



WEALTH BUILT RIGHT  
financial mentors



## Financial Services Guide (Adviser Profile)

Version 6.2 Commencing 1 July 2024

This adviser profile should be read in conjunction with the Shartru Wealth Management Pty Ltd Financial Services Guide (FSG). It's a snapshot of who I am and it sets out my contact details, professional details, the services and products I provide and how I am paid. I am authorised to distribute this FSG to you. You can contact me using the details below.

### **Wealth Built Right Pty Ltd**

Corporate Authorised Representative Number 001309001

ACN: 673 844 927 ABN: 89 673 844 927

Address: 17 Rutland Street, Newtown VIC 3220

PO Box: PO Box 88, Montmorency VIC 3094

Phone: 03 5245 8638

Mobile: 0411 815 590

Email: jeff@wealthbr.au

### **I have the following qualifications**

Jeff John, Authorised Representative Number 463318

- Bachelor of Arts
- Bachelor of Laws
- Diploma of Financial Planning from Monarch Institute (2014)
- Self-Managed Superannuation Specialist
- Member of the Association of Independently Owned Financial Planners

### **Services Shartru Wealth can advise you on**

Please refer to page 2 of the FSG.



## Products I can offer you

I am authorised to provide Personal Advice on and deal in the following financial products:

Authorised Financial Products	Jeff John
Deposit and payment products limited to: (a) basic deposit products; (b) deposit products other than basic deposit products	✓
Derivatives	N/A
Debentures, stocks or bonds issued or proposed to be issued by a government	✓
Life products including: (a) investment life insurance products; and (b) life risk insurance products	✓
Interests in managed investment schemes including: (a) investor directed portfolio services	✓
Retirement savings accounts	✓
Securities	✓
Standard margin lending facility	N/A
Superannuation (standard)	✓
Self-managed superannuation funds	✓
Tax (financial) adviser	✓
Portfolio Review: <ul style="list-style-type: none"> <li>Internal databases are maintained detailing client's investments that were recommended by the licensee. This does not constitute portfolio monitoring.</li> <li>Portfolios are reviewed on a regular basis, subject to the client's discretion.</li> </ul>	✓

## How will I charge you for the service?

I provide clients with a choice of paying a fee-for-service or allowing me to receive commission from the insurance provider that is recommended. In such cases my hourly rate may be reduced or waived for the initial advice and the Implementation fee. A combination of these methods of payment for my services will also be considered. I can provide you with a fee estimate after assessing your requirements. I do not charge or receive commission on managed investment schemes.

Service Fees	Jeff John
Hourly rate (or part thereof)	\$330
Advice and/or implementation fee (depending on complexity)	Up to \$11,000
Annual Fee Arrangement (based on funds under management, billed through investment portfolio) <i>For example, if your portfolio is for \$100,000 you will be charged \$1,100 for 12 months. I will consider capping this fee for amounts greater than \$1,000,000 depending on circumstances.</i>  (based on service package, billed through agreed method)	<ul style="list-style-type: none"> <li>Up to 1.1%</li> <li>1.1% up to \$500,000</li> <li>0.55% over \$500,000</li> </ul> Up to \$24,000 for twelve months



### **Do I receive remuneration, commission, fees or other benefits in relation to providing the financial services or assistance to you and how is that commission calculated?**

1. All fees and commissions are paid initially to Shartru Wealth Management (Licensee). Shartru Wealth passes on 100% of all fees and commissions received to Wealth Built Right Pty Ltd.
2. Where a life insurance company product has been recommended the issuer of the product may pay Shartru Wealth a commission which ranges between 30% and 60% of your first year's premium plus GST. E.g. If your first year's premium is \$500 and the initial commission is 60% Shartru Wealth will receive \$300. Shartru Wealth passes on 100% of all fees received to Wealth Built Right Pty Ltd.
3. The issuer of the insurance product may also pay Shartru Wealth an ongoing commission which can vary depending on the product. It ranges between 8% and 30.05% of your second and subsequent years premium. If your premium for the second and subsequent years is \$500 and the ongoing commission is 30% Shartru Wealth will receive \$150 per annum. Shartru Wealth passes on 100% of all fees received to Wealth Built Right Pty Ltd.
4. I may receive a salary, management fee or distribution of profits from Wealth Built Right Pty Ltd. The amount of this salary is dependent on a range of factors including the amount of operational expenses required to operate Wealth Built Right Pty Ltd.
5. Neither Wealth Built Right Pty Ltd nor I receive conflicted remuneration.
6. The exact amounts of any fees, commissions, bonuses or other incentives received by Wealth Built Right Pty Ltd and the Licensee will be included in a Statement of Advice, Record of Advice and Product Disclosure Statement(s) that we will provide to you. That will include any referral fees that we receive or pay to other parties as well.

### **Do I have any Referral Arrangements in place or potential Conflicts of Interest?**

1. Wealth Built Right Pty Ltd and I have referral arrangements in place with a range of specialist businesses as this allows me to refer you to other professionals in areas that I do not practice in.
2. If you have been referred to us by another party, we do not pay a referral fee.
3. If we refer you to another party, we do not receive a referral fee\* (\*whilst no referral fee is paid, please note that they are a related party to Wealth Built Right Pty Ltd and me or Shartru Wealth).
4. If it is in your best interests and appropriate for your needs and objectives, may recommend products/ services issued by a company or associate within the Shartru Group that may benefit from the recommendation by receiving product, administration, investment fees, and other fees. These fees are all disclosed in the relevant, Product Disclosure Statement, Investor-Directed Portfolio Services or fees guide and will be fully disclosed in your SoA.
5. Jeff John is the director of BE Smart Admin Service Pty Ltd that provides administration support to Wealth Built Right Pty Ltd.
6. Wealth Built Right Pty Ltd and I do not own shares in Shartru Investment Management and Shartru Wealth.