

Sarah Wood

Sarah Wood Pty Ltd as trustee for
Wood Unit Trust trading as ActInvest

How to contact us:

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This document is incorporated with, and must be read in conjunction with, the Financial Services Guide - Part 1, issued by Australian Unity Personal Financial Services Ltd (**AUPFS**). When read together, the Financial Services Guide will explain to you how I can provide services to you as an authorised representative of AUPFS.

Australian Unity Personal Financial Services

Financial Services Guide – Part 2

Effective Date: 19th February 2020

Australian Unity Personal Financial Services Limited ABN 26 098 725 145, AFS Licence No. 234459
271 Spring Street, Melbourne, VIC, 3000

My authorisation

I am authorised by AUPFS under its Australian Financial Services Licence to provide financial advice. My ASIC authorisation number is 319452.

I am an employee and director of Sarah Wood Pty Ltd as trustee for Wood Unit Trust, which is a Corporate Authorised Representative of AUPFS.

My experience, qualifications and professional memberships

My career in financial services spans over the course of 15 years. I hold a Bachelor of Business from the Queensland University of Technology, a Bachelor of Laws from Southern Cross University, a Diploma of Financial Planning and was the Butterworths Book prize recipient for Business Law at the Queensland University of Technology.

I was formerly the West Australian Genxt Co Chair for the Association of Financial Advisers and I am a current Board member of the Ethical Advisers Co-Op, a dedicated group of financial advisers who recognise the need to represent and advocate on behalf of ethical and sustainable investment advice within Australia.

I provide specialist advice in the area of responsible investment and I am a Certified Responsible Investment Financial Adviser through the Responsible Investment Association Australasia.

I am the current Director and Financial Adviser at Actinvest.

My qualifications and designations include:

- Bachelor of Laws
 - Diploma of Financial Planning
 - Bachelor of Business
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The areas in which I can provide financial planning services

I am authorised by AUPFS to provide financial services including advice or services in the following areas:

- Superannuation
- Retirement Planning
- Managed Investments
- Gearing
- Cashflow and debt management
- Personal Risk Insurance
- Business Protection Insurance

If you require services that are outside the areas stated above, which I am not authorised to provide advice on, I can provide a referral to a professional who can assist.

If I receive a specific fee for this referral, it is disclosed below. It will also be disclosed in an advice document such as a Statement of Advice (SoA) or Record of Advice (RoA), if I provide you with personal advice.

Remuneration or other benefits arising from my referral arrangements

I have no particular referral arrangements with other professionals, but if I do receive a benefit as a result of referring you to another person or pay a benefit as a result of you being referred to me by another person, written disclosure of full particulars shall be provided to you in an SoA or RoA.

How the fees you pay are shared between me, my employer and AUPFS

All of the fees you pay are received by AUPFS, who retains a portion to cover the costs associated with operating and providing a financial services business. AUPFS retains 10% of fees (or a minimum of \$30,000) per annum up to \$1 million, after which it retains a reduced rate of 5% of fees. The remaining fees are passed to Sarah Wood Pty Ltd as trustee for Wood Unit Trust.

I receive a salary as an employee and director of Sarah Wood Pty Ltd as trustee for Wood Unit Trust. I could also receive a performance bonus which may be based upon the amount of revenue I generate for Sarah Wood Pty Ltd as trustee for Wood Unit Trust in advice fees and commissions, as well as other performance measures including compliance.

Fees that you pay for the financial services I provide

All fees shown below are inclusive of GST.

Initial advice fees:

Fees are charged for my initial advice and the preparation of an SoA. Fees are based on the complexity of the advice provided and range from \$1,650 (minimum) to \$7,950 (maximum). I will confirm the exact amount, which we will agree on before commencing any work.

You will be sent an invoice and payment is required within 14 days from the invoice date. Please note that my initial advice fees still apply where you decide not to implement my advice.

Execution-only service or ad hoc advice fees:

Fees for execution-only services and ad hoc advice may be charged at an hourly rate in the range of \$220 and \$320 per hour depending on the complexity of the work involved.

An estimate of the time required will be provided and agreed upon prior to commencing the work. You will be invoiced for these fees after the service is provided and payment is required within 14 days from the invoice date.

Ongoing service fees:

Once your financial plan is implemented, you may choose to participate in an ongoing review service.

Fees for ongoing services and reviews are all based on an annual fee, ranging from \$1,500 to \$7,000. The agreed ongoing service will comprise review meetings (with the frequency and number of reviews per annum agreed with you) and other ancillary services such as invitations to educational seminars and newsletters. Full details of the services offered in the ongoing service package will be provided at the time my advice is given.

Methods of payment for my fees include:

- Invoice directly to you
- Deducted from your investments (where this option is available and your authorisation to do so is obtained)

Full details of all fees and commissions for my financial services will be provided to you in an SoA or RoA and Product Disclosure Statements at the time of receiving any recommendation.

Other benefits and payments which may be (directly or indirectly) received because of the services provided to you

Investment products:

For investments products held prior to 1 July 2013, a commission may be payable from the product provider to AUPFS. Where such a payment is made, it will be disclosed to you in your SoA or RoA and the method of calculation fully explained.

Insurance products

Where we arrange a life insurance product, the insurer pays us an upfront commission and an ongoing commission when the product is renewed each year. The rate of upfront commission payable ranges from 0% up to 66% of the base premium. The rate of ongoing commission payable ranges from 0% - 22%. Importantly, the choice of commission payment arrangements does not affect the amount of premium payable.

For example, if you purchase a life insurance policy with an annual premium of \$1,500 AUPFS may receive an initial payment of up to \$990, calculated as $\$1,500 \times 66\% = \990 ; and an ongoing commission of \$330 calculated as $\$1,500 \times 22\% = \330 .

You should also refer to Part 1 of the FSG "The benefits or payments which may be (directly or indirectly) received by us because of the provision of financial planning services" for details of payments and benefits which my licensee may receive in consequence of individual services provided by me to you.

Alternative benefits that I may receive

From time to time, I may receive alternative forms of non-monetary benefits from product providers or other parties which have a value of less than \$300. These may include hospitality or education and training in relation to my professional development. Details of any alternative benefits I receive are maintained on a register. A copy of the register is available upon request.
