

# Financial Services Guide

## Part Two

Version	1
Issue date	27 March 2025
Purpose of this FSG (Part Two)	<p>This Financial Services Guide (FSG) and its distribution is authorised by Finchley &amp; Kent Pty Ltd ("Finchley &amp; 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 <b>Part Two</b> of our FSG and it must be read in conjunction with <b>Part One</b>. <b>Please retain both Part One and Part Two for your reference and any future dealings with Finchley &amp; Kent.</b></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	<a href="mailto:info@finchleyandkent.com.au">info@finchleyandkent.com.au</a>
Website	<a href="http://finchleyandkent.com.au">finchleyandkent.com.au</a>

The Hazel Way Pty Ltd ("The Hazel Way") is a Corporate Authorised Representative of Finchley & Kent and has been given permission to provide you with this FSG Part Two.



Corporate Authorised Representative	The Hazel Way Pty Ltd ("The Hazel Way")
Corporate Authorised Representative No	1313752
ABN	51 682 279 670
Business Address	138 Juliette Street Greenslopes QLD 4120
Postal Address	PO BOX 8318 Woolloongabba QLD 4102
Phone	0488 838 320
Email	contact@thehazelway.com.au
Website	<a href="https://www.thehazelway.com.au/">https://www.thehazelway.com.au/</a>

#### Who is my Adviser?

Your adviser is Cara Williams.

Cara is a Sub-Authorised Representative of The Hazel Way.

Authorised Representative No	1236038
Business Address	138 Juliette Street Greenslopes QLD 4120
Postal Address	PO BOX 8318 Woolloongabba QLD 4102
Mobile	0488 838 320
Email	contact@thehazelway.com.au

Cara has been in the financial services industry since 2012, and holds the following Education and Qualifications:

#### Education and Qualifications

- Graduate Diploma of Financial Planning
- Bachelor of Business (Management)
- Advanced Diploma of Financial Planning
- Diploma of Financial Planning
- Tax and Commercial Law in Financial Planning
- Ethics and Professionalism in Financial Advice

#### Professional Memberships

FAAA (Financial Advice Association of Australia)

**What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?**

Cara can offer you the following services:

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

Cara 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 (Excluding Self-Managed Superannuation Funds)

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

- Self-Managed Superannuation Funds
- Margin Lending Facility (including Standard Margin Lending Facility)

Cara 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, Cara 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.

The Hazel Way is paid fees and commissions by Finchley & Kent. The Hazel Way will then pass on these fees and commissions to Cara Williams.

## Fees for services paid by you

**Initial Enquiry:** No charge. Our initial enquiry discussion is an obligation-free service.

**Initial Consultation:** Between \$0 - \$550 (including GST).

As financial advice is tailored to each client's unique needs, the cost of developing your strategy, preparing your financial plan, implementing recommendations, and providing ongoing support will vary. Fees are determined based on the scope and complexity of the advice provided. We will outline the applicable fees for your specific circumstances and ensure full transparency before you proceed with our advice.

**Initial Advice & Implementation:** Starts at \$4,400 (including GST).

**Ongoing Advice:** Starts at \$350 per month (including GST).

**Other Costs:** On application. Additional services provided outside those mentioned above may attract a minimum fee of \$350 (including GST) per hour. Additional charges after the first hour will be at a rate of \$350 (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.**