



Kara Treeby B.Bus FP CFP®

1 January 2021

Part 2 (Adviser Profile) contains the following sections:

- About Your Adviser (Section 1);
- The Services I Provide (Section 2);
- Fees and Charges (Section 3); and
- Contact and Acknowledgment (Section 4).

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 1 January 2021 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative of SWM (Aust) Pty Ltd and my employer.

I am authorised by SWM (Aust) Pty Ltd to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSG. I have also been authorised by SWM (Aust) Pty Ltd to distribute this FSG.

SWM (Aust) Pty Ltd
ABN 79 631 564 853 holder of
Australian Financial Services Licence No. 515107
Suite 1, 191 Riversdale Road
Hawthorn VIC 3122
Email: planner@storywealth.com.au
Website: www.storywealth.com.au

Section 1

About your Adviser

Who is your Financial Adviser?

Your Financial Adviser is Kara Treeby and Story Wealth Management Pty Ltd.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Kara Treeby and Story Wealth Management Pty Ltd. The term 'Representatives' refers generally to SWM (Aust) Pty Ltd Authorised Representatives.

My Authorised Representative number is 405847.

What experience does your Financial Adviser have?

I have extensive experience in the financial services industry over more than 14 years, including over 9 years as a Financial Adviser offering advice to individual clients as well as small and large business clients.

What qualifications and Professional Memberships does your Financial Adviser have?

- Certified Financial Planner®
- Bachelor of Business (Financial Planning)
- Diploma of Financial Services (Financial Planning)
- Specialist accreditation in Self-Managed Superannuation Funds.

I am also a member of the following organisations:

- Financial Planning Association

Does your financial adviser have any associations or relationships?

I have an association with SWM (Aust) Pty Ltd (Licensee) and as a director/employee of Story Wealth Management Pty Ltd (CAR) (27 091 207 000). SWM (Aust) Pty Ltd receives 100% of any fees and commissions paid to us. It may however retain part of this income to meet licensing, software and other certain operational costs. The remainder of this income will be paid to Story Wealth Management Pty Ltd, and its staff.

Section 2

The services I provide

What areas is your Financial Adviser authorised to provide advice on?

I am authorised by SWM (Aust) Pty Ltd to provide financial services, including advice or services in the following areas:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Life Products
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Securities
- Superannuation

Are there any services your Financial Adviser is not authorised to provide?

I am not authorised by SWM (Aust) Pty Ltd to provide advice or services in the following areas:

- Margin Lending Facility
- Finance Broking and other credit activities
- Derivatives

Please ask me if you would like a referral for these services. Please note: SWM (Aust) Pty Ltd does not pay or receive any referral fees or commissions.

How can you provide your instructions to me?

You may provide instructions to me by using any of the contact details provided in Section 4 'Contact & Acknowledgment'.

Privacy Statement

In addition to the information provided in the SWM (Aust) Pty Ltd FSG Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available by calling us on 03 8560 3188.

Section 3

Fees and Charges

How will your Financial Adviser be paid for the services provided?

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to SWM (Aust) Pty Ltd.

SWM (Aust) Pty Ltd receives 100% of any fees and commissions paid to us. It may however retain part of this income to meet licensing, software and other certain operational costs. The remainder of this income will be paid to Story Wealth Management Pty Ltd, and its staff.

I receive a salary as an employee of Story Wealth Management Pty Ltd. I may also receive a share in the profits generated by Story Wealth Management Pty Ltd or a bonus which is paid at the discretion of the Directors.

What is your Financial Advisers fee structure?

As part of detailed financial planning, there are costs to you at various stages of the process. Before making any recommendations, I will discuss and agree the fees with you.

Advice fees are inclusive of GST and payable by you at the following stages:

- 1.) **Recommendation:** For having a personalised financial plan (SoA) prepared, a plan preparation fee is payable. The actual fee will relate to the complexity of advice provided and the time and expertise taken to develop and prepare the Statement of Advice. This is based on an hourly rate of \$330 and the minimum fee is \$3,300 inclusive GST. We will provide you with a fee estimate prior to commencement of work.
A Statement of Advice will be prepared to confirm in writing any advice given in the initial consultation.
You will be sent an invoice and payment is required 14 days from the invoice date. Please note my initial advice fees still apply where you decide not to implement my advice.
- 2.) **Implementation:** I may charge an implementation fee to implement the recommendations in your financial plan. These fees are payable when you decide to

proceed with the implementation of any one or more recommendations that I provide to you. The actual fee will depend on the complexity of your situation. We generally expect this to be range between \$0 - \$2,640.

- 3.) **Ongoing Advice Service and Reviews:** If you choose to have me provide an ongoing advice service, an ongoing review and advice service fee will be negotiated based on the ongoing service package that best suits your circumstances. This fee will be either dollar based or percentage based. Where it is dollar based, it will be adjusted annually to reflect movement in the Consumer Price Index (CPI). The fee will be based on our hourly rate of \$330 and will range from \$3,300 to \$36,300 p.a.

All fees may be deducted from your investment funds (or insurance premiums or margin lending costs) and paid to SWM (Aust) Pty Ltd. A portion of these fees will then be paid to Story Wealth Management Pty Ltd and then on to me by way of a salary, by product providers instead of being invoiced directly to you.

Where a placement fee and/or implementation fee is charged, I may rebate all or part of the initial commissions and/or ongoing commissions received from a product issuer, by way of an increase in your investment amount.

Where I receive an initial commission and/or ongoing commission amount, I may rebate all or part of the implementation and/or placement fee to you.

All fees are inclusive of GST.

Note: Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements at the time of receiving any recommendation.

- 4.) **Specific Technical or Strategic Advice:** An hourly rate of \$330 will apply.

What amounts do my employer and other related entities receive for financial services?

All fees, commissions and incentives are received by SWM (Aust) Pty Ltd and paid to Story Wealth Management Pty

Ltd. After the deduction of costs relating to licensing, software and other operational expenses.

What other benefits does your financial adviser receive?

In addition to the remuneration detailed above, I am eligible to qualify for other benefits and entitlements as detailed below:

- Profit share, if Story Wealth Management Pty Ltd achieves certain profit targets.
- Bonuses, which may be paid at the discretion of the directors of Story Wealth Management Pty Ltd. Paid bonuses are dependent on me meeting certain client service standards eg quality of advice, client satisfaction and revenue generated.

From time to time we may accept alternative forms of remuneration from product providers or other parties (valued between \$100 and \$300), such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit that we receive and other benefits that relate to information technology software support provided by a product issuer or that relate to educational and training purposes. A copy of the register is available on request for a small charge.

Will your financial adviser be paid when making a referral?

We do not receive or pay any referral fees or commissions.

SECTION 4

Contact & Acknowledgment

How you can contact your financial adviser

Your Financial Adviser:

Kara Treeby

Story Wealth Management Pty Ltd

Phone: 03 8560 3188

Email: kara.treeby@storywealth.com.au

Website: www.storywealth.com.au

Practice Details:

Story Wealth Management Pty Ltd

Suite 1, 191 Riversdale Road

Hawthorn VIC 3122

Phone: 03 8560 3188

Email: planner@storywealth.com.au

Website: www.storywealth.com.au

Acknowledgment – Client Copy

I/We acknowledge that I was/we were provided with the SWM (Aust) Pty Ltd Financial Services Guide Part 1 dated 1 January 2021 and Part 2 (Adviser Profile) dated 1 January 2021.

Client Name:

Client Signature:

Date
received:

Client Name:

Client Signature:

Date
received:
