

Financial Services Guide

Part Two

Version	1
Issue date	08/11/2024
Purpose of this FSG (Part Two)	<p>This Financial Services Guide (FSG) and its distribution is authorised by Finchley & Kent Pty Ltd ("Finchley & Kent").</p> <p>You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.</p> <p>This FSG is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include, who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures, along with how you can access them.</p> <p>It is intended that this FSG should assist you in determining whether to use any of the services described in this document.</p> <p>It is Part Two of our FSG and it must be read in conjunction with Part One. Please retain both Part One and Part Two for your reference and any future dealings with Finchley & Kent.</p>

Who will be providing the financial services to me?

Finchley & Kent conducts business through a network of financial Advisers who are appointed as Authorised Representatives under Finchley & Kent's AFSL.



Licensee	Finchley & Kent Pty Ltd
Australian Financial Services Licence No	555169
ABN	50 673 291 079
Business Address	Level 63, 25 Martin Place Sydney NSW 2000
Phone	1300 770 996
Email	info@finchleyandkent.com.au
Website	finchleyandkent.com.au

Plan to Plan Financial Planning Pty Ltd (“Plan to Plan Financial Planning”) is a Corporate Authorised Representative of Finchley & Kent and has been given permission to provide you with this FSG Part Two.



Corporate Authorised Representative	Plan to Plan Financial Planning Pty Ltd (“Plan to Plan Financial Planning”)
Corporate Authorised Representative No	1310587
ABN	11 678 800 050
Business Address	A 7/72 Withers Street, Albert Park Vic 3206
Postal Address	
Phone	0417 766 006
Email	sheilaw@plantoplan.com.au
Website	

Who is my Adviser?

Your adviser is Sheila Weisshardt.

Sheila is a Sub-Authorised Representative of Plan to Plan Financial Planning.

Authorised Representative No	239989
Business Address	A 7/72 Withers Street, Albert Park Vic 3206
Postal Address	
Mobile	0417 766 006
Email	sheilaw@plantoplan.com.au

With over 15 years of experience in the financial services industry, Sheila Weisshardt has built a diverse career, specialising in compliance, practice management, and developing workflow processes through Salesforce. She has worked with one of Australia's largest financial institutions and a well-known industry superannuation fund, where she identified significant gaps in advice delivery and financial planning support. This realisation has driven her return to Financial Planning, where she is focused on meeting the evolving needs of consumers. Sheila holds an Advanced Diploma of Financial Planning and is currently completing her Graduate Diploma.

Sheila believes that financial advice is a journey that can change direction at any time, requiring flexibility and personalised strategies. She specialises in Retirement Planning and Self-Managed Superannuation advice, with a focus on helping clients achieve long-term financial security. A passionate advocate for gender equality, Sheila is committed to empowering women to secure their financial independence.

Education and Qualifications

- Advanced Diploma of Financial Planning
- Professional Certificate in SMSF
- Margin Lending & Geared Investments

Professional Memberships

- Financial Advice Association Australia (FAAA)
- Self-Managed Superannuation Fund Association (SMSFA)

What kinds of financial services are you authorised to provide

me and what kinds of products do those services relate to?

Sheila can offer you the following services:

- Wealth Accumulation Strategies
- Managed Investments
- Securities
- Socially Responsible Investments
- Standard Margin Lending and Gearing
- Debt Management
- Guidance on Budgeting
- Business Succession Planning
- Salary Packaging
- Personal Risk Insurance
- Superannuation
- Self-Managed Superannuation Funds
- Pre-Retirement Strategies
- Transition to Retirement Strategies
- Centrelink and Veteran Affairs Planning
- Estate Planning Strategies

Sheila is not authorised to advise and deal in relation to the following products:

- Aged Care Strategies

Sheila is licensed to provide advice on, and deal in, the following financial products:

- Deposit and Payment Products (including Non-basic Deposit Products)
- Government Debentures, Stocks or Bonds
- Life Products (including Investment Life Insurance Products and Life Risk Insurance Products)
- Managed Investment Schemes (including IDPS)
- Retirement Savings Account Products
- Securities
- Superannuation (including Self-Managed Superannuation Funds)
- Margin Lending Facility (including Standard Margin Lending Facility)

Sheila is unable to offer you advice or services regarding the financial products or services listed below under Finchley & Kent Australian Financial Services licence. We may have referral arrangements in place for a service or financial product listed below. Please inform us if you wish to receive advice in these areas and we will be happy to refer you to a suitably qualified adviser. It is important for you to understand that we do not endorse, recommend or accept responsibility for the services, strategies and/or products provided by external referral service providers.

- Mortgage Broking and Finance
- General Insurance
- Derivatives
- Real Estate
- Taxation and Accounting
- Legal Document Drafting
- Business Coaching

Conflict of Interest - Do we have any association or relationship with a Financial Product Provider?

As your Adviser, Sheila does not have any relationships nor receive any conflicted remuneration that may influence the advice provided to you.

Please note that Property Investment, Tax Accounting, Mortgages & Finance are not considered to be financial products and are not covered under Finchley & Kent Pty Ltd's Australian Financial Services Licence.

Remuneration

Finchley & Kent will charge you a fee and/or receive commissions from the issuers of the products approved by Finchley & Kent and that we recommend, and you accept.

Plan to Plan Financial Planning is paid fees and commissions by Finchley & Kent. Plan to Plan Financial Planning will then pass on these fees and commissions to Sheila Weisshardt.

Fees for services paid by you

Initial Consultation:

No charge. Our initial consultation with you is an obligation-free service.

Preparation of a Statement of Advice:

between \$1,100 - \$5,500 (including GST).

Implementation Service:

between \$1,100 - \$11,000 (including GST).

Ongoing Service:

between \$1,100 - \$11,000 (including GST).

Other Costs:

On application. Additional services provided outside those mentioned above will attract a minimum fee of \$330 (including GST) per hour. Additional charges after the first hour will be at a rate of \$330 (including GST) or part thereof.

All fee for services will be agreed upon prior to providing advice or implementing any services.

Commission

Insurance products

The commission is factored into the annual premium and may range as follows:

- From 0% to 66% (including GST) of the initial premium.
- From 0% to 22% per annum (including GST) of the renewal premium.

Other remuneration information

Referral payments

Finchley & Kent may receive a referral fee for each client that utilises services of any referral partner.

Each provider's remuneration structure is different and is determined on a case by case basis. Before you enter into an arrangement with any of the above providers, we will provide you with a remuneration referral disclosure document outlining any financial benefits we may receive.

The exact amounts of any fees, commissions, or other incentives received by your adviser and Finchley & Kent will be included in any Statement of Advice that we will provide to you or disclosed orally or in writing at the time we provide any further advice.