



## Financial Services Guide

### for Richard Starr

an authorised representative of

Wealthyfrog AFSL Pty Ltd

ABN 15 101 092 228, AFSL 276895

#### Contact Details

Richard Starr – ASIC Number 296825

Wealthyfrog Racecourse Road Ascot  
ABN:20 528 229 178  
10/141 Racecourse Road Ascot Qld  
4007

PO Box 521 Hamilton Qld 4007

Telephone: 07 3630 2421

Facsimile: 07 3268 4461

Email:

[richard.starr@wealthyfrog.com.au](mailto:richard.starr@wealthyfrog.com.au)

Wealthyfrog AFSL Pty Ltd

Ground Floor, 33 Park Road  
Po Box 1304, Milton Qld 4064

Telephone: (07) 3514 7000

Facsimile: (07) 3514 7008

Email:

[info@wealthyfrog.com.au](mailto:info@wealthyfrog.com.au)

We hope the content of this document is clear and concise. If you are unsure of the meaning of any part please ask us.

#### **Purpose and content of this document**

This Guide is designed to assist you in deciding whether to use any of the services offered in it.

This Guide contains information about remuneration that may be paid to us and other relevant persons in relation to the services offered.

This Guide contains information on how complaints against us are dealt with.



## **Other documents you may receive**

Please note you may also receive a Statement of Advice (SOA) as a result of being provided with financial services by us. An SOA will set out any personal advice we wish to provide to you (as opposed to general advice not specifically tailored to your needs).

You will not receive a Product Disclosure Statement (PDS) directly from us as we do not issue or sell any financial products. However if you buy any financial products you must ensure you receive a PDS prior to purchasing that product. A PDS is a document prepared by licensed issuers of financial products, it will explain the key features of the financial product (including costs) and include application paperwork to help you make investments in that product.

## **Kinds of financial services we provide**

We hold a licence issued to us by the ASIC which permits us to provide the following financial services:

- (a) provide financial product advice for the following classes of financial products:
    - (i) deposit and payment products limited to:
      - (A) basic deposit products;
      - (B) deposit products other than basic deposit products;
    - (ii) Debentures, stocks or bonds issued or proposed to be issued by a government;
    - (iii) life products including:
      - (A) investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
      - (B) life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
    - (iv) interests in managed investment schemes including:
      - (A) investor directed portfolio services;
    - (v) retirement savings accounts ('RSA') products (within the meaning of the Retirement Savings Account Act 1997);
- and
- (vi) superannuation;

to retail clients.

We provide 'Wealth Coaching' on some or all of the financial products listed above.



As a Wealth Coach of 'Wealthyfrog AFSL' I am authorised to provide advice in all the financial products listed above. Although we are licensed to provide personal advice in relation to these products, our company focus is to show you the possible implications of a financial decision (ie. the pros and cons) and your options so that you are able to make your own investment decisions. In doing so, we can provide you with unbiased financial product information.

A Wealth Coach's goal is to provide you with the tools to empower you to make your own financial decisions and not to provide financial product advice. However on occasion we may provide you with information or opinions that require us to be licensed and regulated by the Australian Securities and Investment Commission (ASIC).

There may be other financial products that we are not authorised to provide advice on. If we mention or discuss these products it will be on a factual basis only. If you think you would benefit from advice on these products we can inform you on how to obtain that advice.

There are also other financial investment products and strategies that a Coach may discuss that fall outside of the financial services licensing regime. We may provide clients with information on these financial products such as loans, credit facilities, direct property investment strategies, etc.

### **Who we act for when providing these services**

We act on our own behalf when we provide those services. We do not owe any allegiance to any party whose products we may discuss with you.

### **How we get paid**

We get paid by way of a membership fee. We receive no remuneration in any form (direct or indirect) from issuers of any financial or other investment products.

To illustrate:

Typically clients will join Wealthyfrog for a year and this membership costs \$4,450. This annual membership typically entitles you to five one-on-one Coaching sessions with your dedicated Wealth Coach.

Wealthyfrog memberships may vary depending on the needs of the client and a tailored package may be arranged by the coach.



### **Commissions and other benefits**

As an authorised representative of Wealthyfrog AFSL Pty Ltd I may be eligible for performance bonuses. These bonuses are paid monthly as part of my salary package, they are **not** an additional cost to you.

### **Who we are associated with**

We are not associated with any other financial services business, including product issuers.

### **How we are insured**

We, the licensee and our authorised representatives, hold Professional Indemnity (PI) insurance. This PI insurance protects our clients from inappropriate actions by our representatives.

### **Your Privacy**

Wealthyfrog Group recognises that your privacy is very important to you. We handle personal information provided by and about people every day. By personal information we mean information or an opinion about a person whose identity is apparent or can reasonably be ascertained.

In the course of our activities we collect and hold personal information. Our main purpose for collecting that personal information is to provide services or information to you in accordance with your requests or reasonable expectations, to maintain a register of our clients, to maintain our client database, to update our records and to disseminate topical information and details of events of interest.

You can obtain a copy of our privacy policy by contacting us in the manner set out below, or on our website [www.wealthyfrog.com.au](http://www.wealthyfrog.com.au) (under 'contact us').

### **How you can provide us with instructions**

You are able to provide with written or verbal instructions. Written instructions can be provided by email, fax, standard mail or hand delivery.

We reserve the right to seek signed confirmation of any instructions you give us.



### **Disputes resolution process if you have a complaint**

We will do all we can to resolve any complaints you may have about our services. If you ever have a complaint and need to discuss it with us please contact General Manager at the head office of Wealthyfrog AFSL Pty Ltd.

We are members of an approved external disputes resolution scheme:

#### **Financial Ombudsman Service (FOS)**

Should you have a complaint about our services and not be able to resolve that complaint with us you are able to access a free complaints handling service using the above scheme.

They can be contacted at:

Telephone: 1300 78 08 08  
Facsimile: (03) 9613 6399  
Website: [www.fos.org.au](http://www.fos.org.au)  
Email: [info@fos.org.au](mailto:info@fos.org.au)  
Mail: GPO Box 3, Melbourne, Victoria, 3001

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