

PART TWO REPRESENTATIVE DETAILS

Version 9.0 Date Effective 30/09/2021

Wealth Connexion is operated by Alexander Kitchin and Stuart Engel through Wealth Connexion Pty Ltd ACN 127 282 875 ATF Wealth Connexion Unit Trust ABN 70 502 067 056, who is a Corporate Authorised Representative (No. 1293157 for financial services) of Infocus.

Office Contact Information

OFFICE ADDRESS	35 Cairns St Kangaroo Point QLD 4169
POSTAL ADDRESS	PO Box 8124 Woolloongabba QLD 4102
PHONE NUMBER	(07) 3891 5666
WEBSITE	wealthconnexion.com.au
EMAIL	admin@wealthconnexion.com.au

The following individuals are Authorised Representatives of Infocus and provide personal financial advice through Wealth Connexion Pty Ltd ATF Wealth Connexion Unit Trust:

Alexander Kitchin BEcon, BBus(Acct), ADFP
Senior Financial Adviser
Authorised Representative - No. 411656

Stuart Engel BCom, MBA, ADFP
Senior Financial Adviser
Authorised Representative - No. 436096

Courtney Pearch ADFP
Senior Financial Adviser
Authorised Representative - No. 332402

Rebecca Parkes DFP
Associate Financial Adviser
Authorised Representative - No. 1270444

Financial services and product types your Adviser can provide

All advisers are authorised to provide personal financial advice, general financial advice, and transact on your behalf (dealing) in relation to the following types of financial products:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Life Products (Investment Life Insurance and Life Risk Insurance Products)
- Managed Investment Schemes
- Retirement Savings Account Products
- Superannuation (investment and risk)
- Securities - excluding direct equities & ETFs

There are some additional specialist advice areas your Adviser is authorised for as indicated below by a tick '✓'.

	ALEXANDER	STUART	COURTNEY	REBECCA
AGED CARE	✓			
DIRECT EQUITIES	✓			
MARGIN LENDING & GEARING	✓		✓	
SMSF	✓	✓	✓	✓

In addition, if your adviser identifies that you require specialist advice on a particular product or service outside of their authorisation, they will provide recommendations to seek further advice.

Alexander, Stuart, Courtney and Rebecca are registered with the Tax Practitioners Board as Registered Tax (Financial) Advisers.

Wealth Connexion Pty Ltd ATF Wealth Connexion Unit Trust is registered with the Tax Practitioners Board as a Registered Tax (Financial) Entity. Based on the information collected from you, the advice considers the tax consequences that relate directly to the financial advice being provided. Your Adviser is not a Registered Tax Agent and consequently will not provide advice on your tax liabilities. As such, we strongly recommend you review this advice with a Registered Tax Agent.

Representative Remuneration

Wealth Connexion Pty Ltd ATF Wealth Connexion Unit Trust receives 95% of the fees and or commission; the licensee, Infocus Securities Australia Pty Ltd (Infocus), receives the balance, being 5%.

Alexander, through his related entities, is a shareholder of Wealth Connexion. Those entities and any associates may receive distributions from any fees and commissions generated. Alexander (or related entities) in his capacity as Director may also receive director fees.

Stuart, through his related entities, is a shareholder of Wealth Connexion. Those entities and any associates may receive distributions from any fees and commissions generated. Stuart (or related entities) in his capacity as Director may also receive director fees.

Courtney is remunerated by means of a salary.

Rebecca is remunerated by means of a salary.

HOW WILL I PAY FOR SERVICES PROVIDED?

A breakdown of the types of payments we may receive is set out in the following.

INITIAL ADVICE FEES

Initial advice fees may be invoiced directly or collected from the product. Such fees include:

Initial Consultation - No fee is charged for an initial consultation with your Adviser.

Advice Preparation - This includes the costs associated with the enquiries made to collect and confirm your circumstances and financial position, the research and analysis of suitable strategies to achieve your goals and objectives, investment and product selection and suitability to your needs and goals as well as amalgamating this into your financial plan and presenting it to you. This fee will vary based on the complexity and type of strategy. Your Adviser will discuss this with you prior to commencement, to ensure you can make an informed decision.

We may charge a set fee between \$0 to \$8,000, for preparation of a SoA.

ONGOING SERVICE ADVISER

Additional fees may sometimes be charged when you take up our ongoing services, or invest in retail products through us. Any ongoing service fees that we charge will be detailed in your advice document and client service agreement.

Ongoing fees may be charged based on a fixed dollar amount, the value of the funds invested, or a combination depending on the methodology agreed to in your client service agreement. Ongoing fees will be agreed with you and can range from \$1,200 to \$18,000 per annum.

Alternatively, an Adviser service fee of up to 2.2% of funds under management (e.g. if your investment amount is \$100,000, then Infocus may receive up to \$2,200pa). These fees will typically be paid on an ongoing basis while the investment is still in place.

We may charge for agreed services based on a hourly rate of \$350 per hour for a minimum 10 hours annual billing per hour or up to a maximum total fee of \$10,000.

Ad-hoc services can be provided on an as needs basis. Fees will be agreed before any work commences.

UPFRONT

This is paid by the issuer of the financial product/s recommended when the product is issued to you. This may be deducted from the initial amount you have invested or it may be payable from the product provider's own resources.

PERSONAL INSURANCES

From 1/01/2020 the maximum amount of commission payable by providers to advisers is restricted to 66% of the premium payable in the first year. Based on a premium of \$1,000pa, this equates to a maximum of \$660 in year one.

ONGOING

This is paid by the issuer of the financial product/s recommended and is payable on an ongoing basis while the investment/insurance is still in place.

PERSONAL INSURANCES

From 1/01/2020 the maximum amount of commission payable by providers to advisers is restricted to 22% of the premium payable while the hybrid policy is in force (33% per annum of the premium for level policies). Based on a premium of \$1,000pa, this equates to a maximum of \$220 for hybrid policies or \$330 for level policies.

Referral Fees

Where we refer you to other product or service providers and you decide to purchase products or services from them, we may receive a payment as a result of our referral. Where you have been referred to us by someone else we may pay them a fee, commission or some other benefit in relation to that referral. If we pay or receive these payments for services provided or products purchased by you, they do not involve additional costs and we will disclose further detail in your advice document. All relevant referral arrangements will be disclosed in your advice document. Payment and receipt of referral fees is subject to regulatory change under the FASEA Code of Ethics.

Your advice document will disclose any benefits or fees received by Infocus and/or your adviser.

All of the above fees and commissions are inclusive of GST.

This in combination with FSG Part One, concludes the Financial Services Guide.