

Financial Services Guide Part 2

Wealth IQ Group Pty Ltd

Version Number 1.0

Part Two - Adviser Profile

This adviser profile is Part Two of the Wealth IQ Group Pty Ltd (**Wealth-IQ**) Financial Services Guide (**FSG**) **12th January 2022** and should be read in conjunction with Part One of our FSG dated **1st July 2021**. Together these documents form the complete FSG.

Gerard Victor Doney is an Authorised Representatives of Wealth IQ Group Pty Ltd (**Wealth-IQ**). The individual(s) listed in this FSG are authorised by Wealth-IQ to provide personal advice through Doney Leahy Pty Ltd.

Authorised Representatives Profile

Corporate Authorised Representative Profile

Authorised Representative Name	Doney Leahy Pty Ltd
Authorised Representative ASIC Number	304332
Trading name	Doney Leahy Financial Planners
Business Address	Suite 1 / 14 Ventnor Avenue, West Perth WA 6005
Postal Address	Suite 1 / 14 Ventnor Avenue, West Perth WA 6005
Telephone	+61 8 9486 4791
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Email	info@doneyleahy.com.au

Doney Leahy Pty Ltd is a Corporate Authorised Representative of Wealth IQ Group Pty Ltd AFSL 527880

Authorised Representative Profile

Authorised Representative Name	Gerard Victor Doney
Authorised Representative ASIC Number	242672
Mobile	+61 403 257 726
Email	gerry@doneyleahy.com.au

Gerard Victor Doney is a Sub Authorised Representative of Doney Leahy Pty Ltd.

Gerard Doney

Authorised Representative

Gerard Doney is authorised to provide advice in the following areas:

- Deposit and payment products.
- Government debentures, stocks, and bonds.
- Life products.
- Managed investment schemes including IDPS.
- Retirement Savings Accounts.
- Securities.
- Superannuation.

Gerard (Gerry) Doney is a licensed financial and estate planner who has over 35 years of experience in the financial services industry. What sets Gerry apart from others in this profession? It's this unique professionalism coupled with a passion and genuine interest in serving people.

How to Contact Me gerry@doneyleahy.com.au or **+61 403 257 726**

Your Authorised Representative will provide you with an initial and additional meetings including the preparation, implementation, and ongoing advice together with ongoing monitoring of your portfolio you will be charged by one or a combination of methods as outlined below. You may elect to be invoiced directly for these fees to be paid to Wealth-IQ or you may elect to have these fees deducted from your investments.

What are the Costs?

You will be provided with an estimate of all applicable fees/costs once your needs and requirements have been understood and agreed. The work required may vary from fairly uncomplicated and straightforward to overly complex and/or protracted. As you would expect, greater complexity involves more time and therefore more cost.

These fee options include:

Fee for Service Hourly Rate

An hourly rate for the services we provide \$350/hour

Advice Preparation Deposit

Min **Max**

Advice Preparation Deposit: Flat Fee

To proceed with the preparation of our advice, a deposit will be required for the execution of the terms of engagement. *Please note the advice preparation deposit may apply where you decide to cancel during the preparation of advice process*

\$825 \$880

On Demand Advice Preparation Fee

Min **Max**

Upfront Advice Flat Fee

This is a one-off fee for the preparation of financial advice. You will be quoted and charged a flat fee based on the complexity of the advice provided. *Please note the advice documentation preparation fees still apply where you decide not to implement our advice.*

\$880 \$4,400

Implementation of Advice Fee

Min **Max**

Implementation Fee: Flat Fee

This is a one-off fee to implement or make changes to your financial products. You will be quoted and charged a flat fee based on the complexity of the implementation services.

\$500 \$1,650

Wills and Estate Planning / Administration

Min **Max**

Estate Planning: Flat Fee (Will facilitation and implementation fee) \$550 \$1,650

Estate Succession Planning: business buy sell agreements (facilitation and implementation) \$2,750 \$6,600

Estate restructure (comprehensive): Flat Fee \$2,750 \$6,600

Deceased Estate facilitation fee (e.g., assistance with the closure of superannuation funds) \$550 \$1,650

Individual Securities Portfolio Administration Fee

Min **Max**

Buying or selling of individual stock (per trade) \$33 \$33

Insurance Claim Service

Assistance with and facilitation of risk insurance claim.

This may be charged as an hourly rate. You will be quoted and charged at the time of claim based on complexity. \$350/hour

Fixed Term Advice Fee (includes administration services)	Min	Max
<p>Fixed Term Advice: Flat Fee This is a flat fee payable for financial advice and related services, to be provided over a period of up to 12 months from the date of your agreement. <i>Please note the SOA preparation fees may still apply where you decide not to implement our advice.</i></p>	\$2,750	\$8,800
<p>Fixed Term Advice: Asset Scale Fee This is a percentage-based fee for financial advice and related services, to be provided over a period of up to 12 months from the date of your agreement. <u>Example:</u> if your account balance is \$250,000 and you are charged 0.88%, Wealth IQ would receive \$2,200.</p>	0.61%	1.10%
Administration Only Service Fee	Min	Max
<p>Assistance with and facilitation of risk insurance claim. This may be charged as an hourly rate. You will be quoted and charged at the time of claim based on complexity.</p>	\$550	\$1,100
Life and Risk Insurance New Policies (1st year only)	Min	Max
<p>This commission is payable by the insurance company and is a percentage of the insurer's base premium i.e., premium excluding stamp duty, fire services levy, GST, modal loadings or any other government charges, taxes, fees, or levies. <u>Example:</u> if the annual premium was \$1,000 Wealth IQ would receive up to \$660 in the first year based on the maximum.</p>	0%	66%
Ongoing Life and Risk Insurance New Policies (year 2 onwards)	Min	Max
<p>Wealth-IQ may also receive a renewal commission from the insurance company each year while your policy is in force. This is a percentage of the base annual premium you pay. <u>Example:</u> if your annual premium is \$1,000 Wealth-IQ would receive up to \$330 per annum based on maximum.</p>	0%	33%

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