
VERSE
WEALTH
Financial Services Guide
Live your best life.

Financial Services Guide

Licensee: VERSE WEALTH LICENSEE SERVICES Pty Ltd

ABN: 51 641 069 203

Australian Financial Services Licence (AFSL): No. 523541

Website: www.versewealth.com.au
Address: Level 2, 696 Bourke St, Melbourne VIC 3000
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Glenys and Neville

VERSE

Why am I receiving this document?

This Financial Services Guide (FSG) will help you decide whether to use the services that we* offer.

*In this document "we" refers to Verse Wealth and your Financial Adviser.

This FSG contains information about:

1. Verse Wealth Licensee Services
2. The Services We Provide
3. Your Financial Adviser
4. What We Need From You
5. How To Make a Complaint
6. Privacy
7. Our Fees
8. Conflicts of Interest
9. Contact Details

When we provide you with financial advice services you may receive:

- A Statement of Advice (SoA) which explains the basis of our advice, the implications of our recommendations, and information about fees and remuneration.
- A Record of Advice (RoA) which documents further advice we provide you.
- A Product Disclosure Statement (PDS) which explains the products we have recommended.
- A Fee Disclosure Statement (FDS) which reflects the fees you've paid and what services you've received throughout the year. This is sent annually.
- A Renewal Notice (Opt-in Agreement) which allows you to 'opt-in' to our ongoing advice services. This form is sent to you to ensure that you want to continue with our ongoing advice services.

Verse Wealth Licensee Services

Verse Wealth Licensee Services holds an Australian Financial Services Licence (523541) which has been issued by the Australian Securities and Investments Commission (ASIC).

Verse Wealth Licensee Services 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 it and its representatives provide.


James and Jeff

VERSE

The Services We Provide

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

- Cash flow management
- Cash accounts
- Term deposits and government bonds
- Managed investments
- Securities (direct shares)
- Superannuation
- Self-managed superannuation
- Retirement planning
- Government benefits
- Personal insurances
- Debt management
- Tax (Financial) advice
- Margin lending
- Estate planning

As part of the advice process, we may refer you to other professionals including accountants, mortgage brokers and property specialists. Verse Wealth Licensee Services and its authorised representatives accept no responsibility or liability for the advice given by the other professionals.


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Your Financial Adviser

Verse Wealth Pty Ltd, ABN: 16 606 594 290 trading as Verse Wealth has been appointed as a Corporate Authorised Representative (CAR No. 1232916) of Verse Wealth Licensee Services.

The following Financial Advisers have been appointed as Authorised Representatives of Verse Wealth Licensee Services. We act on behalf of Verse Wealth Licensee Services, who is responsible for the services that we provide.

Corey Wastle

Financial Adviser
Authorised Representative
No. 471221

Certified Financial Planner (CFP)
Bachelor of Bus. and Commerce, Monash University
Bachelor of Communications, Monash University
Goals Based Adviser of Year Finalist, 2019 (IFA)
Rising Star Finalist, 2015 (AFA)
Member of the Financial Planning Association (FPA)

Brady and Charlie's Dad. Golfing tragic. Lifelong learner. Foodie. Diehard Saints fan.

Ashley Bishop

Financial Adviser
Authorised Representative
No. 1006908

Bachelor of Arts, University of Otago
Advanced Diploma of Financial Planning, Kaplan
Member of the Financial Planning Association (FPA)

Yogi. Optimist. Hoops junkie. Outdoors enthusiast. Bullish Carlton Blues fan.

Daniel Donovan

Financial Adviser
Authorised Representative
No. 1272324

Bachelor of Commerce, Melbourne University
Diploma of Financial Planning, Kaplan

Problem solver. Collingwood fanatic. Craft beer enthusiast. Avid podcast listener. Lover of musicals.

What We Need From You

It's important that you provide us with accurate and complete information about your personal and financial circumstances, goals and objectives so that we can provide advice that is in your best interests.

We also need you to inform your financial adviser if there are any changes that may influence your future goals or have an impact on your financial plan.

You have the right not to provide us with the above information. However, if you do not, the advice you receive may not be appropriate to your objectives, financial situation and needs.

We will ask you to present identification documents such as passports and driver's license, to meet our obligations under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds.

We will retain copies of this information securely.
You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

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

Sarah and Natalie

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.

You can contact us by using the details below:

Complaints Manager
Verse Wealth
Hub Southern Cross
Level 2, 696 Bourke St
Melbourne VIC 3000

Email: admin@versewealth.com.au
Phone: 1300 822 165

If you are not satisfied with our response to your complaint, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA) for an independent review of your matter.

AFCA is a free and independent external dispute resolution service. Their details are as follows:

Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au
Website: www.afca.org.au
Phone: 1300 931 678

Compensation

Verse Wealth Licensee Services Pty Ltd holds professional indemnity insurance that satisfies the requirements of the Corporations Act. This insurance also covers the conduct of current and past advisers who were authorised by Verse Wealth Licensee Services Pty Ltd.

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.

We will collect personal information from you so that we can understand your personal situation and provide you with advice which meets your needs and objectives.

We will also collect information from you to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act.

We will generally collect this information directly from you however in some cases we will seek your authority to collect it from other parties such as your accountant or your superannuation fund.

If you do not provide us with all the information that we request, we may not be able to provide our services to you.

We will hold and use your personal information so that we can continue to provide our services to you. We will only disclose your personal information to external parties where:

- The law requires us to do so
- You consent for us to do so

Our Privacy Policy contains further information on 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 full Privacy Policy is available on our website at www.versewealth.com.au

Our Fees

All fees disclosed in the SOA or ROA are payable to Verse Wealth Licensee Services Pty Ltd. Verse Wealth pays Verse Wealth Licensee Services a licensing fee. In return, Verse Wealth Licensee Services pays 100% of all fees it receives to Verse Wealth. Your Financial Adviser is an employee of Verse Wealth and is paid a salary. They may also receive a bonus payment which is dependent on a range of factors including client satisfaction and revenue they generate from their advice. We may receive non-monetary benefits from product providers. These benefits may be up to $300, and those that relate to genuine education or training and technology software or support. Details of any benefits received above $100 will be maintained on a register which is available to you on request.

Project Fee (Initial advice fee)

We will provide you advice to get you financially organised and a strategy in place, over the first few months of working together. The Project fee includes meetings with you, the time we take to determine our advice, the preparation of the SoA and the implementation of the advice. The Project fee is based on the scope and complexity of advice provided to you. We will agree on the fee with you before commencing this work.

Your investment in our Project service starts at $4,500.

Journey Fee (Ongoing advice fee)

Our Journey service is ongoing advice to help you adapt your strategy, manage your financial life and guide the choices you make. Journey fees are typically an agreed fixed amount which is paid monthly. Fees may be paid by invoice or where authorised by you, deducted from your superannuation or investment account. The exact services and fees will be set out in the Client Agreement that we provide to you.

Your investment in our Journey service starts at $495 per month.

Smart Money Program

Our Smart Money Program is designed to help you improve your cash flow management and financial behaviours. The Smart Money Program fee includes up to three meetings with you and the time we take to help you establish your spending targets. The program generally lasts for around 90 days.

Your investment in our Smart Money Program starts at $1,495.

Insurance service

Our insurance service includes advice on life, TPD, trauma and income protection insurances, as well as guiding you through the underwriting process with the chosen insurer. Where possible, we will have all insurance commissions turned off to reduce the cost of your insurances. In the event we're unable to switch off your commissions, we will rebate these in full to you.

Your investment in our Insurance service starts at $3,450.

Conflicts Of Interest

Verse Wealth Licensee Services Pty Ltd has no ownership or contractual links with any financial product manufacturer that may influence the service or advice you receive. Your adviser has no particular incentive to recommend the product of one institution over another.

When receiving referrals from other professional firms, we do not provide any incentive payment to the referring party nor do we receive any payment from other professional firms to whom we refer our clients.

Michael and Elyssa

Contact details

Get in touch, we'd love to hear from you.

Hub Southern Cross
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www.versewealth.com.au