

Website Disclosure Information (WDI)

A GUIDE TO THE SERVICES WE PROVIDE AND HOW WE WORK WITH YOU
TO ACHIEVE YOUR GOALS

V1.14 18 July 2023

ANTHONY ROE

ROE'S FINANCIAL SERVICES PTY LTD

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U11/780 SOUTH ROAD
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BUSINESS PROFILE

WEBSITE DISCLOSURE
INFORMATION: 1.14

ISSUE DATE 18 July 2023

IMPORTANT BEFORE WE PROVIDE YOU WITH FINANCIAL ADVICE, YOU SHOULD READ THIS WEBSITE DISCLOSURE INFORMATION (WDI) IT CONTAINS THE FOLLOWING IMPORTANT INFORMATION TO HELP YOU DECIDE WHETHER TO USE OUR SERVICES:

- Who we are;
- Advice we provide;
- How we are paid;
- Who to contact if you have a complaint.

Lack of Independence Disclosure

Advice Evolution is owned by advisers and has an open approved products list, however, as we continue to be paid commissions for some life insurance products and receive fees based on the asset value of some investments, we must disclose this lack of independence.

ABOUT OUR PRACTICE Roe's Financial Services Pty Ltd, Corporate Authorised Representative (CAR), number (235 465), trading as Roe Financial, is authorised to provide financial services on behalf of Advice Evolution Pty Ltd.

AT ROE FINANCIAL, CLIENTS COME FIRST

We take the time to understand our clients' expectations and work hard to deliver effective outcomes, ensuring every service we offer is of the highest standard. We are there for clients in times of uncertainty, providing personalised guidance and support.

THE ROE FINANCIAL VISION

To provide our clients with sound financial advice and exceptional service to enable them to achieve their goals and live the life they desire.

CONTACT
DETAILS

ROE FINANCIAL

UNIT 11 / 780 SOUTH ROAD,
GLANDORE SA 5037

PO BOX 470, EDWARDSTOWN SA 5039

PHONE: 08 7226 2119

FAX: 08 8121 8502

EMAIL: roefs@roefinancial.com.au

WEB: www.roefinancial.com.au

ABOUT OUR TEAM We have a dedicated team of Advisers, paraplanners and support staff to help deliver quality financial planning services to you.

WHY YOU SHOULD
CHOOSE ROE FINANCIAL

Attached to this document is a profile for each Adviser in our practice. The Adviser profile provides information about your Adviser - their contact details, qualifications, experience and any memberships they may hold.

WE AIM TO PROVIDE PERSONALISED AND RESPONSIBLE
ADVICE SUITED TO YOUR OBJECTIVES AND BELIEVE THAT
SOUND ADVICE AND PLANNING IS THE KEY TO IMPROVING
YOUR FINANCIAL POSITION.

We undertake continuous professional development and attend training programs, so we are up to date with legislative changes to superannuation, investment, social security (including aged care) and tax environments.

We have access to technical, risk and investment research professionals who provide us with additional analysis on strategies and products that become available as a result of these changes.

Our Financial Advisers will help you determine your goals and weigh up different investment strategies to achieve them.

Most importantly, we turn your thoughts into action. There are no secret formulas for achieving financial security. We work with you to get the basics right and ensure you have a plan to achieve your goals over time.

ADVICE WE CAN
PROVIDE

Advice Evolution Pty Ltd maintains a broad approved list, containing investment and insurance products that have been researched by a number of external research houses as well as our in-house research team.

A copy of the approved product list can be given to you if requested. Please refer to your Adviser's profile for a list of strategies and products they can recommend.

TRANSACTION
SERVICES

If you do not require advice from us, but you would like us to help you complete a particular transaction, we can also arrange for you to apply to the kinds of products referred to in your Adviser's profile. In these cases, we can take your instructions and arrange for the transaction to be completed without providing you with personal advice.

It is important to understand that in these circumstances we will generally ask you to confirm your instructions in writing and to sign a letter that acknowledges you have declined our offer of advice as well as understand the risks of a transaction service. You will be provided with a copy of the letter for your own records.

You can also contact us directly with any instructions relating to your existing financial products. We will accept instructions from our existing clients via telephone, mail or email.

DOCUMENTS YOU
MAY RECEIVE

Our initial advice will be provided to you in a financial plan, known as a Statement of Advice (SOA). The financial plan contains a summary of your goals and the strategies and financial products we will recommend to achieve your goals. It also provides you with detailed information about the fees, costs and other benefits we will receive as a result of the advice we have provided.

We will keep a record of any further advice we provide you for seven years. You may request a copy by contacting our office.

You will also receive a Product Disclosure Statement (PDS) if we have recommended you invest in or purchase a financial product. The PDS contains key features of the recommended product, significant benefits, risks and the fees you pay the product provider to professionally manage your investment or insurance.

You should read any warnings contained in your financial plan, the PDS or IDPS guides carefully before making any decision relating to a financial strategy or product.

You can contact your Adviser directly with any instructions relating to your financial products.

EVERYONE HAS DIFFERENT CIRCUMSTANCES, NEEDS AND GOALS. WE TREAT EVERY CLIENT AS AN INDIVIDUAL, BUT FOLLOW A DEFINED FINANCIAL PLANNING PROCESS, TO MAKE SURE YOU KNOW WHAT TO EXPECT FROM US.



IDENTIFYING WHERE YOU WANT TO BE

We help you identify your financial and lifestyle goals and explain the services we offer to help you achieve them. The type of advice you need could depend on your life stage, the amount of money you want to invest and the complexity of your affairs.

We will help you to identify the range of issues that need to be addressed to meet your goals. You can then decide whether you want our advice to meet a single need or a broad range of issues.

CONSIDERING OPPORTUNITIES AND RISKS

Good personal advice starts with having an understanding of your current situation. We take a close look at your current financial situation – assets, debts, income, expenses and insurance, and explore the options you could use to reach your goals.

BRIDGING THE GAP

Based on the research we have conducted; we will recommend a strategy to bridge the gap between where you are now and where you want to be.

BRINGING YOUR PLAN TO LIFE

We work closely with you to implement your financial plan. We help you to complete any necessary paperwork and are available to attend meetings with your accountant, solicitor and general insurer so that your strategy is implemented efficiently.

STAYING ON TRACK WITH REGULAR ANNUAL OR ONGOING ADVICE

Time goes on and circumstances and needs change. The final step in our advice process ensures your financial plan remains on track, by providing you with regular annual or ongoing advice.

We design an annual or ongoing service program to ensure your plan remains up to date as your life changes and so you can obtain the benefits of ongoing reliable advice.

Sometimes, life takes us in unplanned directions. When you need a little extra help on top of our annual or ongoing advice, just ask us to provide you with some additional advice. We are there to help you – whatever the occasion.

ADVICE FEES

The fees charged for our advice are designed to be fair and clear.

This is determined on a case by case basis and will be presented to you via a Terms of Engagement (TOE) document, detailing the scope of advice and the pricing involved to deliver your advice. The Terms of Engagement process is for all new clients to Roe Financial. Roe Financial like to take a no surprises approach to the fees charges to our clients and will always gain your agreeance to the work and costs involved, before proceeding with producing advice for you.

In addition, all advice fees (Annual and ongoing, if any) will be disclosed in your Statement of Advice (SOA).

Our advice fees may include charges for the following advice services:

INITIAL CONSULTATION FEE - You may be charged up to \$285 (including GST), for an initial consultation if applicable.

ADVICE FEE - The advice fee covers the cost of researching and preparing your financial plan. The price can be a flat fee with an additional performance or risk margin depending on the size and complexity of the advice. You will receive a fee quote from your adviser for you to consider before proceeding.

ADVICE IMPLEMENTATION – The advice implementation fee (if applicable) covers the administrative time spent implementing the recommended strategies and products and is based on a set dollar amount.

The advice implementation fee will be disclosed in your Initial TOE or your SOA.

ANNUAL OR ONGOING ADVICE – The fee for our Annual or Ongoing Service Program is calculated as either a set dollar amount or a percentage of your investment.

This fee can be up to 1.1% per annum of your total portfolio balance, however a minimum annual service fee of \$2,850 (inc GST) pa will apply. The amount you pay depends on the level of annual or ongoing service provided.

The Annual or Ongoing Service fee covers the cost to review the strategies and the products recommended in your SOA. An annual or ongoing review helps you take advantage of opportunities as they become available.

Annual or Ongoing Service fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or fixed percentage each year. We will advise you if this applies to your circumstances.

Before providing you with annual or ongoing advice your Adviser will prepare an Annual or Ongoing Service Agreement. This agreement will set out what our ongoing advice will cover, how much it will cost and your payment method.

AD HOC SERVICES – You may be charged up to \$500 per hour (including GST), for ad hoc services outside those disclosed in your SOA.

ADDITIONAL ADVICE – For all other advice, an additional advice fee may be charged based on a set dollar amount or an hourly rate. Any additional advice fee will be disclosed in your SOA.

Life insurance payments

Initial commission – If applicable, One off commission that is paid at the inception of insurance policy. This can range from 11% to 66% of initial premium paid. (Paid by the product issuer)

Ongoing commission – If applicable to your situation, this is a part of the product provider's ongoing charges and is paid every year that the insurance policy is retained. (Paid by the product issuer)

Advice Evolution Pty Ltd will receive commission directly from the product provider and is based on a percentage of the insurance premium paid. Commissions are deducted from the premium by the product provider so are not paid directly by you.

Your advice fees will be calculated at the time we provide you with personal advice. Your SOA will outline the advice fees and any commission inclusive of GST.

PAYMENT METHOD & FREQUENCY

We offer you the following payment terms:

- EFT, direct debit (credit card or savings)
- Deduction from your investment
- Ongoing advice fees may be deducted as an annual instalment or in monthly or quarterly instalments.
- Annual or ongoing advice fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or percentage each year. The specific amount will be agreed to by you and outlined in our annual or ongoing advice agreement.

OTHER BENEFITS ROE FINANCIAL MAY RECEIVE

Advice Evolution, its Advisers, or any related bodies do not have any relationships or associations with any product issuer that could be expected to influence the provision of financial services.

ABOUT ADVICE EVOLUTION PTY LTD

ADVICE EVOLUTION PTY LTD

ABN 66 137 858 023

AUSTRALIAN FINANCIAL SERVICES LICENCE 342880

SUITE 302, 20 BUNGAN STREET, MONA VALE NSW 2103

WWW.ADVICEEVOLUTION.COM.AU

Advice Evolution Pty Ltd has approved the distribution of this WDI.

PRIVACY AND DISCLOSURE

Your privacy is important to us. To learn more about our collection and handling of your personal information and for details on how to access our Privacy Policy, please refer below.

Another Financial Adviser may be appointed to you if your Financial Adviser leaves Advice Evolution or if your Financial Adviser is unable to attend to your needs due to an extended absence from the business. In these circumstances, Advice Evolution will write to you advising of the change. Your personal information will be passed on to the new Financial Adviser.

If you choose to appoint a new Financial Adviser, your new Adviser will be provided access to your policy information. They will be responsible for providing you with annual or ongoing advice relating to those policies and all future advice fees deducted from the policy/(ies) will be paid to your new Adviser. 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 licence in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your Financial Adviser and Advice Evolution may have access to this information when providing financial advice or services to you;
- Your Financial Adviser may, in the future, disclose information to other Financial Advisers, brokers and those who are authorised by Advice Evolution to review customers' needs and circumstances from time to time.
- Your information is only disclosed to other parties as are necessary for us to provide our services to you. Other parties may include fund managers, life companies, other Licensees and related parties who provide services to us. In certain situations, some of the parties that we share information with may be located in, or have operations in, other countries. This means that your information might end up stored or accessed in overseas countries, including countries within the European Union, New Zealand, and The Philippines.

When we send your personal information to overseas recipients, we make sure appropriate data handling and security arrangements are in place. In all such cases, we commit to making reasonable enquiries to ensure that these organisations comply with their local privacy legislation where such legislation is comparable to the Australian legislation and to comply with the key components of Australian Privacy legislation in cases where their local legislation is considered inadequate or non-existent. In addition, we will disclose your information where we are required to by law.

- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the Advice Evolution Privacy Policy);
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your Financial Adviser and Advice Evolution will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your Adviser or Licensee holds about you at any time to correct or update it as set out in the Advice Evolution Privacy Policy. The Advice Evolution Privacy Policy also contains information about how to make a complaint about a breach of the *Australian Privacy Principles*. For a copy of Advice Evolution's Privacy Policy visit www.adviceevolution.com.au or you can contact us.

PROFESSIONAL
INDEMNITY
INSURANCE

Professional indemnity insurance is maintained by Advice Evolution Pty Ltd and your Adviser to cover advice, actions and recommendations which have been authorised by Advice Evolution Pty Ltd and provided by your Adviser. The insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

WHAT SHOULD YOU
DO IF YOU HAVE A
COMPLAINT?

If you have any complaints about the services provided to you, you should take the following steps:

- Contact your Financial Adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three days, please contact Advice Evolution Pty Ltd on 0426 228 737 or email us at admin@adviceevolution.com.au

Advice Evolution Pty Ltd will acknowledge your complaint and will try to resolve your complaint as quickly and fairly as possible.

We will conduct a thorough investigation of your situation and the issues that you raise, and we will provide you with a formal written response within a 30-day period.

If your complaint has not been resolved satisfactorily, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA):

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

ADVISER PROFILE

ADVISER PROFILE
VERSION:

1.9

THIS PROFILE IS PART OF THE WEBSITE DISCLOSURE INFORMATION AND IS ONLY COMPLETE WHEN THE BUSINESS PROFILE IS ATTACHED.

DATE ISSUED

18 July 2023

THE FOLLOWING FINANCIAL ADVISERS ARE AUTHORISED REPRESENTATIVES OF
ADVICE EVOLUTION PTY LTD.

ANTHONY ROE

ASIC Adviser Identification number: 235880

Email address: anthony@roefinancial.com.au

EDUCATION AND QUALIFICATIONS

Bachelor of Arts (Geography)

Advanced Diploma Accounting

Graduate Diploma of Financial Planning

Diploma of Property Services

MEMBERSHIPS

Association of Financial Planners (AFA)

Tax Practitioners Board (TPB)

Institute of Public Accountants

Real Estate Institute of South Australia

ADVICE YOUR ADVISER
CAN PROVIDE

WE CAN PROVIDE YOU WITH STRATEGIC ADVICE AS WELL AS ARRANGE TYPES OF FINANCIAL PRODUCTS.

In addition, you can choose whether to receive advice about a range of needs all at once, or we can provide advice about only those needs that are most important to you so that your most important goals are achieved first. Further advice can then be provided over time about any other needs or goals as required.

STRATEGIES

- Aged care
- Centrelink planning
- Investment planning
- Superannuation planning
- Pre-retirement planning
- Retirement planning
- Estate planning considerations
- Risk and insurance analysis
- Salary packaging advice
- Gearing strategies
- Cashflow Management
- Debt Management
- Guidance on budgeting and goal setting
- Savings and wealth creation strategies

HOW THE ADVISER IS PAID

Advice Evolution Pty Ltd will retain 2% of the gross revenue received for the recommended financial services and/or products. Advice Evolution Pty Ltd will pay Roe Financial 98% of the gross revenue received.

Anthony Roe has equity in Roe Financial and may receive capital and profit related benefits.

OTHER BENEFITS YOUR ADVISER MAY RECEIVE

Non-monetary: Roe Financial keeps a full register of any benefits received by advisers between \$100 to \$300. By law, your adviser is not permitted to receive benefits in excess of \$300 per year from a product issuer, however, some non-monetary benefits are permitted because they are covered by an exception e.g. they are valued at less than \$300, they meet certain training and education requirements, or the benefit is the provision of relevant IT software or support. These are not additional costs to you.

We keep a register of any other non-monetary benefits your adviser may receive in relation to education, training, technology support or software that is relevant to the provision of financial advice. If you would like a copy of either register, please ask your adviser and one will be made available to you.

APPENDIX: PRIVACY COLLECTION STATEMENT

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. Some of the ways we may use this information are set out below:

- Your Adviser may have access to this information when providing financial advice or services to you;
- Your Adviser may, in the future, disclose information to other Financial Advisers, brokers and those who are authorised to review customers' needs and circumstances from time to time.
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial, or other services to assist your Adviser in providing financial advice and services to you.
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out.)
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your **Adviser** will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification, or improper disclosure. You can request access to the information your **Adviser** or Licensee holds about you at any time to correct or update it.