

# Financial Services Guide

**FSG Version 9.0**

This Financial Services Guide should be read in conjunction with your adviser's Adviser Profile.

# Introduction

The purpose of this Financial Services Guide (FSG) is to provide you with important information before a financial service is provided to you, so you can make an informed decision about using our services. Please take the time to read it and keep it safely with your other documents.

This FSG is issued on 12<sup>th</sup> September 2025, by:

**Synchron Advice Pty Ltd**

(AFSL 243313 ABN 33 007 207 650)

“The Licensee” which is a wholly owned subsidiary of WT Financial Group Limited (ACN 169 037 058)

**Head Office**

Level 5, 95 Pitt St, Sydney NSW 2000

02 9248 0422

[info@wtfglimited.com](mailto:info@wtfglimited.com)

[www.synchronadvice.com.au](http://www.synchronadvice.com.au)

This FSG explains the products and services provided by The Licensee, your Adviser’s relationship with The Licensee, other important information about remuneration received for services, and how we handle any complaints.

## Absence of Independence

We are unable to call ourselves independent. The law prevents most advisers from using such words as independent, unbiased, or impartial.

If, for example, an adviser gets paid a commission to help a client arrange insurance or work within a functional restriction such as an Approved Product List, they are prohibited from calling themselves independent. Most advisers who receive insurance commissions charge their clients little (if anything) for the advice and service. Advisers within The Licensee receive these commissions.

So, although we always put your interests before ours when giving advice we cannot (by law) call ourselves independent, unbiased, or impartial.

## The Licensee and your adviser

When you engage with a financial adviser in Australia, to provide financial advice they need to either hold their own Australian Financial Services License (AFSL) or be authorised to provide advice through a licensee.

The Licensee provides a range of services and support to its advisers such as technical, software, educational and administrative resources to assist them in providing you advice.

## Our financial services

The Licensee is licensed under the Corporations Act 2001 (Cth) to provide financial product advice and to deal in a range of financial products within the following classes of financial products:

- Basic and non-basic deposit products
- Debentures, stocks and or bonds issued or proposed to be issued by a government.
- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company
- Interests in managed investment schemes including investor directed portfolio services.
- Retirement savings accounts (“RSA”) products (within the meaning of the Retirement Savings Account Act 1997)
- Superannuation, including Self-Managed Superannuation Funds
- Securities
- Standard margin lending facilities
- Managed Discretionary Accounts

**Refer to the Adviser Profile for the specific authorisations we have granted your adviser.**

## Your adviser

Your adviser will provide you with an Adviser Profile when they provide you with this FSG. Their Adviser Profile is an important document that sets out the services they can provide you and exactly what types of financial advice and other services we have authorised them to provide.

It will also contain details of their Authorised Representative number to enable you to find out details about them from the MoneySmart Financial Adviser Register.

## How does your adviser provide you advice?

If your adviser provides you with personal advice that takes into account your objectives, financial situation or needs, you will receive a Statement of Advice (SoA).

The SoA will contain the advice, the basis on which it is given and more specific information about remuneration and any associations that may have influenced the provision of the advice by your adviser and other relevant persons. If you receive further financial advice from your adviser, they will produce either another Statement of Advice or Record of Advice (RoA).

You can request a copy of these by contacting your financial adviser any time up to seven years from the date the advice was provided.

If your adviser recommends specific investment, insurance, or other financial products to you, they must provide you with a relevant product disclosure statement (PDS) and/or product brochures that includes information to enable you to make an informed decision about a financial product, such as its key benefits, risks and costs associated with the product. Whenever you are provided with such documents you should read them carefully and, in their entirety, and consult your adviser if you have any questions.

You are not obliged to act on your adviser's advice, but if you do decide to follow their recommendations, they will help you complete the relevant documents to implement your financial strategy.

## What do we and your adviser expect from you?

For your adviser to be able to provide you with advice that is appropriate to your circumstances you need to:

- Provide them with accurate information about your financial needs, circumstances and goals
- Read all supporting documents such as PDSs provided to ensure that you make informed financial decisions
- Inform your adviser of any changes that may influence the type and nature of advice they would provide and that is relevant to your current circumstances and future objectives
- Keep them informed of your current contact details at all times

You may choose to not provide your adviser with some information. In such circumstances, you will need to consider the appropriateness of advice provided to you before you act upon the advice. You should carefully read any warnings contained in your advice document.

Before providing advice, your adviser requires that you agree on the subject matter of the advice to be provided. For example, you may seek advice on just superannuation, or just insurance, rather than a comprehensive strategic financial plan. This will generally be agreed to and documented in the 'Fact Find' document or a service agreement.

When you decide to act on advice provided to you, your formal consent to proceed with the advice is required. Generally, your adviser will require that you sign an Authority to Proceed (ATP). In signing an ATP, you will be confirming that you understand both the advice you have received, and the benefits, risks and costs associated with the products or services recommended to you.

As a financial services provider, we and your adviser have an obligation under the Anti-Money Laundering and Counter Terrorism Financing Act to verify your identity and the source of any funds. This means that your adviser will ask you to present identification documents such as a passport or driver's license. They and we will also retain copies of this information. This information will be held securely.

We and your adviser cannot provide you with services if you are unwilling to provide this information.

## How can you give instructions to your adviser about your financial products?

You may specify how you would like to give us instructions. For example, you may nominate to instruct us to act by telephone, fax, email or other.

## How are we and your adviser paid for the services provided?

Your adviser may provide an introductory or initial meeting free of charge.

After the first meeting, your adviser will discuss the fees and charges that will be applicable to your individual circumstances.

Due to the varying nature of individual client situations, the fee your adviser charges for plan preparation, implementation, and ongoing access to support and review services will vary. Your adviser will structure and disclose this on an individual basis.

There are different styles of fees that your adviser may charge you and they will discuss the most appropriate method with you, prior to you proceeding with obtaining and implementing their advice.

### Fee for Service

This fee is an agreed rate on an estimation of your adviser's timed costs and effort.

### Hourly Rate

Your adviser may charge an hourly rate for services, and this will be discussed with you prior to proceeding.

## Ongoing Fee Arrangements

If your adviser has an ongoing fee arrangement with you, they are required to seek your written consent each year to continue the arrangement and to deduct ongoing fees from your account.

Your adviser will contact you around the anniversary of your arrangement to seek your consent. They will provide you with information about the services you'll receive, the fees you'll pay, and confirm that you can terminate the arrangement at any time. You have up to 150 days after your anniversary date to provide your consent.

If you do not provide written consent within the required timeframe, your adviser must stop charging fees and the arrangement will terminate. You always have the right to cancel your ongoing fee arrangement at any time by providing written notice to your adviser.

### ! Important

Your adviser can provide you with advice on how to manage your finances, but you are responsible for making your own financial decisions.

It is important that you keep your login details confidential to protect your personal information and financial assets. You should not share your login details with your adviser.

## Combination of Fees and Commissions

Full disclosure of all remuneration will be contained in the Statement of Advice that your adviser will prepare for you. However, you will not be charged unless you have agreed to engage their services. You can pay in the following ways:

- Deductions from your investment as a one-off and/or ongoing payment or in instalments
- Direct invoice for initial and ongoing advice
- Commission we (and therefore your adviser) may receive from a financial product provider when you commence an insurance contract
- A combination of the above

## Superannuation and investment products

Your adviser may receive adviser service fees, or ongoing fees for the advice and services provided to you. Investment and superannuation product providers generally, deduct their costs from the investments. Some products or platforms have additional fees.

## Life insurance products

Your adviser may receive up-front commission of up to 60% (exclusive of GST) of your first annual insurance premium for arranging your cover. In addition, your adviser may receive, after the first year, an ongoing annual commission of up to 20% (exclusive of GST) of your annual insurance premium. Note that where commissions are the same for initial upfront and ongoing annual commission (i.e. level commissions) the above commission caps do not apply.

These commission payments are made by the relevant product issuers and are not an additional cost to you. However, your adviser may charge a fee for the initial advice and ongoing adviser services. Insurers can deduct premiums directly from you or from your superannuation account balance.

If you do not continue with a purchased life insurance product for a full 24 months, the commission received by The Licensee and the adviser is returned to the insurance company, in full or part, and you may then be invoiced for this amount.

## Services NOT provided

Your adviser, in their capacity as an Authorised Representative of Synchron Advice Pty Ltd (AFSL 243313), is not authorised for the following services:

- Self-Managed Super Fund administration and/or audit, including the preparation of annual financial statements
- Accounting and tax agent services
- Arranging or transacting on mortgages or other loans
- Paying bills on your behalf and or control of your bank accounts

While your adviser may provide services through a related entity, in cases where they do, it is not under any authority issued by Synchron Advice Pty Ltd. The client acknowledges that Synchron Advice Pty Ltd accepts no liability for any such services that may be provided.

## What other payments and benefits may The Licensee, and your adviser receive?

Sometimes in the process of providing advice and other financial services, The Licensee or your adviser may receive benefits from product providers such as sponsorship of events, subsidised educational conferences, rebates, bonuses, preferred product rates or other fees.

## Non-monetary benefits

These benefits are discretionary in nature and relate to future events. It is therefore not possible to provide an estimated dollar value on these benefits at this point in time. Advisers may receive benefits from associated Licensee companies or product providers such as:

- Educational conferences and seminars
- IT software or support
- Non-monetary benefits such as business lunches, tickets to sporting and cultural events, or other minor benefits. However, these benefits cannot be accepted on a frequent or regular basis or over the value of \$300.

Each adviser must keep a register of benefits received. If you would like to see a copy of our registers, you can contact us or your adviser directly.

## How will I know what is payable?

All fees and charges will be discussed and agreed between you and your adviser prior to providing and implementing their services. Any remuneration paid to The Licensee, or your adviser for advice, or by a product provider that relates to a financial product recommendation, will be disclosed in the advice document provided to you. Unless otherwise noted, all fees are inclusive of GST.

## How are fees paid to The Licensee and your adviser?

The Licensee initially receives all fees from clients and product providers and distributes them to financial advisers and their practices after our fees and other expenses are deducted. The Licensee generally retains a percentage of fees paid under its arrangements with advisers.

## Referral fees

We or your adviser may pay a referral fee to a third party for referrals. Further information about referral fees, including our reasonable estimate of the amount of any fees payable and how it is calculated is available from your adviser or us on request and may be included in a Statement of Advice that your adviser will supply to you.

## How do we protect your privacy?

The Licensee is committed to protecting your privacy. The purpose of our Privacy Policy is to ensure that you understand the ways in which we collect, maintain use, and disclose your personal information and how we comply with the Australian Privacy Principles.

We and your adviser maintain a record of your personal profile that includes details of your investment objectives, financial situation and needs.

We and your adviser also maintain records of any recommendations made to you. If you wish to examine your file, you should ask your adviser (or us) so arrangements can be made for you to do so.

We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. Our Privacy Policy is available on request.

## What if I have a complaint?

We are committed to ensuring that your adviser provides you with quality advice. This commitment extends to providing accessible complaint resolution mechanisms should you be dissatisfied with the service you receive.

If you have any complaint about the service provided to you, you should take the following steps:

- Contact your adviser and tell your adviser about your complaint. Most issues occur through miscommunication, and it is your adviser's responsibility to ensure you understand what is happening, including the strategies, products, and services they provide you. We encourage you to contact your adviser first.
- We will acknowledge your complaint within 24 hours.
- If your complaint is not satisfactorily resolved within 5 days please contact The Licensee by phone, mail or email and we will work to resolve the matter within 30 calendar days from initial complaint.
- You can also lodge your complaint directly with The Licensee by emailing [complaints@wtfglimited.com](mailto:complaints@wtfglimited.com)
- If you are dissatisfied with the outcome, you have the right to lodge a complaint with the Australian Financial Complaints Authority, an approved external dispute resolution scheme, of which The Licensee is a member.

### **Australian Financial Complaints Authority**

GPO Box 3, Melbourne VIC 3001

Telephone: 1800 931 678

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

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

The Australian Securities & Investments Commission (ASIC) also has a free call Info line on 1300 300 630 that you may use to make a complaint or obtain information about your rights.

## What kind of compensation arrangements do we have?

The Licensee confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s912B of the Corporations Act 2001. This insurance also covers the conduct of financial advisers who were authorised by us but are no longer so.



Synchron Advice Pty Ltd ABN 33 007 207 650 AFSL 243313



# Adviser Profile

This document, the Adviser Profile, should be read in conjunction with the Financial Services Guide (FSG) already provided.

## Ray Regmi

Ray Regmi is a Sub-Authorised Representative (No 1003920) of Ryker Capital Pty Ltd. Ryker Capital Pty Ltd is a Corporate Authorised Representative (No 1275450) of Synchron Advice Pty Ltd AFSL 243313 (The Licensee).

**Business Address:** Shop 127, 158 Day St, Sydney NSW 2000

**Ph No:** 1300 179 537

**Mobile:** 0411 331 142

**Email:** ray@rykercapital.com.au

If you would like to make an appointment to discuss your needs and objectives in more detail, please contact me by phone number or email.

## The advice and products I can offer you

I am authorised to provide financial product advice for, and deal in, the following classes of financial products:

- Basic and Non-Basic Deposit Products
- Debentures, stocks and or bonds issued or proposed to be issued by a government
- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company
- Interests in managed investment schemes including investor directed portfolio services
- Managed Discretionary Accounts - Advice
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997)
- Superannuation
- Self-Managed Superannuation Funds
- Securities
- Tax (financial) Adviser

## How are my company and I paid?

The Licensee initially receives all fees and commissions from clients and product providers and distributes them after their fees and other expenses are deducted. The Licensee generally retains a portion of fees paid under its authorisation arrangements.

For details of other possible benefits, please refer to the FSG and/or your Advice Documents. All fees and commissions outlined below are inclusive of GST.

## Initial Consultation

This initial meeting is \$0 - \$400 per hour (plus GST). Our main aim is to gather information about you and to determine your primary goals and objectives in seeking advice.

At the end of this meeting, we will outline the next steps and detail any fees applicable.

## Advice preparation

You may be charged a Statement of Advice preparation fee which will depend on the complexity of your individual circumstances and type of advice you require. Any fee for service must be paid within seven (7) days of the date of the tax invoice issued to you. The fee may range from \$0 - \$25,000.

## Implementation

We will outline the details of any fees, including Implementation Fees, for you to authorise before any work is carried out. This Fee will range from \$0 - \$21,000 depending on the level of complexity of your situation and the advice provided. This fee may be paid by invoice or where authorised by you, deducted from your superannuation or investment account.

## Insurance products

My company or I may receive up-front commission of up to 60% (exclusive of GST) of your first annual insurance premium for arranging your cover. In addition, my company or I may receive, after the first year, an ongoing annual commission of up to 20% (exclusive of GST) of your annual insurance premium. Note that where commissions are the same for initial upfront and ongoing annual commission (i.e. level commissions) the above commission caps do not apply.

These commission payments are made by the relevant product issuers and are not an additional cost to you.

If you prefer for us to not receive insurance commissions, please advise us accordingly and we will dial all commissions down to zero and you will be charged a flat fee for service instead.

## Ongoing fee for advice

If you elect to pay a fee for access to services involved in the ongoing review of your financial planning strategy, the ongoing fee is based on the complexity of ongoing advice and the services provided.

The ongoing advice fee will be based on the level of services made available to you and the complexity of the advice. Complex advice requirements include the use of trusts and ownership structures, overseas assets, or incomes, executive options, or multiple investment entities. The frequency that review services are made available to you will also impact on the fee charged.

The ongoing advice fee can range from \$0 - \$25,000 per annum.

## Ad hoc advice

Where you do not wish to participate in an ongoing advice fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of between \$0 and \$440 per hour may apply.

## Other benefits, interests, or associations

### Referrals from a third party

We pay referral fees to third parties who refer clients to us. These referral partners include accountants, mortgage brokers, real estate agents, financial planners.

Referral fees are typically calculated as a percentage of the initial advice fee / and ongoing fee if applicable, with typical amounts ranging from \$1 to \$500 (including GST).

The specific details of any referral fee paid in connection with your referral – including the name of the referral partner and the exact amount – will be disclosed in your advice document (Statement of Advice or Record of Advice).



# Adviser Profile

This document, the Adviser Profile, should be read in conjunction with the Financial Services Guide (FSG) already provided.

## Rajiv (Ricky) Regmi

Ricky Regmi is a Sub-Authorised Representative (No 1242475) of Ryker Capital Pty Ltd. Ryker Capital Pty Ltd is a Corporate Authorised Representative (No 1275450) of Synchron Advice Pty Ltd AFSL 243313 (The Licensee).

**Business Address:** Shop 127, 158 Day St, Sydney NSW 2000

**Ph No:** 1300 179 537

**Mobile:** 0432 207 221

**Email:** ricky@rykercapital.com.au

If you would like to make an appointment to discuss your needs and objectives in more detail, please contact me by phone number or email.

## The advice and products I can offer you

I am authorised to provide financial product advice for, and deal in, the following classes of financial products:

- Basic and Non-Basic Deposit Products
- Debentures, stocks and or bonds issued or proposed to be issued by a government
- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company
- Interests in managed investment schemes including investor directed portfolio services
- Retirement savings accounts (“RSA”) products (within the meaning of the Retirement Savings Account Act 1997)
- Superannuation
- Self-managed Superannuation funds
- Securities
- Tax (financial) Adviser

## How are my company and I paid?

The Licensee initially receives all fees and commissions from clients and product providers and distributes them after their fees and other expenses are deducted. The Licensee generally retains a portion of fees paid under its authorisation arrangements.

For details of other possible benefits, please refer to the FSG and/or your Advice Documents. All fees and commissions outlined below are inclusive of GST.

## Initial Consultation

This initial meeting is \$0 - \$400 per hour (plus GST). Our main aim is to gather information about you and to determine your primary goals and objectives in seeking advice.

At the end of this meeting, we will outline the next steps and detail any fees applicable.

## Advice preparation

You may be charged a Statement of Advice preparation fee which will depend on the complexity of your individual circumstances and type of advice you require. Any fee for service must be paid within seven (7) days of the date of the tax invoice issued to you. The fee may range from \$0 - \$25,000.

## Implementation

We will outline the details of any fees, including Implementation Fees, for you to authorise before any work is carried out. This Fee will range from \$0 - \$21,000 depending on the level of complexity of your situation and the advice provided. This fee may be paid by invoice or where authorised by you, deducted from your superannuation or investment account.

## Insurance products

My company or I may receive up-front commission of up to 60% (exclusive of GST) of your first annual insurance premium for arranging your cover. In addition, my company or I may receive, after the first year, an ongoing annual commission of up to 20% (exclusive of GST) of your annual insurance premium. Note that where commissions are the same for initial upfront and ongoing annual commission (i.e. level commissions) the above commission caps do not apply.

These commission payments are made by the relevant product issuers and are not an additional cost to you.

If you prefer for us to not receive insurance commissions, please advise us accordingly and we will dial all commissions down to zero and you will be charged a flat fee for service instead.

## Ongoing fee for advice

If you elect to pay a fee for access to services involved in the ongoing review of your financial planning strategy, the ongoing fee is based on the complexity of ongoing advice and the services provided.

The ongoing advice fee will be based on the level of services made available to you and the complexity of the advice. Complex advice requirements include the use of trusts and ownership structures, overseas assets, or incomes, executive options, or multiple investment entities. The frequency that review services are made available to you will also impact on the fee charged.

The ongoing advice fee can range from \$0 - \$25,000 per annum.

## Ad hoc advice

Where you do not wish to participate in an ongoing advice fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of between \$0 and \$440 per hour may apply.

## Other benefits, interests, or associations

### Referrals from a third party

We pay referral fees to third parties who refer clients to us. These referral partners include accountants, mortgage brokers, real estate agents, financial planners.

Referral fees are typically calculated as a percentage of the initial advice fee / and ongoing fee if applicable, with typical amounts ranging from \$1 to \$500 (including GST).

The specific details of any referral fee paid in connection with your referral – including the name of the referral partner and the exact amount – will be disclosed in your advice document (Statement of Advice or Record of Advice).



# Adviser Profile

This document, the Adviser Profile, should be read in conjunction with the Financial Services Guide (FSG) already provided.

## Dean Desoukey

Dean Desoukey is a Sub-Authorised Representative (No 1009034) of Ryker Capital Pty Ltd. Ryker Capital Pty Ltd is a Corporate Authorised Representative (No 1275450) of Synchron Advice Pty Ltd AFSL 243313 (The Licensee).

**Business Address:** Shop 127, 158 Day Street, SYDNEY NSW 2000  
**Ph No:** 1300 179 537  
**Mobile:** 0416 208 398  
**Email:** dean@rykercapital.com.au

If you would like to make an appointment to discuss your needs and objectives in more detail, please contact me by phone number or email.

## The advice and products I can offer you

I am authorised to provide financial product advice for, and deal in, the following classes of financial products:

- Basic and Non-Basic Deposit Products
- Debentures, stocks and or bonds issued or proposed to be issued by a government
- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company
- Interests in managed investment schemes including investor directed portfolio services
- Retirement savings accounts (“RSA”) products (within the meaning of the Retirement Savings Account Act 1997)
- Superannuation
- Self-Managed Superannuation Funds
- Securities
- Standard Margin Lending
- Tax (financial) Adviser

## How are my company and I paid?

The Licensee initially receives all fees and commissions from clients and product providers and distributes them after their fees and other expenses are deducted. The Licensee generally retains a portion of fees paid under its authorisation arrangements.

For details of other possible benefits, please refer to the FSG and/or your Advice Documents. All fees and commissions outlined below are inclusive of GST.

## Initial Consultation

This initial meeting is \$0 - \$400 per hour (plus GST). Our main aim is to gather information about you and to determine your primary goals and objectives in seeking advice.

At the end of this meeting, we will outline the next steps and detail any fees applicable.

## Advice preparation

You may be charged a Statement of Advice preparation fee which will depend on the complexity of your individual circumstances and type of advice you require. Any fee for service must be paid within seven (7) days of the date of the tax invoice issued to you. The fee may range from \$0 - \$25,000.

## Implementation

We will outline the details of any fees, including Implementation Fees, for you to authorise before any work is carried out. This Fee will range from \$0 - \$21,000 depending on the level of complexity of your situation and the advice provided. This fee may be paid by invoice or where authorised by you, deducted from your superannuation or investment account.

## Insurance products

My company or I may receive up-front commission of up to 60% (exclusive of GST) of your first annual insurance premium for arranging your cover. In addition, my company or I may receive, after the first year, an ongoing annual commission of up to 20% (exclusive of GST) of your annual insurance premium. Note that where commissions are the same for initial upfront and ongoing annual commission (i.e. level commissions) the above commission caps do not apply.

These commission payments are made by the relevant product issuers and are not an additional cost to you.

If you prefer for us to not receive insurance commissions, please advise us accordingly and we will dial all commissions down to zero and you will be charged a flat fee for service instead.

## Ongoing fee for advice

If you elect to pay a fee for access to services involved in the ongoing review of your financial planning strategy, the ongoing fee is based on the complexity of ongoing advice and the services provided.

The ongoing advice fee will be based on the level of services made available to you and the complexity of the advice. Complex advice requirements include the use of trusts and ownership structures, overseas assets, or incomes, executive options, or multiple investment entities. The frequency that review services are made available to you will also impact on the fee charged.

The ongoing advice fee can range from \$0 - \$25,000 per annum.

Borrowed funds – if we recommend you acquire investments using borrowed funds then your ongoing fee will be a minimum of \$330 and a maximum of \$10,000 pa.

## Ad hoc advice

Where you do not wish to participate in an ongoing advice fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of between \$0 and \$440 per hour may apply.

## Other benefits, interests, or associations

### Referrals from a third party

We pay referral fees to third parties who refer clients to us. These referral partners include accountants, mortgage brokers, real estate agents, financial planners.

Referral fees are typically calculated as a percentage of the initial advice fee / and ongoing fee if applicable, with typical amounts ranging from \$1 to \$500 (including GST).

The specific details of any referral fee paid in connection with your referral – including the name of the referral partner and the exact amount – will be disclosed in your advice document (Statement of Advice or Record of Advice).



# Adviser Profile

This document, the Adviser Profile, should be read in conjunction with the Financial Services Guide (FSG) already provided.

## Jackie (Jack) Oineza

Jack Oineza is a Sub-Authorised Representative (No 1258028) of Ryker Capital Pty Ltd. Ryker Capital Pty Ltd is a Corporate Authorised Representative (No 1275450) of Synchron Advice Pty Ltd AFSL 243313 (The Licensee).

**Business Address:** Shop 127, 158 Day Street, Sydney NSW 2000  
**Ph No:** 1300 179 537  
**Mobile:** 0402 225 416  
**Email:** jack@rykercapital.com.au  
**Website:** www.rykercapital.com.au

If you would like to make an appointment to discuss your needs and objectives in more detail, please contact me by phone number or email.

## The advice and products I can offer you

I am authorised to provide financial product advice for, and deal in, the following classes of financial products:

- Basic and non-basic deposit products
- Debentures, stocks and or bonds issued or proposed to be issued by a government.
- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company
- Interests in managed investment schemes including investor directed portfolio services.
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997)
- Superannuation
- Self-managed Superannuation funds
- Securities
- Standard Margin Lending
- Tax (Financial) Adviser

## How are my company and I paid?

The Licensee initially receives all fees and commissions from clients and product providers and distributes them after their fees and other expenses are deducted. The Licensee generally retains a portion of fees paid under its authorisation arrangements.

For details of other possible benefits, please refer to the FSG and/or your Advice Documents. All fees and commissions outlined below are inclusive of GST.

## Initial Consultation

The fee for this initial meeting consultation is between \$0 - \$485 per hour (includes GST).

Our main aim is to gather information about you and to determine your primary goals and objectives in seeking advice.

At the end of this meeting, we will outline the next steps and detail any costs applicable.

## Advice preparation

You may be charged a Statement of Advice preparation fee which will depend on the complexity of your individual circumstances and the type of advice you require. Any fee for service must be paid within seven (7) days of the date of the tax invoice issued to you. The fee may range from \$0 - \$25,000.

## Implementation

We will outline the details of any fees, including Implementation Fees, for you to authorise before any work is carried out.

This cost will range from \$0 - \$25,000 depending on the level of complexity and the type of work that may be required to execute your financial plan. This can either be paid directly or via a super fund or investment platform or via SMSF if applicable.

## Insurance products

My company or I may receive up-front commission of up to 60% (exclusive of GST) of your first annual insurance premium for arranging your cover. In addition, my company or I may receive, after the first year, an ongoing annual commission of up to 20% (exclusive of GST) of your annual insurance premium. Note that where commissions are the same for initial upfront and ongoing annual commission (i.e. level commissions) the above commission caps do not apply.

These commission payments are made by the relevant product issuers and are not an additional cost to you.

## Ongoing fee for advice

If you elect to pay a fee for access to services involved in the ongoing review of your financial planning strategy, the ongoing fee is based on the complexity of ongoing advice and the services provided.

The ongoing advice fee will be based on the level of services made available to you and the complexity of the advice. Complex advice requirements include the use of trusts and ownership structures, overseas assets, or incomes, executive options, or multiple investment entities. The frequency that review services are made available to you will also impact on the fee charged.

The ongoing advice fee can range from \$3,300 - \$25,000 per annum.

## Ad hoc advice

Where you do not wish to participate in an ongoing advice fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of \$485 per hour may apply.

## Other benefits, interests, or associations

### Referrals from a third party

We pay referral fees to third parties who refer clients to us. These referral partners include accountants, mortgage brokers, real estate agents, financial planners.

Referral fees are typically calculated as a percentage of the initial advice fee / and ongoing fee if applicable, with typical amounts ranging from \$1 to \$500 (including GST).

The specific details of any referral fee paid in connection with your referral – including the name of the referral partner and the exact amount – will be disclosed in your advice document (Statement of Advice or Record of Advice).

# Privacy Policy

We recognise that your privacy is important and are committed to responsible privacy practices.

We recognise that your privacy is important and we are committed to responsible privacy practices to protect your privacy and your personal information. Please read this Privacy Policy to understand how we collect, hold, use and disclose your personal information as part of providing financial advisory services to you. We hope that this will help you make an informed decision about sharing your personal information with us.

This Privacy Policy applies to Synchron Advice Pty Ltd (ABN 33 007 207 650) and all Authorised Representatives we have appointed to operate under our Australian Financial Services Licence (AFSL: 243313) ('we', 'our' or 'us').

## What is personal information?

When used in this Privacy Policy, the term '*personal information*' has the meaning set out in the *Privacy Act 1988 (Cth)* ('Privacy Act'). In general terms, 'personal information' is information (whether fact or opinion) about an individual who is identified or reasonably identifiable from that information or other information combined with that information.

Some types of personal information are classified as 'sensitive information' or 'health information', which are subject to additional protections under the Privacy Act (e.g. information about your racial origin or health status).

## Types of personal information we collect

The types of personal information we collect about you may include:

- your name, contact details, date of birth and tax file number;
- your identification information;
- information regarding your dependents and family commitments;
- your occupation and employment history;
- your financial needs and objectives;
- your risk tolerance and risk profile;
- your assets, liabilities, income, expenses, insurances and welfare entitlements;
- your source(s) of wealth;
- your taxation information (including previous tax returns);
- your credit card and banking details; and
- any other personal information (or in limited circumstances, health information) we may require to provide you with the financial advisory services you have requested, or to comply with our legal or regulatory obligations.

## How we collect your personal information

We collect your personal information directly from you, including when you:

- enquire about our financial advisory services;
- engage with us for the purposes of receiving financial advisory services;
- complete any questionnaire, application, fact-finding form or other documentation required to understand your financial position;
- communicate with us by email, by telephone, in person, via a website or otherwise;

- sign up to receive news or exclusive offers, promotions, or events; and
- visit our website (via cookies and other tools).

Where it is reasonable and practicable to do so, we will only collect personal information about you from you directly and not from third parties. However, in limited circumstances, we may collect personal information about you from third parties (such as your employer, accountant, broker or solicitor).

## How we hold your personal information

We take reasonable steps to protect the personal information we hold from misuse, interference and loss, and from unauthorised access, modification or disclosure, including through the use of appropriate technical and organisational safeguards.

Your data will be retained only for as long as is needed. However, some personal information may be retained for varying time periods in order to comply with legal, compliance and regulatory obligations, and for other legitimate business reasons.

## Purpose for collecting, holding, using and disclosing personal information

Depending on the advice or services you have requested, we may collect, hold, use or disclose your personal information for different purposes, such as to:

- provide you with comprehensive financial advisory services;
- comply with our legal and regulatory obligations (including under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*), such as by disclosing your personal information to a regulatory authority;
- improve our financial advisory services;
- gain insights about you so that we can serve you better, understand your preferences and interests, personalise your experience and enhance the advisory services you receive;

- facilitate a legitimate business purpose of ours (for example, to inform an actual or proposed acquisition of our business);
- communicate with you about our services, including for marketing purposes; and
- communicate with you to address any issues or complaints that you may have regarding our financial advisory services.

We may also collect, hold, use and disclose your personal information for any other purpose that you have expressly consented to.

You may opt out of receiving direct marketing communications at any time by contacting us or by using opt-out facilities provided in the direct marketing communications.

## Who we may disclose your personal information to

We may share your personal information with third parties in connection with the purposes described above, including the following:

- our related companies;
- our professional advisers (such as solicitors, accountants or auditors) and insurers;
- our employees, contractors and third-party service providers who assist us in performing our functions and activities (for example, cloud service providers, data storage providers, telecommunications providers and IT support services providers);
- our AFS licensee holder/authorised representative (as applicable);
- organisations authorised by us to conduct promotional, research or marketing activities;
- any potential third-party acquirer of our business or assets (and advisors to that third party);
- third parties to whom you have authorised us to disclose your information (for example, your employer, accountant, broker or solicitor); and
- any other entity as required or permitted by law (for example, regulatory authorities or law enforcement agencies).

We may also share non-personal, de-identified or aggregated information with select third parties for research, development, commercial, analytics or promotional purposes.

Your personal information may be disclosed to third parties located outside of Australia, in connection with the

purposes described above. Where the recipient is not subject to data protection laws which protect personal information in a way which is at least substantially similar to the Australian Privacy Principles, we will take commercially reasonable steps to ensure the recipient does not breach the Australian Privacy Principles.

## Access and correction

You may request access to the personal information we hold about you, or request correction of that information, by contacting us using the details below. We will deal with access and correction requests in accordance with the Privacy Act, including any legal exceptions that may apply. We may charge an administration fee for searching and providing access to your information.

Where we agree that your personal information needs to be corrected, we will take reasonable steps to update it and, where required, notify relevant third parties unless it is impracticable or unlawful to do so.

## Privacy complaints

If you would like to complain about a breach of the Australian Privacy Principles, contact us via the below details and direct your complaint to the Privacy Officer. We will address your complaint within 30 days and aim to resolve it to your satisfaction.

If you are unsatisfied with our response to your complaint, you may complain to the Information Commissioner at the Office of the Australian Information Commissioner, the details of whom are set out as follows:

### Office of the Australian Information Commissioner

Address: GPO Box 5218, Sydney NSW 2001  
 Phone: 1300 363 992  
 Online: [www.oaic.gov.au](http://www.oaic.gov.au)  
 Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

## Contact Details

### Privacy Officer

Address: Level 5, 95 Pitt St, Sydney NSW 2000  
 Telephone: 02 9248 0422  
 Email: [info@wtfglimited.com](mailto:info@wtfglimited.com)

This Privacy Policy may be updated from time to time. Please refer to our website for the latest version.

