



WJD Advisory Pty Ltd
ABN 15 639 595 770

Australian Financial Services Licensee
(AFSL No. 523727)

Level 13 Suite 13.03,
213 Miller St
NORTH SYDNEY NSW 2060

PO Box 1320
NORTH SYDNEY NSW 2060 Australia

Telephone 02 9906 6566
Email: contact@wjdadvisory.com.au
Web: wjdadvisory.com.au

Website Disclosure Information

WJD Advisory Pty Ltd

Date: 1st March, 2025

WJD Advisory Pty Ltd ACN 639 595 770 is an Australian Financial Services Licensee (AFSL No. 523727) (**Licensee**). Our contact details are as follows:

Level 13 Suite 13.03, 213 Miller St, North Sydney, NSW 2060. (02) 9906 6566.
contact@wjdadvisory.com.au

The Licensee appoints Authorised Representatives to act on its behalf for the provision of authorised financial services.

This Website Disclosure Information is made available by:

- **Advanced Planning Services Pty Ltd** (Authorised Representative No. **247887**); and
- **Vaughan Woods** (Authorised Representative No. **249348**) (**we**).

The distribution of this Website Disclosure Information is authorised by the Licensee.

Purpose of Website Disclosure Information

The purpose of this Website Disclosure Information is to inform you of our services and fees, and assist you when deciding whether to use those services. This Website Disclosure Information includes information about:

- the financial services and products we provide;
- the advice and documents you may receive;
- your privacy and how we collect your personal information;
- what to do if you have a complaint;
- the significant relationships and associations we have;
- the remuneration and other benefits that may be received by us or other relevant persons in connection to the financial services we provide to you; and
- fees and charges for our services.

Not Independent

The Authorised Representatives are not "independent", "impartial" or "unbiased" in relation to the personal advice they provide. The Authorised Representatives are not permitted to use those or similar terms in accordance with section 923A of the *Corporations Act 2001 (Cth)*.

The Authorised Representatives are not independent because they are paid commissions by life insurers for life insurance policies arranged by the Authorised Representatives. Please refer to the sections on Fees in this Website Disclosure Information for further information on commissions the Authorised Representatives may receive

Financial services we provide

The Licensee authorises us to provide financial services including financial product

advice (general and personal advice) and deal in financial products including:

- basic deposit products;
- non-basic deposit products;
- non-cash payment products;
- managed investment schemes, including Investor Directed Portfolio Services (IDPS);
- government debentures, stocks or bonds;
- securities;
- superannuation;
- retirement savings accounts;
- investment life insurance products, including funeral bonds, endowment policies, allocated pensions and annuities; and
- life risk insurance products, including term life, total and permanent disability, trauma and income protection.

In addition, we provide a suite of professional services to assist with Self Managed Super Funds (SMSF), estate planning, wills, family trusts and companies. We also have relationships with a number of professionals, including lawyers, accountants and mortgage brokers who we can work with to help you achieve your goals.

Approved Product List (APL)

We can only provide advice on financial products that are on the Licensee's APL, a copy of which is available upon request. The APL includes a range of investment/insurance/superannuation products for our Authorised Representatives to choose from. The products on the APL have been selected based on extensive research on a range of factors including performance, costs and risks.

Documents you may receive

Please refer to the following definitions for a description of the documents you are likely to receive:

Statement of Advice (SOA)

If you request that we provide you with personal financial advice, we will provide you with a SOA. We must give the SOA to you the first time we provide you with personal advice about each type of financial product or where there has been a significant change in your circumstances.

We provide personal advice when we take your personal circumstances into account when providing the advice. Personal advice can be given on your complete financial situation or on limited areas you require advice on – we will discuss the scope of the advice before we start work.

We must give you the SOA before we provide any services recommended in the SOA. We are under a legal obligation to ensure that the advice and recommendations we provide to you are in your best interests.

The SOA will include the following information:

- our advice and the grounds for our recommendations;
- information about fees and commissions that may be received by us for the advice; and
- any associations, relationships or interests that may influence the advice we provide.

Where the personal financial product advice relates only to a basic deposit product, a non-cash payment facility or travellers' cheques, an SOA will not be provided.

Record of Advice (ROA)

We may also record our advice through preparing a record of advice in some circumstances instead of providing you with another SOA. If you have not been provided with a copy of the ROA, you may request a copy of it free of charge at any time within seven years after the advice was provided to you, by contacting us.

Client Service Agreement

The Client Service Agreement will be tailored to your specific requirements and outlines the benefits, services and support we will provide you. It will contain terms and conditions for our fees and costs for providing and implementing our advice.

Consent documents

If we enter into an ongoing fee arrangement ("OFA") with you, we will provide you with a Consent to Enter or a Consent to Renew the OFA (as relevant) along with a Consent to Deduct. Each consent document will contain important information about why the consent is being sought.

Product Disclosure Statement (PDS)

If we make a recommendation on certain financial products (other than securities) or arrange the issue of a financial product, you will receive a PDS. The PDS outlines the key features, significant benefits, risks and fees associated with the financial product.

How can you provide us with instructions?

You can give us instructions in writing, by phone, email or any other means that we agree with you from time to time.

Who do we act for?

We provide financial services on behalf of the Licensee. In providing those financial services, the Licensee acts on its own behalf.

Fees and charges

General advice

We will charge you a fee for any general advice we provide to you. That fee may either be a fixed fee or based on the amount of hours it takes us to prepare and provide you with the general advice.

General advice does not take into account your financial objectives, situation and needs.

Our fixed fee for providing general advice to you will be \$660 per hr inc. GST.

One-off fees

We may charge a one-off fee for providing and implementing a discrete piece of advice or processing a transaction for you. That fee will either be:

- a fixed fee; or
- an hourly rate; or
- calculated as a percentage of funds under management/advice.

Please see our detailed fee schedule on page 6.

Ongoing fees

If you enter into an ongoing service arrangement with us, we will charge you a yearly fee. This will be disclosed in the SOA or ROA, engagement letter Consent to Enter or Renew and Consent to Deduct.

Please see our detailed fee schedule on page 6.

Please contact us if you require any further information about how we or our Authorised Representatives are remunerated.

Remuneration, commissions and other benefits

We may receive commissions from product issuers or re-sellers. Please see *Commissions* in our detailed fee schedule on page 6.

Our Authorised Representatives are employees, directors and shareholders of Advanced Planning Services Pty Ltd and as such receive all profits, a salary, plus dividends from Advanced Planning Services Pty Ltd.

Associations

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you. No such associations or relationships exist. If such associations or relationships do come into existence, we will disclose them to you in writing.

Complaints

We are fully committed to providing quality financial services. If you have a complaint about the services we provide to you, please follow the steps outlined below. Our dispute resolution system is free of charge. We are a member of the Australian Financial Complaints Authority (AFCA) complaints resolution scheme

Step 1

Contact the Complaint Officer and provide the details of your complaint. Our contact details are:

Telephone 02 9906 6566

Email: contact@wjdadvisory.com.au

Mail: WJD Advisory Pty Ltd, PO Box 1320, NORTH SYDNEY, NSW 2059.

We will endeavour to acknowledge receipt of your complaint within one business day (or as soon as practicable).

We will endeavour to resolve your complaint quickly and fairly, within 30 days of receipt of your initial complaint. In some circumstances, for example where the complaint involves particularly complex issues, it may take longer than 30 days to resolve a complaint. If we determine that it will take us longer than 30 days to resolve a complaint we will write to you to explaining the delay.

We will provide a written response informing you of the final outcome of your complaint and your rights to escalate the complaint if you are not satisfied with our final decision.

Step 2

If you are not satisfied with our final response to your complaint, or we have not resolved your complaint within 30 days, you may lodge your complaint with AFCA (provided that the complaint is within AFCA's terms of reference). AFCA is an independent complaints resolution body which is available to you free of charge.

Please note that AFCA will not initiate its process until we have had prior opportunity to respond to your complaint.

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678
Fax: (03) 9613 6399
Mail: Australian Financial
Complaints Authority
GPO Box 3
Melbourne VIC 3001

Compensation arrangements

The Licensee holds professional indemnity insurance in respect of our financial services which complies with the *Corporations Act 2001* (Cth). The professional indemnity insurance covers all of the financial services you are provided, even if they were provided by a person who is no longer our Authorised Representative.

Privacy

Australian Privacy Principles apply to how we collect and use personal information. The information you provide to us for the purposes of obtaining financial product advice must only be used to:

- fully understand your financial planning needs;
- provide you with information, products or services that you might reasonably expect or request;
- manage rights under any laws applying to the services provided; and
- conduct research and marketing which includes direct marketing (although you have the right to specifically instruct us not to use your personal information for these purposes).

For details of how we collect and use your personal information, please contact us.

Further Information

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

Contact us

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2060

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Schedule of fees

These prices should be used as a guide only. We will discuss your individual needs and agree our fees with you. The actual agreed fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice.

Initial fees

Our preferred method of payment is by an agreed fee. The actual fee charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed. The following section outlines our types of fees that may apply.

Initial advice fees

We are committed to making sure our fees are transparent, understood and agreed to by you. Our preferred method of payment is by an agreed fee.

The actual fee charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed. You will therefore know the services to be provided to you and what they will cost, before any services commence. If we are the servicing planner for your employer, we will agree any advice fee with your employer and disclose this to you.

The actual costs will normally be shown in our written advice to you or in the acknowledgement form completed when a transaction without advice service is requested. For transactions without advice you can ask us for details of the remuneration or other benefits at any time before the transaction is completed.

You may choose to pay fees directly to WJD Advisory Pty Ltd or where possible, they may be deducted from your product.

These are fees paid when you have agreed to receive our advice:

Initial service	Fee amount
Initial interview per hour	\$660
Lifestyle Gap Analysis	Starting from \$2,200
Advice / Statement of Advice preparation fee	Starting from \$5,500
Transactions without our advice (hourly rate)	Up to \$660
Implementation fee	Starting from \$3300

Ongoing service fees

We provide ongoing services for clients with existing ongoing fee arrangements to help you stay on track to meet your goals. Our ongoing service fees vary depending on the scope and complexity of services provided. The cost of these services are as follows:

Ongoing service	Fee amount
Ongoing advice and services package	From \$4,400 to \$55,000 per annum
Review per hour	\$660
Administrative Assistance per hour	\$660

The amount of fees will depend on the service offering and these will be provided in a separate advice or services agreement.

Annual advice and service fees

We also offer services for the below costs for a fixed period of 12 months. The cost of those services are as follows:

Service	Fee amount
Annual Advice Review	From \$4,400 to \$55,000 for a 12 month period

The amount of fees will depend on the service offering and these will be provided in a separate advice or services agreement.

Commissions

We do not receive commissions on investments through superannuation, managed funds or retirement products.

Any commission amounts will be disclosed to you when providing our advice. The following table is a guide of commissions we may receive.

Product type	Initial commission	Ongoing commission	Example
Insurance (including those held within superannuation)	We may receive commission of:		
	<ul style="list-style-type: none"> up to 66% of the first year's premium for new policies implemented from 1 January 2020 up to 77% of the first year's premium for policies implemented between 1 January 2019 and 31 December 2019 up to 88% of the first year's premium for policies implemented between 1 January 2018 and 31 December 2018 	Policies entered into after 1 January 2018: up to 22%	On insurance policies implemented from 1 January 2020, if your insurance premium was \$1,000, we would receive an initial commission of up to \$660.
	Where you change the level of cover on a policy and your premium increases as a result, we may receive commission on the increase in the premium (i.e. if your premium was \$1,000 and it is now \$1,200, we would receive "initial" commission on the additional \$200). This premium is capped at the percentage applicable in the year that you implemented the policy – i.e. if you commenced a policy in June 2018 and increase the cover now, we may receive up to 88% of the increase.	Policies entered into prior to 1 January 2018: up to 33%.	We would receive an ongoing commission of up to \$220.00 pa.
	We may also receive commission of up to 130.00% of the increase to the premium of existing policies that were implemented prior to 1 January 2018 (where that increase is a result of action by you – e.g. an increase in the amount of cover).		

All fees and charges include GST.

If an agreed advice fee is charged then we may rebate all or some of the commission.

Adviser profiles

This adviser profile forms part of the Website Disclosure Information.

About Vaughan Woods and Advanced Planning Services Pty Ltd.

I am a Chartered Accountant and have worked in financial markets, accounting firms and delivered financial advice solutions to clients for the past 20 years.

I provide advice to clients on such issues as considering their retirement options, dealing with large inheritances, complex estate planning to protect the family and those looking for a better way to manage their assets.

By listening to clients we can focus on ensuring they have developed their goals, considered their options, and implemented a suitable solution based on modern strategies, low costs and supported by solid academic research.

Qualifications

Bachelor of Business, Curtin University.

Master of Applied Finance, Macquarie University.

Professional Membership

Financial Advice Association Australia, AFP.

SMSF Association, SMSF Specialist.

CA - Chartered Accountants Australia and New Zealand, Financial Planning Specialist.

Financial services Vaughan Woods is authorised to provide

Vaughan Woods is authorised to provide financial services including financial product advice (general and personal advice) and deal in financial products including:

- basic deposit products;
- non-basic deposit products;
- non-cash payment products;
- managed investment schemes, including Investor Directed Portfolio Services (IDPS);
- government debentures, stocks or bonds;

- securities;
- superannuation;
- retirement savings accounts;
- investment life insurance products, including funeral bonds, endowment policies, allocated pensions and annuities; and
- life risk insurance products, including term life, total and permanent disability, trauma and income protection;

Your financial adviser may recommend products from our approved products list, which you may request to see at any time.

Contact Details

Address: Level 13 Suite 13.03, 213 Miller St, NORTH SYDNEY NSW 2060

Phone: 02 9436 3188

Email: vaughan@advplan.com.

