

Financial Services Guide

Part Two

Version	1
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Purpose of this FSG (Part Two)	<p>This Financial Services Guide (FSG) and its distribution is authorised by Sambe Investments Pty Ltd T/A Finchley & Kent ("Finchley & 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 Part Two of our FSG and it must be read in conjunction with Part One. Please retain both Part One and Part Two for your reference and any future dealings with Finchley & Kent.</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	Sambe Investments Pty Ltd T/A Finchley & Kent
Australian Financial Services Licence No	478766
ABN	67 078 995 856
Business Address	Three International Towers, Level 24, Tower 3, 300 Barangaroo Avenue Sydney NSW 2000
Phone	1300 770 996
Email	info@finchleyandkent.com.au
Website	finchleyandkent.com.au

Walker Financial Solutions Pty Ltd is a Corporate Authorised Representative of Finchley & Kent and has been given permission to provide you with this FSG Part Two.



Corporate Authorised Representative	Walker Financial Solutions Pty Ltd
Corporate Authorised Representative No	428506
ABN	33 126 652 702
Business Address	20 Albion Street Kingsville VIC 3012
Phone	03 9416 3333
Email	info@walkerfs.com.au
Website	https://walkerfs.com.au/

Who is my Adviser?

Your adviser is Rodney Walker.

Rod is a Sub-Authorised Representative of Walker Financial Solutions Pty Ltd.

Authorised Representative No	316082
Business Address	20 Albion Street Kingsville VIC 3012
Phone	03 9416 3333
Mobile	0411 084 771
Email	rod@walkerfs.com.au

Hi, my name is Rod Walker. I am a financial planner and Director of Walker Financial Solutions. Our office is in Yarraville in Melbourne inner west, and we service the greater Melbourne metropolitan area.

Our philosophy involves acting honestly and ethically in our all dealings with our clients so that you have a feeling of trust in your adviser at all times.

Our goal is to give advice that has value and is communicated in terms you can understand.

We will work closely with you to create a trusting advice relationship so that you feel comfortable in knowing that your financial plans are in the hands of someone who has the experience, education and integrity to ensure that your goals and priorities are met and so you know we have “your” best interests at heart.

Rod Walker is a Senior Financial planner with more than 27 years of experience as a financial Planner and also more than 33 years in financial services and banking experience.

Education and Qualifications

- Diploma of Financial Planning
- Advanced Diploma of Financial Planning
- Grad Dip FP
- Master’s Degree Financial Planning
- ALPA (Kaplan)

Rod Walker meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Rod Walker is an AFP member of Financial Planner Association FPA and abides by their code of professional conduct and ethics.

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

Rod can offer you the following services:

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

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

Rod 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, Rod 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 Sambe Investments Pty Ltd T/A Finchley & Kent'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.

Walker Financial Solutions Pty Ltd is paid fees and commissions by Finchley & Kent. Walker Financial Solutions Pty Ltd will then pass on these fees and commissions to Rodney Walker.

Fees for services paid by you

Initial Consultation:

No charge. Our initial consultation with you is an obligation-free service.

Preparation of a Statement of Advice and Implementation Service:

- Single strategy Advice, starting from \$2,200 (including GST).
- Superannuation and Personal Insurance Advice, starting from \$2,850 (including GST)
- Full Comprehensive Advice, starting from \$3,650 (including GST)
- SMSF Advice (including New and Existing funds), starting from \$4,500 (including GST)
- Personal Insurance Advice, a minimum fee of \$990 will be charged for the submission of any insurance application resulting from Personal Insurance Advice provided and not accepted by the underwriters of the product provider(s).

Ongoing Service:

- Wealth Essentials Package, starting from \$2,200 (including GST). Fee based on hours required to satisfy the ongoing service agreement requirements. May also be a percentage of assets under managements or a fixed fee.
- Wealth Management Package, starting from \$3,450 (including GST). Fee based on hours required to satisfy the ongoing service agreement requirements. May also be a percentage of assets under managements or a fixed fee.
- V.I.P Package, starting from \$6,600 (including GST). Fee based on hours required to satisfy the ongoing service agreement requirements. May also be a percentage of assets under managements or a fixed fee.

Other Costs:

On application. Additional services provided outside those mentioned above will attract a minimum fee of \$330 (including GST) per hour. Additional charges after the first hour will be at a rate of \$330 (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.