personal information, but this may compromise the effectiveness

of the advice you receive. If your personal information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

FinAdvice Financial Planning and its advisers will take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. As part of our continuing commitment to client service and maintenance of our client confidentiality, we are bound by the Australian Privacy Principles (APPs) established under the Privacy Amendment (Enhancing Privacy Protection) Act 2012. We keep your personal information confidential and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- FinAdvice Financial Planning and its Advisers may have access to this information when providing financial advice or services to you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or Accountant.
- Your Adviser may, disclose information to other Mortgage Brokers, Accountants and those who are authorised by FinAdvice Financial Planning to review customers' needs and circumstances from time to time. Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your Adviser and FinAdvice Financial Planning in providing financial planning services to you. A list of countries where these service providers are located can be accessed via the FinAdvice Financial Planning Privacy Policy;
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

For a copy of our Privacy Policy visit [www.finadvice.com.au/privacy-policy](http://www.finadvice.com.au/privacy-policy) or you can contact us.

You can request access to the information your Adviser or FinAdvice Financial Planning holds about you at any time to correct or update it as set out in our Privacy Policy. If you wish to examine your file, we ask that you make a request in writing and allow up to 10 working days for the information to be provided. We may charge a fee to cover the cost of verifying the application and locating, retrieving and/or copying any material requested. If the information sought is extensive, we will advise you of the likely cost in advance and can help you to refine your request if required.

Another Adviser may be appointed to you if your existing Adviser leaves FinAdvice Financial Planning or is unable to attend to your needs due to an extended absence from the business. In these circumstances, FinAdvice Financial Planning will write to you advising you of the change. Your personal information will be passed on to the new Adviser.

## How we charge fees

All fees are payable to the Licensee. The Licensee then passes all fees through to FinAdvice Financial Planning after the Licensee has deducted amounts due to the Licensee by FinAdvice Financial Planning.

Apiarium Wealth 2 Pty Ltd Trading as FinAdvice Financial Planning are owners of the shares on issue and share in the profits that FinAdvice Financial Planning makes.

### Fees

This is usually in the form of an initial advice fee and an ongoing service fee. Fees will be fully disclosed to you in your advice documents, and the terms of our ongoing services arrangements are governed by the OFA.

We will generally:

- Charge a fee directly to you based on the value of unborrowed assets on which we advise.
- Charge a fee directly to you based on the hours involved in the assignment, and the level of staff required to provide the advice.
- Receive commissions paid to us by the product issuers whose
- products we recommend to you; or
- Charge any other combination of the above.

A further breakdown of fees is as follows:

#### Initial advice fee

For our initial review and advice, we may charge a fee of between \$3,000 to \$25,000 incl GST, depending on the complexity of your situation.

The Initial Advice Fee is the cost of us preparing and subsequently implementing your personalised strategy. The fee will be agreed upon prior to the preparation of the financial plan.

#### Ongoing service fee

You may elect to take up our ongoing service offering to ensure your advice remains relevant to your circumstances as they change. We will either:

- Charge an agreed fixed fee ongoing, or;
- Charge a fee based on assets under management. Our fee scale will depend on the nature of the assets managed and the investment strategy adopted. Typically, this will range between 0% - 1.5% of funds under management.

Up to \$1m (inc. GST) 1.1%  
\$1m - \$5m (inc. GST) 0.77%  
\$5m+ (inc. GST) 0.66%

This fee may be subject to an annual minimum amount.

We will always agree our fees with you upfront and prior to proceeding with work. As described above, fees will be fully disclosed to you in your advice documents.

#### Share transactions

If we recommend you buy or sell shares, we may charge a % fee of the value of the trade when we arrange it for you (in addition to the brokerage charged by your stockbroker).

#### Insurance commissions

We receive a one-off upfront commission when you take out an insurance policy we recommend.

The upfront commission will be between 0% and 60% of the first year's annual premium.

We also receive an ongoing commission payment of between 0% and 20% of the annual premium for as long as you continue to hold the policy.

For example, for an insurance product with an annual premium of \$2,000, where the issuer pays us an upfront commission of 60%, we will receive \$1,200. The issuer will pay us 10% of the annual premium as ongoing commission for as long as you hold the product. Assuming an annual premium of \$2,000, this equates to \$200 per year.

You will be advised of the exact amount of these commissions in the SoA or RoA.



## How we charge fees (continued)

### General advice

We may charge you a fee for any general advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with the general advice. The amount of these fees ranges from \$220 - \$3,300. Details of the fee will be agreed with you in an engagement letter. You may request information about these fees within a reasonable time after receiving this FSG but before you are provided with any general advice.

### Other Benefits

We may also receive additional benefits by way of sponsorship of 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.

### Adhoc fees

If you do not wish to take up our ongoing service offering we can provide you with adhoc services when requested. The hourly charge-out rates for our team of professionals ranges between \$440-\$660 per hour inc of GST. Fees will include, but are not limited to, all professional time for drafting, reviewing and completing documents, correspondence, advices, conferences, reading materials, traveling (where related to the work), telephone calls, research and providing letters where requested by you. We will always agree our fees with you upfront and prior to proceeding with work. Fees will be fully disclosed to you in your advice documents that we provide you.

### Other payments FinAdvice Financial Planning may receive

- Placement fees: We will disclose any remuneration we are likely to receive when presenting these investment opportunities that relate only to wholesale advice products.
- We may also receive additional benefits by way of sponsorship of 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.

## Relationships & Associations

It is important for you to understand the relationships that exist between us and other service providers, as they may be considered to influence our recommendations to you.

We have associations with a wide range of Financial Product issuers and Service Providers. However, we are not owned by any Financial Product issuer or Service Provider. From time to time, we may refer you to other professional service providers, and, we may refer you to related entities for certain services, when appropriate, that may encompass mortgage broking services, tax services and life insurance services.

### Other interests

If we identify that you have a need for credit assistance services we can arrange those services, i.e. mortgage broking, commercial financing and leasing services, through a referral to Alcove ABN 99 168 628 073 who is an Authorised Credit Representative of Canopy Private Pty Ltd ASIC No. 445663 and Authorised by Canopy Private AFSL No. 558709, the Licensee will receive 20% of all upfront and ongoing commissions received by Alcove in respect of your completed finance transaction. For a loan amount of \$500,000, this would equate to an upfront payment to the Licensee of \$650 and an ongoing payment of \$150.

We have a revenue sharing arrangement in place with Omnisure where 20% upfront and ongoing will be shared with us. Omnisure is a Corporate Authorised Representative of Multi Secure Insurance Solutions Pty Ltd AFSL 227724.

We have a revenue sharing arrangement in place with Orbital Life where 20% upfront and ongoing will be shared with us. Orbital Life is a Corporate Authorised Representative of ASVW Financial Services Pty Ltd ABN 27 007 261 083 AFSL 446176

Whilst we may refer you to these referral partners, you should understand these services are not provided under the Capella Advisory AFSL and Capella Advisory does not train, support or supervise the provision of these other services and has no responsibility in relation to these services.

FinAdvice Financial Planning is not responsible for advice, services or information provided to you by any of these related entities. You are under no obligation to use the services of any of these related entities.

### Referral Payment

If we have referred you to another professional adviser (e.g. an estate planning specialist or tax agent) we do not receive a referral fee from the referral.

### Other disclosures

- Advisers may have shareholdings in Public Companies. This information is available upon request.

### Memberships

- Financial Advice Association Australia (FAAA): Many of our authorised representatives and staff are members and affiliates of the FAAA. When you choose a financial planner who is a member of the FAAA, you will be working with a professional who puts your interests first. FAAA members are committed to a code of ethics and professional conduct, so you can rest assured that they'll do the right thing by you.



## Insurance

### Compensation arrangements

The Licensee holds professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the requirements of the Corporations Act 2001 (Cth). The professional indemnity insurance covers all of the financial services we are authorised to provide to you.

## Complaint Resolution

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 the Licensee. We accept complaints over the phone, in person, via email or letter or on our social media channels. The best option is to call the Licensee or put your complaint in writing to the Licensee's office. The Licensee will endeavour to resolve your complaint in 5 business days.

If you still do not receive a satisfactory outcome or the Licensee does not respond to you within 30 days after you make the initial complaint, you have the right to complain to the Australian Financial Complaints Authority (AFCA) at the address below:

GPO Box 3

Melbourne VIC 3001

Ph: 1800 931 678

Fax: 03 9613 6399

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

You may only contact AFCA once you have followed the above procedure.

Our Complaints Handling Procedure is available on request and at our website at [capellaadvisory.com.au](http://capellaadvisory.com.au)

### 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 or you can find it at [capellaadvisory.com.au/privacy](http://capellaadvisory.com.au/privacy)

### Contact us

If you have any queries about our financial services, please do not hesitate to contact us:

*Licensee's contact details*

**Capella Advisory Pty Ltd**

Level 22, 180 George Street

Sydney NSW 2000

1300 193 136

## Financial Services Guide - Part B

# Benjamin Whitwell

Financial Adviser CFP®

FinAdvice Financial Planning

P: +61 2 6300 0600

E: [enquiries@finadvice.com.au](mailto:enquiries@finadvice.com.au)



Ben Whitwell has extensive experience in the financial planning industry and has been a professional Financial Adviser since 2000

Ben started FinAdvice Financial Planning in 2004

### Areas of expertise

- Holistic client advisory services
- Retirement planning
- Redundancy planning
- Investment management
- Small Business
- Self-Managed Superannuation Funds

### Professional qualifications and memberships

- Holds a Graduate Diploma of Financial Planning
- Certified Financial Planner®
- ASX Listed Product Accredited Adviser
- Member, Financial Planning Association (FAAA)

### Authorised financial services

The Licensee has authorised Ben to provide personal advice and dealing services to retail clients for the following financial products:

- ⊕ deposit and payment products (basic and non-basic deposit products);
- ⊕ debentures, stocks or bonds issued or proposed to be issued by a government;
- ⊕ life products;
- ⊕ interests in managed investments schemes including investor directed portfolio services;
- ⊕ retirement savings accounts products;
- ⊕ securities;
- ⊕ standard margin lending facility;
- ⊕ superannuation (Including Self-Managed Superannuation Funds SMSF)

### How he is paid

Ben is paid a salary and may receive disbursements, such as profit related benefits.

Ben Whitwell, ASIC AR number 264734, is an authorised representative of Capella Advisory, ABN 54 669 300 163, AFSL No 550125.

## Contacting us

### FinAdvice Financial Planning

119 William Street

Bathurst NSW2795

Phone	+61 02 6300 0600
Email	<a href="mailto:queries@finadvice.com.au">queries@finadvice.com.au</a>
Web	<a href="http://finadvice.com.au">finadvice.com.au</a>