



# Financial Services Guide

## Women on Wealth Pty Ltd

This Financial Services Guide (FSG) contains information that will help you decide whether to use the financial services we offer. It sets out:

- Who we are and how we can be contacted
- The advice and services we provide and our qualifications to do so
- Information about our licensee Michanna Wealth Pty Ltd
- Our fees and how we, your adviser and Michanna Wealth Pty Ltd, are paid in connection with those services
- How we manage your private information
- How you can complain about a matter relating to us or Michanna Wealth Pty Ltd
- This guide provides information about our advisers including their contact details.

## Lack of independence

Under the Corporations Act, we are prevented from using the terms independent, impartial and unbiased as both the Licensee and the company may receive commissions for the advice that we provide on life insurance products.

## Documents you may receive

We will provide you with a number of documents as you progress through our financial planning process to capture each stage of your advice journey. We may provide these documents to you electronically to your nominated email address, unless otherwise agreed.

When we provide personal advice it will normally be documented and provided to you in a Statement of Advice (SOA), known as a financial plan. The financial plan contains a summary of your goals and the strategies and any financial products we may recommend to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others will receive, as a result of the advice we have provided.

In the event you receive general advice, you will not receive an SOA.

If we provide further personal advice a financial plan may not be required. We will keep a record of any further personal advice we provide you for seven years. You may request a copy of such records by contacting our office during that period.

If we recommend or arrange a financial product for you we will provide a product disclosure statement (PDS) or investor directed portfolio service (IDPS) guide where relevant. 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 that product.

You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product. Should you have questions about any of the documents you receive please ask us to explain.

## About our practice

### Contact details and information about our business

<b>Name</b>	Women on Wealth Pty Ltd
<b>Australian Business Number</b>	20 608 228 440
<b>Authorised Representative number</b>	1247635
<b>Tax (Financial) Adviser number</b>	25498786
<b>Address</b>	Shop 2, 58 Railway Street, Mudgeeraba, QLD 4213
<b>Phone</b>	07 5530 7252
<b>Email</b>	admin@wowealth.com.au
<b>Website</b>	www.wowealth.com.au

## About our licensee

### Contact details and information about our licensee

<b>Name</b>	Michanna Wealth Pty Ltd
<b>Australian Business Number</b>	33 641 286 277
<b>AFS Licence number</b>	524015
<b>Tax (Financial) Adviser number</b>	26067623
<b>Address</b>	Shop 2, 58 Railway Street, Mudgeeraba, QLD 4213
<b>Phone</b>	07 5530 7252
<b>Email</b>	operations@michanna.com.au
<b>Website</b>	www.wowealth.com.au
<b>Michanna Wealth Pty Ltd:</b>	<ul style="list-style-type: none"><li>• Approved the distribution of this guide</li><li>• Authorised us to provide advice and other services as described in this guide</li></ul>

# Our advice and services

We can provide you with personal and general advice about specific services and financial products listed below, this includes tax (financial) advice. We can also arrange for financial products to be issued without advice from us.

Individual advisers within our practice may not be qualified to provide advice in all of the services and products noted below. Their individual profile guides will note any limitations to the advice they are qualified to provide. At all times we will ensure the appropriate adviser is available to you to provide advice consistent with your goals.

The following table sets out the areas of advice we can help you with as well as the products and services we can arrange. Any additional advice or services we can offer you, or limitations to the list below, will be outlined in **Our financial advisers profiles**.

We can provide advice on	We can arrange the following products and services
<ul style="list-style-type: none"><li>• Investment strategies (strategic asset allocation and goals-based investing)</li><li>• Budget and cash flow management</li><li>• Debt management (including borrowing for investment purposes)</li><li>• Salary packaging</li><li>• Superannuation strategies and retirement planning</li><li>• Personal insurance</li><li>• Estate planning</li><li>• Centrelink and other government benefits</li><li>• Aged care</li></ul>	<ul style="list-style-type: none"><li>• Superannuation, including retirement savings accounts</li><li>• Retirement income streams, including pensions and annuities</li><li>• Self-managed superannuation funds (SMSF)</li><li>• Borrowing within your SMSF</li><li>• Employer superannuation</li><li>• Managed investments</li><li>• Investor directed portfolio services</li><li>• Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)</li><li>• Personal and group Insurance (life cover, disability, income protection and trauma)</li><li>• Life investment products including whole of life, endowment and bonds</li><li>• Securities (including listed securities)</li><li>• Exchange traded funds and Listed investment companies</li><li>• Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker.</li><li>• Government debentures, stocks or bonds</li><li>• Derivatives including structured products, instalment warrants, and protected equity loans</li><li>• Standard margin loans</li></ul>

Michanna Wealth Pty Ltd maintains an approved products and services list from a diversified selection of approved Australian and International providers. These have been researched by external research houses as well as our in-house due diligence research.

Michanna Wealth Pty Ltd periodically reviews these products to ensure that they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products that are on the approved products and services list. However, if appropriate for your needs, we may, subject to Michanna Wealth Pty Ltd's approval, recommend other products.

A copy of the approved products and services list can be supplied to you upon request.

# Providing instructions and information to Us

## Your relationship with us and using our services

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions by telephone, mail or email. We can only accept your instructions via email once you have signed an authority form.

We will work with you to agree what advice and services we will provide and when and how often we will provide them.

Where you agree to annual advice and services, the details will be documented and provided to you in an advice or service agreement. This includes the frequency of contact between us, service standards that may apply, any fee arrangements and how the agreement can be terminated.

If at any time you wish to terminate your relationship with us, please contact us using the details shown in this guide.

## Providing information to us

It is important that we understand your circumstances and goals, so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is incomplete or inaccurate the advice or services we provide you may not be appropriate for you.

It is also important that you keep us up to date by informing us of any changes to your circumstances, so we are able to determine if our advice continues to be appropriate.

## Transaction services

We can arrange to complete transactions for you on limited types of financial products where we can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without our advice, we will ask you to confirm your instructions, which will be documented in writing. We will keep a record of this documentation for seven years. You may request a copy of such records by contacting our office during that period.

## Your privacy

We are committed to protecting your privacy.

As part of the financial planning process, we need to collect information about 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. If that 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.

We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 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 keep your personal information confidential, and only use it in accordance with our Privacy Policy. That Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles. For a copy of our Privacy Policy visit [www.wowealth.com.au](http://www.wowealth.com.au) or you can contact us.

# Schedule of fees

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.

We offer you the following payment options for payment of our advice and service fees:

- Direct credit, direct debit (savings), credit card; and
- Deduction from your investment (subject to the advice and service provided).

## Initial fees

These are fees paid when you have agreed to receive our advice or when we perform work for you:

Initial service	Fee amount
Financial Planning and Goal Discovery Session:	\$495 incl GST for the first 90 mins or part thereof  \$110 incl GST per 15 min block (part or whole) thereafter (NB this cost will be deducted from full financial advice fee for any clients proceeding to financial advice)
Personal Financial Plan:	Starting from \$4,400 incl GST
Self Managed Superfund Financial Plan:	Starting from \$7,950 incl GST  (incl 1 x personal financial plan with up to 2 members and documented tailored Investment Strategy)
Insurance Claims & Management Service	Lump Sum Claims – Up to 7.5% of the sum insured  Income Protection Claims – Starting from \$2,200 incl GST
Ad-hoc financial services or re-works:  (work completed by a qualified financial planner)	\$220 incl GST for first half hour (part or whole) \$110 incl GST per 15 min block (part or whole) thereafter
(work completed by a paraplanner)	\$165 incl GST for first half hour (part or whole) \$82.50 incl GST per 15 min block (part or whole) thereafter
(work completed by an administrator)	\$110 incl GST for first half hour (part or whole) \$55 incl GST per 15 min block (part or whole) thereafter
Insurance (including those held within superannuation)	Up to 66% commission of the first year's premium for new policies implemented from 1 January 2020.
<i>For example, if your insurance premium was \$1,000:</i>	Up to 33% commission of the insurance premium each following year.
<ul style="list-style-type: none"> <li>• <i>we would receive up to \$660 upfront.</i></li> <li>• <i>we would receive up to \$330 on renewal.</i></li> </ul>	We may receive commissions on increases or additions to existing policies of up to 66%.

## Annual advice and service fees

We provide annual renewable advice and services for clients with existing advice and service arrangements to help you stay on track to meet your goals. Our annual advice and service fees vary depending on the scope and complexity of services provided. They are based on a fixed period of 12 months. The amount of fees is determined by the advice and service offering and these are confirmed to you in a separate advice and services agreement. The cost of these services are as follows:

Annual Advice and service	Fee amount
Tailored annual advice and services (charged according to individual circumstances and strategies)	Between \$3,300 and \$11,000 incl GST per annum per person or entity (please note that discounts may apply for multiple persons or entities on one plan)

## Other costs

Where other costs are incurred in the process of providing our advice and services to you, you will be liable for these costs. However, we will agree all additional costs with you prior to incurring them.

## Other information you should know about our Fees

The exact amounts of any fees, commissions, bonuses or other incentives received by us and the licensee will be included in your Financial Plan. That will include any referral fees that we receive or pay to other parties as well.

All fees and commissions will be paid directly to Michanna Wealth Pty Ltd as the licensee. They retain an amount (a licensee fee) to cover their licensee costs and the balance is passed on to us.

The amount is determined annually, based on a number of factors, including our business revenue and the number of advisers in the practice.

More information on our services and fees is available on request, please ask us.

## Other benefits we may receive

We may receive other benefits than those explained above - they are not additional costs to you.

In addition to the payments we may receive for our advice and services, we may receive other support services from the licensee. We may also be eligible to receive financial support including technology and training assistance. These benefits are paid at the licensee's discretion.

We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.

Michanna Wealth Pty Ltd provides personal and professional development opportunities in the form of education and professional development programs, offered annually to its advisers.

We might receive financial and non-financial assistance from the licensee including financing or subsidies or reimbursements for accounting, legal and bank fees or technology support; marketing, or other once-off transitional support costs, to help us grow our business or implement appropriate succession planning options.

We **do not** accept conflicted remuneration.

# Relationships, Associations & Conflicts of interest

It is important that you are aware of the relationships that Michanna Wealth Pty Ltd has with providers of financial services and products as they could be seen to influence the advice you receive.

We have referral arrangements in place with a range of specialist businesses such as lawyers, accountants and marketing firms. We may refer you to those professionals for services as part of our advice to you. If we refer you to another party, our advisers are not permitted to receive a referral fee or commission however Michanna Wealth Pty Ltd and/or Women on Wealth Pty Ltd may receive up to 20% of any fee or commission generated from that referral. Similarly, where you are referred to us by one of our referral partners, Michanna Wealth Pty Ltd and/or Women On Wealth Pty Ltd may pay our referral partner up to 20% of any fees or commissions generated. These referral fees or commissions will be formally disclosed to you in writing.

Michelle McKindlay also acts in the capacity of mortgage broker through Women On Wealth Pty Ltd. These activities generate revenue for the company. Women On Wealth Pty Ltd receives 87.5% of all revenue generated under their arrangement with Australian Finance Group. Michanna Wealth Pty Ltd does not receive any revenue from these activities and neither Michelle nor Anna Johnston are paid a commission or performance based fee for these activities from either Michanna Wealth Pty Ltd nor Women On Wealth Pty Ltd outside of their salary.

Our advisers are not permitted to act on your behalf where we have a conflict of interest or duty to you.

McKindlay Family Trust and Ania Mania Family Trust own shares in Michanna Wealth Pty Ltd.

## Confidence in the quality of our advice

If at any time you feel like you are not satisfied with our services, the following will help you understand your options and find a resolution.

- Contact your adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved, please contact Michanna Wealth Pty Ltd complaints  
Attention Complaints Manager  
Phone 1300 969 325  
Email [operations@michanna.com.au](mailto:operations@michanna.com.au)  
In writing: PO Box 207 Mudgeeraba QLD 4213
- They will acknowledge your complaint, generally within 1 business day and try to resolve your complaint quickly and fairly. They will provide you with a decision in respect to your complaint within 30 days of receiving it.
- We note that in some circumstances, it may not be possible for us to completely resolve a complaint within the 30 days. If you do not agree with our decision in respect of your complaint, or are otherwise unsatisfied with our response after the 30 day period, you may escalate your complaint to our External Dispute Resolution Scheme listed below.

Australian Financial Complaints Authority (AFCA)  
GPO Box 3, Melbourne VIC 3001  
1800 931 678  
[www.afca.org.au](http://www.afca.org.au) [info@afca.org.au](mailto:info@afca.org.au)

You may also contact the Australian Securities & Investments Commission (ASIC) on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

## Professional indemnity insurance

Michanna Wealth Pty Ltd maintains professional indemnity insurance to cover our advice and the recommendations provided by your adviser. This satisfies the requirements imposed by the Corporations Act 2001.

# Our financial advisers

## About Michelle McKindlay



### Experience

I started my career in financial services back in 1999, organising vehicle and equipment finance and leasing for individuals and businesses. In 2005 I became accredited as a mortgage broker, helping clients to source appropriate funding arrangements for home, investment and commercial properties.

In 2011 I accepted a position with one of the majors as a lender and subsequently managed the bank's largest branch on the Gold Coast, nurturing relationships with branch customers and mentoring staff. I progressed into my role as a specialist Senior Financial Planner, providing tailored financial advice to a large portfolio of clients. My client base spanned from single individuals and families, through to large business owners.

This in-depth, diversified experience means I am well positioned to understand my clients. I pride myself in providing quality, comprehensive advice, exploring opportunities and minimising financial risk for my clients appropriately. Importantly, running my own practice allows me to provide my clients with a superior level of service and care, where they are listened to, valued and more than just a number.

Outside of work I am wife to a supportive and amazing husband, Stuart, who encourages me to be the best person I can be. I am also the proud mother of two beautiful children, Jaimie and Connor and an array of fur babies! We enjoy spending quality family time, holidays, watching lots of AFL (which keeps my husband and son happy) and exploring this astounding place we are lucky to call home, the Gold Coast.

### Phone

1300 969 325

### Mobile

0414 770 861

### Email

michelle@wowealth.com.au

### Authorised representative number

1004202

### Qualifications (Finance related)

Master of Financial Planning  
Graduate Certificate in Financial Planning  
Advanced Diploma of Financial Planning  
Diploma of Financial Services (Financial Planning)  
Diploma of Finance and Mortgage Broking Management  
Certificate IV Financial Services (Finance/Mortgage Broking)

### Professional memberships

FPA – Financial Planning Association  
MFAA - Mortgage & Finance Association of Australia



## The advice and services I can provide

I am authorised to provide all the services listed in the **Our advice and services** section of this guide.

## How I am paid

I receive the following from our practice:

- salary including superannuation
- dividends
- bonus (based on a range of factors including customer satisfaction and compliance standards).
- equity in the practice
- share of revenue and business profits as a business owner

## Other registrations/Licences held

\*I am also an Accredited Mortgage Consultant and as a Credit Representative of Australian Finance Group (AFG), I am authorised to provide mortgage and finance broking activities, including assisting you to apply for a loan. Please refer to my Credit guide for more information.

# About Anna Johnston



## Experience

I started in the financial services and advice industry in 1999. My first role in this industry gave me a great background in the administration required to run a successful financial services business and ensure that all client requests are dealt with in a timely and effective manner.

I then progressed through to becoming a risk adviser providing solutions on insurance to families and businesses. In 2006 I accepted an offer to join one of the big four banks as a financial planner. In my 10 years as a Senior Financial adviser there, I provided comprehensive advice to a wide range of clients, from families to small business to high net worth individuals. This provided me with invaluable experience in developing technical skills across a breadth and depth of strategies and knowledge areas.

After 10 years working in the corporate world I became frustrated with ...and took the step, together with my business partner to open a financial planning practice that allowed us to provide the high level of service that our clients deserve. Professional satisfaction to me is about getting to know clients really well, understanding their aspirations and concerns and being able to provide solutions and comfort by using the knowledge and experience I have at my disposal.

On a personal front, I have 5 beautiful children ranging in age from university students to primary school. I was born in Poland and when I was in primary school my family moved to South Africa. In South Africa I completed my education, lived in the UK for a short time before I decided to move to Australia as I thought this would be the best place in the world to live and raise my family... I still think this is the case.

## Phone

0429 033 097

## Email

anna@wowealth.com,.au

## Authorised representative number

1004250

## Qualifications (Finance related)

Bachelor of Commerce  
Advanced Diploma of Financial Planning  
Diploma of Financial Planning

## Professional memberships

FPA - Financial Planning Association

## Professional designations

CFP - Certified Financial Planner (FPA)

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