



WALKER LANE

FINANCIAL SERVICES GUIDE

Our guide to assisting you with your financial needs

Version 4.5 | 1 June 2024

LET US GUIDE YOU

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we offer and whether they are appropriate to meet your needs. This FSG provides you with important information on how to engage with one of our Advisers.

This FSG should be read in conjunction with the Adviser Profile covers the following:

- Information about Walker Lane Pty Limited as a licensee
- Details on how you may instruct your Adviser
- Who will be responsible for providing the financial services
- Details of the financial services and/or products Walker Lane Pty Limited can provide
- The documents you may receive
- Remuneration received by your Adviser
- Other forms of remuneration or benefits
- Privacy (i.e. collection and handling of your personal information)
- The complaints procedure
- Compensation arrangements in place

Please take the time to review this document before engaging our services.

Throughout this FSG, Walker Lane Pty Limited is referred to as “we”, “us”, “our” or any variations. The term “Adviser” refers to Walker Lane Pty Limited’s authorised representatives.

Walker Lane Pty Ltd

ABN 70 626 199 826

Australian Financial Services Number 509305

PO Box 1226, Royal Exchange NSW

3 Spring Street, Sydney NSW 2000

(02) 9135 2935

E: info@walkerlane.com.au

Not Independent

Walker Lane Pty Ltd is a model manager on the Netwealth & Praemium (through its association with Agentia Pty Ltd) investment platforms. These investment products are included in our Approved Product List (APL). In addition, we may receive commission on life insurance products as explained in the ‘**Adviser Remuneration**’ section. For these reasons, we are not able to refer to ourselves or our advice as ‘independent’, ‘impartial’ or ‘unbiased’.

Who we are and what we stand for

Our profile

Walker Lane is a community of highly skilled Financial Advisers, built by Advisers and staff.

We strive to enhance the outcomes for advisers and their clients

We offer diversified managed account solutions, suited to different investor risk profiles, with a strong focus on wealth preservation.

Our focus

At Walker Lane, our purpose is to act in the best interests of our clients. We do our own research, build our own systems and think for ourselves to deliver investment insights that add value for our clients.

We exist to make a positive difference to our Advisers and their clients' lives.

Our responsibility

Your Adviser provides financial advice and services on behalf of Walker Lane Pty Limited and accordingly we are responsible for the financial advice and services they provide.

Our Advisers are committed to providing quality financial advice and a wide choice of products and/or services to suit individual client circumstances.

Your Adviser is obliged by law to act in your best interests and provide appropriate advice, when providing financial advice to you.

As part of our commitment to you, Walker Lane Pty Limited advisers adhere to the Financial Planners and Advisers Code of Ethics.

The Adviser Profile

Prior to providing any personalised financial advice products and/or services our Advisers are required to provide you with a copy of this FSG along with an Adviser Profile.

The Adviser Profile contains important information about your Adviser. This includes their Authorised Representative number and/or Corporate Authorised Representative number (if applicable), accreditations, qualifications and experience, areas of advice and types of financial services they can provide, details of how they get paid and fees that you may be charged.

If you have not received an Adviser Profile, please ask your Adviser for a copy or contact us (see page 7 for contact details).

What we can provide

Walker Lane Pty Limited is licensed to provide financial product advice on the following services:

- Wealth creation strategies
- Life insurance advice
- Superannuation strategies
- Debt reduction strategies
- Cash flow management
- Retirement planning
- Aged care strategies
- Estate planning strategies
- Tax (financial) advice

We can advise in the following products:

- Basic deposit products
- Debentures, stocks and bonds
- Life insurance (personal and business)
- Managed investments
- Investor Directed Portfolio Services (IDPS)
- Retirement Savings Accounts (RSA)
- Securities
- Standard margin lending
- Superannuation
- Self-managed superannuation funds

Walker Lane Pty Limited maintains an Approved Product List (APL). Subject to attaining required accreditation, your Adviser is able to recommend any product on the Walker Lane Pty Limited APL.

There may be instances where your Adviser will need to consider products outside of the APL. In these cases, your adviser may apply to Walker Lane Pty Limited's Research Department to obtain a one-off product approval.

Documents you may receive

If you decide to obtain personal financial advice, your Adviser will need to determine your needs, objectives and relevant financial circumstances.

At the initial advice appointment, your Adviser will typically gather the relevant information by using a client data collection form. You will be asked to provide accurate information about your personal and financial situation and keep your Adviser informed of any changes to your relevant circumstances.

Your Adviser will also need to verify your identity.

When your Adviser provides personal financial advice to you, you may receive one or more of the following documents:

- Letter of Engagement
- Statement of Advice (SoA)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Fee Disclosure Statement (FDS)
- Renewal Notice

The SoA will set out the advice that has been tailored to your specific circumstances and provide you with details of all relevant disclosures including details of any remuneration payable.

Where you receive ongoing or further advice a RoA may be provided.

A PDS will be provided if a product recommendation is made and includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

An FDS will be issued to you in instances where you enter into an Ongoing Fee Arrangement with your Adviser for a period greater than 12 months.

The FDS will detail services and fees paid for the previous 12-month period, and the services offered and estimated fees for the next 12-months. To ensure the ongoing fee arrangement continues, you will be required to confirm in writing annually. Confirmation may also include the requirement to sign a Consent Form that is provided to your relevant investment or superannuation provider.

You may request in writing a copy of any advice document up to seven (7) years after the advice has been given.

How to provide instructions

Your Adviser may accept your instructions by phone, letter, email. In some instances, your Adviser can only accept written instructions from you and they will let you know when this occurs. **Your Adviser will also need to verify your identity prior to acting on instructions.**

Your privacy

Your Adviser is required to maintain physical or electronic records of documentation for any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not to provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may also decline to provide advice if they feel they have insufficient information to proceed.

Walker Lane Pty Limited respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please see our Privacy Policy.

Our Privacy Policy is on our website:

www.walkerlane.com.au

Disclosure of information

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers
- IT service providers

Walker Lane Pty Limited may engage third party service providers to assist in the provision of products or services.

Some services may require disclosure of personal information to service providers outside Australia including Philippines and Serbia. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents for Walker Lane Pty Limited Advisers.

All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

Adviser remuneration

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your Adviser provides a recommendation for a financial product or service, your Adviser may be remunerated through either:

- An initial fee for service; or
- An ongoing fee for service; or
- A contribution fee or implementation fee; or
- Insurance commissions; or
- A combination of any of the above.

For details of the ranges and amounts of remuneration that the advisers may charge please refer to the fees section of the adviser profile. Prior to preparing any advice or providing financial services to you, your Adviser will discuss and agree upon all fees that will apply.

All fees or commissions are initially paid to Walker Lane Pty Limited before being distributed in part to the practice.

Licensee remuneration

Walker Lane Pty Limited will not charge you any additional fees. However, it may retain up to 10% of all fees and commissions generated by its Authorised Representatives.

Referrals

Should you be referred to your adviser by a third party, such as an Accountant or Mortgage Broker, the third party may receive a fee for the referral. You will receive more detailed information concerning any referral fee in your SoA or other relevant document.

Walker Lane has a referral agreement with The FP3 Unit Trust. If you are referred to The FP3 Unit Trust for mortgage broking services Walker Lane will receive 20% of the up-front commission. This money is not paid directly to Advisers.

Other forms of remuneration or benefits

Walker Lane Pty Limited and/or its Advisers may receive non-monetary benefits where:

- The amount is less than \$300 and identical or similar benefits are not given on a frequent basis;
- The benefit has a genuine education or training purpose (including attendance to conferences)

and is relevant to providing financial product advice; and/or

- The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider.
- Walker Lane Pty Limited and its related companies may receive payments or benefits from product providers in return for granting rights such as being recognised as a sponsor and the right to promote their product and give presentations at conferences and/or professional development training days.

Payments or benefits received are disclosed in a register. A copy of the register is available upon request.

Other Payments from Product Providers

Walker Lane is the nominated investment manager for the Walker Lane Managed Account Service. This service is provided by the Walker Lane Investment Committee which is constituted with a number of investment professionals. The committee is responsible for making day to day investment decisions and conducts research on underlying assets as well as asset class valuations and maintains investment models in-line with their agreed mandates.

Walker Lane receives an investment management fee for this service. This is not a payment to your adviser. If this service is in your best interests and we recommend this to you we will provide more detailed information in your Statement of Advice and Product Disclosure Statement.

What arrangements may influence our advice to you?

Walker Lane's Approved Product List contains a range of financial products and investment platforms from product providers not associated with Walker Lane.

We are generally only permitted to recommend financial products and investment platforms on the Approved Product List, however, we can recommend other products and services to you where it suits your objectives, financial situation and needs.

Any other relationships or associations we have that may influence our advice to you will be disclosed in the Adviser Profile, attached to this FSG.

Education, training & technology partners

Walker Lane may receive payments or benefits from product providers in return for granting rights such as being recognised as a sponsor and the right to promote their product and give presentations at conferences and/or professional development training days.

Walker Lane may use these payments to pay for costs associated with such conferences, training or professional development days.

We have partnership agreements with the following companies:

- Netwealth
- Praemium
- BetaShares
- Blackmore Capital
- Artesian
- Fortlake
- Vanguard
- AIA

Professional Indemnity

Walker Lane Pty Limited maintains a group policy which includes appropriate Professional Indemnity Insurance cover for Walker Lane Pty Limited as required by the Corporations Act 2001.

Reporting your concerns

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact the Claims team to discuss your complaint.

Phone (02) 9135 2935

Email info@walkerlane.com.au

Mail Claims Manager
Walker Lane Pty
Ltd

PO Box 1226
Royal Exchange NSW

2. We will acknowledge receipt of a complaint immediately, however, where this is not possible, acknowledgement will be made as soon as practicable.
3. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution.
4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

The contact details for AFCA are:

Phone 1800 931 678 (free call)

Online www.afca.org.au

Email info@afca.org.au

Mail GPO Box 3
Melbourne VIC 3001

Furthermore, the Australian Securities and Investments Commission (ASIC) has a free of charge infoline on 1300 300 630, which you may use to obtain information about your rights and to make a complaint.

CONTACT US

Walker Lane Pty Limited

PO Box 1226
Royal Exchange NSW

P: (02) 9135 2935

E: info@walkerlane.com.au

For more information:

Please visit moneysmart.gov.au for more information on financial advice.



WALKER LANE

**If you have any further
questions about the
financial services
Walker Lane provides,
please contact your
Financial Adviser.**



ADVISER PROFILE

Fenton Group Australia Pty Ltd ATF ADF Family Trust, trading as Fenton Financial

ABN 34 216 720 700

ASIC Corporate Authorised Representative No. 373895

Adviser Name	Andrew Fenton
Qualifications	<ul style="list-style-type: none">• Master of Applied Finance• Graduate Diploma of Financial Planning• Diploma of Finance & Mortgage Broking Management• Diploma of Financial Markets• Cavendish & ICFS Specialist SMSF Certificate
Adviser Identification Number (ASIC)	000438624
Memberships	Financial Advice Association Australia (FAAA)
Bio	<p>Andrew Fenton, also known as Andy has over a decade of post graduate study and 15+ years' experience in financial markets domestic and abroad. Andy has worked with and consulted to some of the largest global investment institutions and a number of Australia's leading investment companies including RBS, NAB, Macquarie Bank, Prime Value, Bank of New York and many more. Andy has drawn from a range of music, finance, and public speaking talents to build a rich, multifaceted professional career. Andy works in partnership with his clients to ensure their success, providing total dedication and focus to clients' objectives. Andy has comprehensive experience in the development of successful wealth building and retirement strategies designed to meet the clients' overall objectives. Andy is also an accomplished musician, stage performer and kitesurfing enthusiast.</p>
Services and Products which can be advised on	<p>Andrew Fenton is licensed to provide financial product advice on the following services:</p> <ul style="list-style-type: none">• Wealth creation strategies• Life insurance advice• Superannuation strategies• Debt reduction strategies• Cash flow management• Retirement planning• Estate planning strategies• Tax (financial) advice <p>Andrew Fenton can advise in the following products:</p> <ul style="list-style-type: none">• Basic deposit products• Debentures, stocks and bonds• Life insurance (personal and business)• Managed investments• Investor Directed Portfolio Services (IDPS)• Retirement Savings Accounts (RSA)• Securities• Superannuation• Self-managed superannuation funds

Does your Financial Adviser have any associations or relationships?

Andrew Fenton is an authorised representative of Walker Lane Pty Ltd. Some shareholders of Walker Lane Pty Ltd may also be unit holders in the Walker Lane Capital Unit trust, which owns Agentia which is a boutique asset consulting and investment management business. From time to time a Director of Walker Lane Pty Ltd may also be a Director of Agentia Pty Ltd. Walker Lane provides operational support to the Agentia business (rent, bookkeeping etc).

It is important to note that in the event of these relationships giving rise to any conflict or perceived conflict that could reasonably be seen to influence the advice we give you, we will manage and clearly disclose this in the Statement of Advice. Please note that in the event a conflict or perceived conflict does arise, we have to give priority to the interests of our clients.

Andrew is a Shareholder of Positive Consulting Services Pty Ltd CAN 667 089 910. Andrew may be entitled to receive dividends from this entity. Services provided by Positive Consulting Services Pty Ltd are not provided by Walker Lane.

Referrals to your Adviser and others

Your Adviser may provide you with a referral to other professionals. This may include, but is not limited to, accountants, mortgage brokers and legal practitioners. You may also have been referred to us by another professional. We will not receive any referral payments for referrals we make. We may give a payment for referrals to us. If this is the case, we will inform you of this payment prior to the referring party being entitled to the payment.

We pay marketing fees for our private clients up to 10% to Business Mastery Pty Ltd, and up to 50% for Personal Finance Blueprint online clients.

Privacy Statement

In addition to the information provided in the Walker Lane FSG on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at www.fentonfinancial.com.au

What is your Financial Advisers Fee Structure?

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your Adviser provides a recommendation for a financial product or service, your Adviser may be remunerated through either:

- An initial fee for service; or
- An ongoing fee for service; or
- An implementation fee; or
- Insurance commissions; or
- A combination of any of the above.

Details of the ranges and amounts of remuneration are set out below. Amounts are inclusive of GST.

Type of Remuneration	Initial	Ongoing
Hourly Rate	\$550.00	\$550.00
Asset Based Fees*	0% to 1.10%	0% to 1.10%
Insurance Commission^	0% to 66%%	0% to 35%

*based on a % of funds invested

^ Applicable from 1 January 2020 to new policies.

If the policy was issued before 1 January 2020 commission of up to 130% will apply to additional cover.

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Contact

Fenton Financial

401 Mornington-Tyabb Road
Moorooduc VIC 3933

PO Box 1165
Mornington VIC 3931

P: (03) 5978 8001
E: andy@fentonfinancial.com.au



ADVISER PROFILE

Fenton Group Australia Pty Ltd ATF ADF Family Trust, trading as Fenton Financial

ABN 34 216 720 700

ASIC Corporate Authorised Representative No. 373895

Adviser Name	Alexander Nakonechnyy
Qualifications	<ul style="list-style-type: none">• Bachelor of Finance• Diploma of Financial Planning• Certified Financial Planner• Self-Managed Superannuation Funds• Tier 1 Margin Lending – General Advice
Adviser Identification Number (ASIC)	001243030
Memberships	Financial Advice Association Australia (FAAA)
Bio	<p>Alex has been a part of the finance world for over 15 years and has built extensive experience in all facets of financial planning, investment strategy, investment markets, and superannuation/SMSF.</p> <p>Alex adds value to your everyday journey through carefully crafted holistic strategic planning and delivering the strategy in a way that makes sense and is easy to understand.</p>
Services and Products which can be advised on	<p>Alexander Nakonechnyy is licensed to provide financial product advice on the following services:</p> <ul style="list-style-type: none">• Wealth creation strategies• Life insurance advice• Superannuation strategies• Debt reduction strategies• Cash flow management• Retirement planning• Aged care strategies• Estate planning strategies• Tax (financial) advice• Gearing and margin lending strategies <p>Alexander Nakonechnyy can advise in the following products:</p> <ul style="list-style-type: none">• Basic deposit products• Debentures, stocks and bonds• Life insurance (personal and business)• Managed investments• Investor Directed Portfolio Services (IDPS)• Retirement Savings Accounts (RSA)• Securities• Superannuation• Self-managed superannuation funds• Margin Lending

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ADVISER PROFILE

Fenton Group Australia Pty Ltd ATF ADF Family Trust, trading as Fenton Financial

ABN 34 216 720 700

ASIC Corporate Authorised Representative No. 373895

Adviser Name	Cameron Mays
Qualifications	<ul style="list-style-type: none">• Master of Financial Planning• Graduate Diploma of Financial Planning• Advanced Diploma of Financial Planning• Diploma of Financial Planning
Adviser Identification Number (ASIC)	001269815
Bio	<p>Cameron has been a part of the financial world for 8 years and has built extensive experience in all facets of financial planning, investment strategy, retirement planning, and superannuation/SMSF. He has close to 20 years in customer/client facing roles which have equipped him with excellent communication skills. Cameron works with his clients to understand their needs and adds value through holistic strategic planning and delivering the strategy in a way that makes sense, is easy to understand and achieves each client's personal financial goals.</p>
Services and Products which can be advised on	<p>Cameron Mays is licensed to provide financial product advice on the following services:</p> <ul style="list-style-type: none">• Wealth creation strategies• Life insurance advice• Superannuation strategies• Debt reduction strategies• Cash flow management• Retirement planning• Aged care strategies• Estate planning strategies• Tax (financial) advice• Gearing and margin lending strategies <p>Cameron Mays can advise in the following products:</p> <ul style="list-style-type: none">• Basic deposit products• Debentures, stocks and bonds• Life insurance (personal and business)• Managed investments• Investor Directed Portfolio Services (IDPS)• Retirement Savings Accounts (RSA)• Securities• Superannuation• Self-managed superannuation funds• Margin Lending

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