



SWM (AUST) Pty Ltd
AFSL 515107

Financial Services Guide

1 July 2021

ABOUT THIS DOCUMENT

This Financial Services Guide (FSG or the Guide) provides you with important information about SWM (Aust) Pty Ltd (the Licensee), Story Wealth Management Pty Ltd (Corporate Authorised Representative) and its Authorised Representatives, who will provide you with the financial services described in this Guide. It is designed to help you evaluate and make an informed decision about whether to use the financial services described in this Guide. We suggest you retain this Guide for your future reference. If any part of this Guide is not clear, please speak to your financial adviser.

This Guide contains important information about:

- > the financial services we offer as Authorised Representatives of SWM (Aust) Pty Ltd
- > SWM (Aust) Pty Ltd as the holder of an AFSL;
- > the financial services that SWM (Aust) Pty Ltd offers;
- > the process we follow to provide financial services;
- > how we, our associates, and SWM (Aust) Pty Ltd are paid;
- > any arrangements which may influence our advice to you;
- > how we and SWM (Aust) Pty Ltd protect your privacy and;
- > who to contact if you have a complaint or if you are not satisfied with the services provided.

Together with this Guide are Adviser Profiles that includes information on the services we are authorised to provide on behalf of SWM (Aust) Pty Ltd. References in this Guide to 'me', 'I', 'us', 'we' and/or 'our' should be read as either SWM (Aust) Pty Ltd or Story Wealth Management, or your Authorised Representatives, as the context requires.

Who is responsible for the financial services?

This Financial Services Guide has been authorised for distribution by the authorising licensee:

SWM (Aust) Pty Ltd ABN 79 631 564 853
Australian Financial Services Licence (AFSL) 515107

Suite 1, 191 Riversdale Road
Hawthorn VIC 3122
PO Box 4079

Not Independent

SWM (Aust) Pty Ltd and its Authorised Representatives receive commissions from life risk insurance products held by our clients. As such, we are neither independent, impartial, or unbiased as defined in Section 923A of the Corporations Act.

PROFESSIONAL ACCREDITATIONS

Registered Tax Adviser

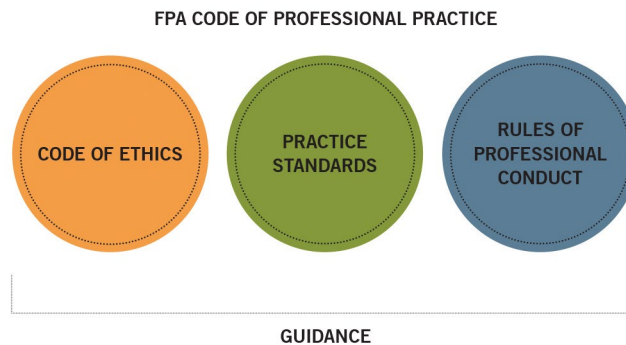
SWM (Aust) Pty Ltd and its Financial Advisers are registered with the Tax Practitioners Board as Registered Tax (Financial) Advisers. Based on the information collected from you, our advice considers the tax consequences that relate directly to the financial advice being provided.

We are not Registered Tax Agent and whilst every effort is made to include relevant tax considerations, we recommend you review and seek advice from your accountant or an appropriately qualified tax agent.



Financial Planning Association of Australia ('FPA')

As FPA practitioner members we are bound by the FPA Code of Professional Practice and CFP® Certification. The FPA Code of Professional Practice brings together a comprehensive set of ethical principles, practice standards and conduct rules. It includes three enforceable components: Code of Ethics; Practice Standards; and Rules of Professional Conduct.



CFP® professionals have met extensive training and experience requirements and commit to the highest ethical standards that require them to put their clients' interests first.



FINANCIAL SERVICES GUIDE

What information should you consider before deciding whether to proceed with our recommendations?

If you receive personal financial advice this will be documented in a Statement of Advice (SoA), or in specific circumstances a Record of Advice (RoA), that confirms the discussions you have had with us, the recommendations we are making and the basis for those recommendations. These documents will also explain how those recommendations will work towards achieving your goals, any relevant fees received by us, and any associations with financial product providers.

When a financial product is recommended to you, you will be provided with a Product Disclosure Statement (PDS) or other disclosure document issued by the product provider.

Among other things, the PDS contains information about the risks, benefits, features and fees payable in respect of the product. In combination, these documents will help you make an informed decision about whether to proceed with our recommendations.

Who provides the financial services described in this FSG?

The financial services described in this FSG are provided by us as Authorised Representatives of SWM (Aust) Pty Ltd.

This Guide contains further details about your financial adviser, their experience, qualifications and professional memberships.

Who is responsible for those financial services?

As the holder of an AFSL, SWM (Aust) Pty Ltd is responsible for the financial services provided to you. SWM (Aust) Pty Ltd acts on its own behalf when these financial services are provided to you. In relation to the financial services offered in this FSG, SWM (Aust) Pty Ltd, as the holder of an AFSL, does not act on behalf of any other person or licensee.

The law requires SWM (Aust) Pty Ltd to have arrangements in place to compensate certain persons for loss or damage they suffer from certain breaches of the Corporations Act by SWM (Aust) Pty Ltd and/or its Authorised Representatives. SWM (Aust) Pty Ltd has internal compensation arrangements as well as professional indemnity insurance that satisfy these requirements.

What financial services do we offer?

SWM (Aust) Pty Ltd is authorised to provide financial product advice and to deal in a wide range of products as stated below:

- Deposit products;
- Debentures, stocks or bonds issued or proposed to be issued by a Government;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Standard margin lending facilities
- Retirement savings and account products
- Securities (e.g. shares), and
- Superannuation products

Some of the services we can provide you:

- Financial planning advice;
- Wealth accumulation advice;
- Superannuation advice, including self-managed superannuation funds
- Redundancy advice;
- Retirement advice;
- Gearing strategies;
- Cash flow advice;
- Social security benefits advice;
- Life and disability insurance advice;
- Estate planning services (financial planning).

What products are available?

A range of financial products offered by many leading financial product providers are available to our advisers when they provide personal advice. Details of the available products our advisers are authorised to provide advice about are contained in the Approved Product List (APL).

Internal and external experts provide financial product research, which is used to carefully select and maintain an extensive list of Approved Products for us to select from.

When providing personal advice to you, our advisers may only recommend a product to you if they consider it is appropriate after considering your objectives, financial situation and needs. Your adviser is not required to tell you about products that are not on the Approved Product List.

How do we ensure that the personal advice we give you suits your needs and objectives?

To ensure your adviser provides personal advice that is appropriate, we firstly need to understand your objectives, financial situation and needs. Your adviser (referred to as 'we' below) will follow a step-by-step process as outlined below:

- 1) We will meet with you for an initial consultation. During this meeting we will discuss your expectations and provide you with details of the services we can offer.
- 2) We will collect all the information we need from you, including your objectives, financial situation and needs. If you do not wish to provide the information we require, we will advise you of the possible consequences of not disclosing all of this information and the impact on the recommendations given. This may include not being able to provide advice on the subject matter you request.
- 3) We will help you identify your goals and may discuss your attitude towards investment risk.
- 4) We may consider strategies and areas such as income, social security, insurance, cash and estate planning requirements. Where we recommend a financial product we will also conduct a reasonable investigation of the financial products that may be suitable to implement the strategies as part of the recommendations. Based on these and other considerations, we will prepare and present you with a written SoA, or in some cases depending on the circumstances, a RoA. We will explain in the SoA (or RoA) the basis for the advice, and any remuneration, benefits or associations which could have influenced the advice. Where we recommend financial products, we will provide you with a PDS or other disclosure document containing information about each product recommended, to help you make an informed decision about whether to invest in or acquire that product.
- 5) We will discuss our recommendations with you, make any changes you require and ask you whether you would like us to implement those recommendations on your behalf.

- 6) If you agree, we will then implement those recommendations.
- 7) We will meet with you periodically to review your financial circumstances if we agree to an ongoing advice service arrangement which includes a regular review component. If an ongoing advice service arrangement is entered into, this will be documented in your Ongoing Advice Service Arrangement Letter and/or SoA. Where you have entered into an ongoing fee arrangement we will renew your arrangement annually.

We will also explain to you any significant risks of the financial products and strategies which we recommend to you. If you are unclear of the risks, do not hesitate to question us further.

In certain circumstances, we may not provide you with personal advice via a SoA or RoA, as outlined above. These circumstances may include:

1. Where we provide you with only general advice, such as through seminars and newsletters;
2. Further advice or verbal advice – if you previously received advice recorded in a SoA, any further personal advice provided by us may be recorded in a RoA. We will not necessarily provide you with a copy of the RoA unless you request it (see below).

What documents do you get if we provide further advice?

Where a further review is conducted and personal advice is provided, in some circumstances we are not required to provide you with a SoA for this further advice. Where this is the case, if you have not already been provided with a RoA, you may request a copy of the RoA from us by contacting our office for a period of seven years from when the further advice was first provided to you.

How can you instruct us?

You may specify how you would like to give us instructions, for example, by phone or email using any of the contact details set out in this Guide. Alternatively, you may provide instructions to us in person. Where instructions are provided by telephone, these must be confirmed in writing.

Other services

We do not provide services other than financial planning services.

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.

Your adviser receive a salary as an employee of Story Wealth Management Pty Ltd. Your adviser 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.

Payment methods

Our fees are either invoiced to you directly, or deducted from your investments, or a combination of these methods. Where it is debited from your investments it is normally referred to as the Adviser Service Fee.

In most instances you will be able to select the method of payment that suits you best. We will discuss and agree the method of payment with you before we provide you with services.

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, we 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 the commencement of any 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 within 14 days from the invoice date. Please note the initial advice fees still apply where you decide not to implement my advice.

- 2) **Implementation:** We 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 we 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 us 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. The fee will be renegotiated annually and will be based on an hourly rate of \$330 and will range from \$3,300 to \$36,300 p.a.

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

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) **Service fees:** We will discuss and agree our fee structure with you before we provide you with services. An hourly rate of \$330 will apply.

What other benefits does your financial adviser receive?

In addition to the remuneration detailed above, they are 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 advisers 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 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.

About SWM (Aust) Pty Ltd

SWM (Aust) Pty Ltd holds an Australian Financial Services Licence (AFSL) issued by the Australian Securities and Investments Commission. Story Wealth Management is an FPA Professional Practice.

As Authorised Representatives, we act on behalf of SWM (Aust) Pty Ltd when providing the financial services we are authorised to provide under SWM (Aust) Pty Ltd's AFSL.

As the holder of an AFSL SWM (Aust) Pty Ltd is responsible for the financial services we provide to you. SWM (Aust) Pty Ltd acts on its own behalf when these financial services are provided to you.

What type of fees, commissions, payments and other benefits do we receive for our services?

If the fees, commissions or other benefits are not calculable at the time we provide personal advice, we will describe the manner in which they are calculated at the time the advice is given or as soon as practicable after.

If you receive general advice you may request particulars of the fees, commissions and other benefits that we may receive, within a reasonable time after this FSG is given to you.

Other types of fees, commissions and other benefits that may be received by us and by SWM (Aust) Pty Ltd include the following:

Commissions

If you take out certain financial products through us, SWM (Aust) Pty Ltd may receive payments in the form of initial commissions and/or ongoing commissions from the product providers. These commissions are included in the premiums you pay for the product. They are not an additional cost to you. We may agree to rebate some or all of these.

The commission payable for financial products is limited to the following:

Life Insurance Products

Initial and ongoing commissions from insurance providers may be received by SWM (Aust) Pty Ltd. These commissions are paid to SWM (Aust) Pty Ltd by the company that issues the product that we recommend to you and they are included in what you pay for the product. The commissions vary and are based on the policy cost, which is the sum of the premiums you pay and may include other fees related to the product.

The initial commission is paid in the first year by the product issuer to SWM (Aust) Pty Ltd. Ongoing commissions are payments paid by product issuers to SWM (Aust) Pty Ltd in the years after the first year. These commissions may be passed onto us.

If you initiate an increase to your cover, SWM (Aust) Pty Ltd may receive an initial commission and ongoing commission on the annual increase to your policy cost. The ongoing commission on a client initiated increase is only paid in respect of the period that starts from the first anniversary of the increase.

If the initial commission is equal to the ongoing commission (as a percentage of your policy cost), SWM (Aust) Pty Ltd may receive up to 38.5% (excl. GST) of your annual policy cost. If the initial commission is higher than the ongoing commissions, the maximum commission that SWM (Aust) Pty Ltd may receive is set out in the table below:

Inclined to retain as ongoing commissions where received will reflect the timeframes and parameters

Date a new product is issued	Initial commission (% of annual policy cost or increase excl. GST)	Ongoing commission pa (% of annual policy cost or increase excl. GST)
Before 1 January 2018 or before 1 April 2018 when the application was received prior to 1 January 2018	0 - 140%	0 - 38.5%
1 January 2018 - 31 December 2018*	0 - 80%	0 - 20%
1 January 2019 - 31 December 2019*	0 - 70%	0 - 20%
From 1 January 2020*	0 - 60%	0 - 20%

* SWM (Aust) Pty Ltd may receive the pre 1 January 2018 commission rates above from the product issuer if:

- > your policy was issued before 1 January 2018 and you exercise an option or apply for additional cover under your policy after 1 January 2018; or
- > your policy was issued before 1 January 2018 and is replaced after 1 January 2018 to correct an administrative error.

Example

We recommend an insurance product to you and it is applied for and issued on 2 February 2019. The annual policy cost is \$450. SWM (Aust) Pty Ltd may receive up to \$315 (70% excl. GST) as an initial commission and may pass up to \$315 to us. Assuming the policy cost stays the same each year, SWM (Aust) Pty Ltd may receive up to \$90 pa (20% excl. GST) as an ongoing commission and may pass up to \$90 pa to us.

From 2 April 2019, you decide to increase your insurance cover. The cost of this increased cover is \$100. The initial commission payable to SWM (Aust) Pty Ltd in respect of this increase will be \$70 (70% excl. GST) as the increase has occurred in 2019. The ongoing commission payable to SWM (Aust) Pty Ltd in respect of this increased policy cost will be \$20 pa (20% excl. GST), payable in respect of the period starting from the first anniversary of the date on which you increased your insurance cover (i.e. 2 April 2020). These commissions may be passed onto us.

From 2 April 2020, you decide to increase your insurance cover again. The cost of this increased cover is \$100.

The initial commission payable to SWM (Aust) Pty Ltd in respect of this increase will be \$60 (60% excl. GST). The ongoing commission payable to SWM (Aust) Pty Ltd in respect of this increase will be \$20 pa (20% excl. GST), payable in respect of the period starting from the first anniversary of the date on which you increased your insurance cover (i.e. 2 April 2021). These commissions may be passed onto us.

You'll find details of how your insurance policy cost is calculated in the relevant PDS that we provide you. Where personal advice is provided to you, you'll also find details of the commission that SWM (Aust) Pty Ltd and we are entitled to receive if you decide to purchase a life insurance product, in your SoA or RoA.

What arrangements may influence our advice to you?

The SWM (Aust) Pty Ltd Approved Product List does not include any arrangements which may influence the advice of its Authorised Representatives.

PRIVACY STATEMENT

Why we collect your personal information

We collect personal information, including sensitive information (e.g. health information), from you to provide you with services including financial advice. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, to prevent fraud, crime or other activity that may cause harm in relation to the particular products or services provided, and to help us run our business.

If you do not provide all the information we request, we may no longer be able to provide a product or service, including financial advice, to you.

Collecting and disclosing your personal information

We may disclose your personal information to anyone we engage to do something on our behalf such as a service provider, and other organisations that assist us with our business. We may also disclose your personal information to third parties such as a complaints body to whom a complaint relating to a product or service is referred, your past and present employers, any party acquiring an interest in our business and anyone acting on your behalf.

We may also collect from the parties listed above any personal information they may hold about you which relates to our provision of financial advice.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

SWM (Aust) Pty Ltd is also required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF Act) and its corresponding rules and regulations to implement certain client identification processes. We may be required to obtain information about you at the time of providing financial services to you, and from time to time in order to meet our legal obligations.

We have certain reporting obligations pursuant to the AML/CTF Act and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

Other important information

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available at www.storywealth.com.au. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Privacy Act 1988 (Cth), or a registered privacy code and how we will deal with your complaint; and;
- how we collect, hold, use and disclose your personal information in more detail. We will update our privacy policy from time to time.

Where you have provided information about another individual, you must make them aware of that fact and the contents of this privacy statement.

We will use your personal information to contact you or send you information about other products and services offered by us or our preferred suppliers. If you do not wish to receive marketing communications from us, please contact us.

ARE YOU SATISFIED?

What to do if you have any concerns about our services

SWM (Aust) Pty Ltd and its Authorised Advisers endeavour to provide you with quality financial advice and service. If you have a complaint or concern about the service provided to you, we encourage you to take the following steps:

COMPLAINTS PROCEDURE

- 1) Contact us about your concern either by phone, email or in person.

Writing to:

Compliance Manager

SWM (Aust) Pty Ltd PO Box 4079

Auburn South LPO VIC 3122

Email:

compliance@storywealth.com.au

Phone:

(03) 8560 3188

We aim to acknowledge receipt of the complaint either by email or phone within one business day, or as soon as practicable.

We will then review your concerns and provide a full written response within 30 days of receipt of your complaint, unless the matter is complex or circumstances beyond our control delay the management of your complaint. If this occurs, we will notify you within 30 days of the reason for the delay and provide you the option to escalate the matter to AFCA if you are dissatisfied.

- 2) If you disagree with our final response to your complaint, you may also escalate your concerns to AFCA, at no cost to you.

Writing to:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Email:

info@afca.org.au

Phone:

1800 931 678 (free call)

- 3) The Australian Securities & Investments Commission (ASIC) is Australia's corporate, markets and financial services regulator. ASIC contributes to maintaining Australia's economic reputation by ensuring that Australia's financial markets are fair and transparent and is supported by informed investors and consumers alike. ASIC seeks to protect consumers against misleading or deceptive and unconscionable conduct affecting all financial products and services. You may contact ASIC by:

Writing to:

Australian Securities & Investments Commission
GPO Box 9827
Your Capital City

Phone:

1300 300 360

- 4) The Financial Planning Association of Australia Limited (FPA), is the peak professional body for financial planning in Australia. The FPA provides the leadership and professional framework that enables members to deliver quality financial advice to their clients. All FPA members are bound by professional, technical and ethical standards as provided in the FPA Code of Professional Practice. The FPA has effective and appropriate policies and procedures in place to assist you with your complaint and ultimately help protect consumers and those planners doing the right thing. You may contact the FPA by:

Writing to:

The Investigations Manager
Financial Planning Association of Australia Ltd
GPO Box 4285
Sydney NSW 2001

Phone:

1300 626 393

Before you send your concern to any of these respective bodies, please contact them first to understand the process of lodging your concern with them.

Professional Indemnity (PI) Insurance

We confirm that SWM (Aust) Pty Ltd has appropriate Professional Indemnity insurance in place, which satisfies the requirements of section 912B of the Corporations Act 2001 (Cth) for compensation arrangements. The insurance is subject to the terms and conditions of the policy. The insurance includes cover for claims made in relation to the conduct of authorised representatives/employees.

ADVISER PROFILES

Anne Graham



About Me

My Authorised Representative number is 245962.

I receive a salary as an employee and profit share as a director of Story Wealth Management (ABN 27 091 207 000). I am also a director of SWM (Aust) Pty Ltd (ABN 79 631 564 853).

My qualifications

- Bachelor of Business (Accounting)
- Graduate Diploma of Applied Finance and Investment
- Graduate Diploma of Financial Planning
- Master of Applied Finance
- Certified Practising Accountant (CPA)
- Member of CPA Australia
- Certified Financial Planner®
- Member of the Financial Planning Association

Financial Services I Provide

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
- Self-Managed Super Funds
- Standard Margin Lending Facilities

Contact Details

E: anne.graham@storywealth.com.au

David Graham



About Me

My Authorised Representative number is 245963.

I receive a salary as an employee of Story Wealth Management (ABN 27 091 207 000).

My qualifications

- Certified Investment Management Analyst®
- Certified Financial Planner®
- Master of Applied Finance (Investment Management)
- Graduate Diploma of Financial Planning
- Member of Financial Planning Association
- Member of CIMA Society

Financial Services I Provide

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
- Self-Managed Super Funds
- Standard Margin Lending Facilities

Contact Details

E: david.graham@storywealth.com.au

ADVISER PROFILES

Sarah Leslie



About Me

My Authorised Representative number is 295141.

I receive a salary as an employee and profit share as a director of Story Wealth Management (ABN 27 091 207 000). I am also a director of SWM (Aust)Pty Ltd (ABN 79 631 564 853).

My qualifications

- Certified Financial Planner®
- Bachelor of Business (Financial Planning)
- Accredited Aged Care Professional™
- Specialist accreditation in Self-Managed Superannuation Funds
- Member of Financial Planning Association

Financial Services I Provide

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
- Self-Managed Super Funds
- Standard Margin Lending Facilities

Contact Details

E: sarah.leslie@storywealth.com.au

Kara Treeby



About Me

My Authorised Representative number is 405847.

I receive a salary as an employee and profit share as a director of Story Wealth Management (ABN 27 091 207 000). I am also a director of SWM (Aust)Pty Ltd (ABN 79 631 564 853).

My qualifications

- Certified Financial Planner®
- Bachelor of Business (Financial Planning)
- Diploma of Financial Services (Financial Planning)
- Specialist accreditation in Self-Managed Superannuation Funds
- Member of Financial Planning Association
- FPA Aged Care Specialist

Financial Services I Provide

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
- Self-Managed Super Funds
- Standard Margin Lending Facilities

Contact Details

E: kara.treeby@storywealth.com.au

ADVISER PROFILES

Jessica Cooke



About Me

My Authorised Representative number is 1272284.

I receive a salary as an employee of Story Wealth Management (ABN 27 091 207 000).

My qualifications

- Certified Financial Planner®
- Bachelor of Business (Financial Planning)
- Member of Financial Planning Association

Financial Services I Provide

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
- Standard Margin Lending Facilities

Contact Details

E: jessica.cooke@storywealth.com.au

Jess Byrnes



About Me

My Authorised Representative number is 1272925.

I receive a salary as an employee of Story Wealth Management (ABN 27 091 207 000).

My qualifications

- Bachelor of Commerce (Financial Planning)
- Member of Financial Planning Association

Financial Services I Provide

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
- Standard Margin Lending Facilities

Contact Details

E: jess.byrnes@storywealth.com.au

ADVISER PROFILES

Ryan Lissimore



About Me

My Authorised Representative number is 1268932.

I receive a salary as an employee of Story Wealth Management (ABN 27 091 207 000).

My qualifications

- Bachelor of Business/Commerce (Accounting & Economics)
- Advanced Diploma (Financial Planning)
- Member of Financial Planning Association

Financial Services I Provide

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
- Standard Margin Lending Facilities

Contact Details

E: ryan.lissimore@storywealth.com.au



Story Wealth Management Pty Ltd

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