



Financial Services Guide

WIZDOM

Our guide to assisting you with your financial needs

Version 15.0 | 1st July 2025



Let us guide you

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we offer and whether they are suited appropriately to meet your needs. This FSG provides you with important information on how to engage with one of our advisers.

This FSG should be read in conjunction with the Adviser Profiles and covers the following:

- Information about WiZDOM Wealth as a licensee
- Details on how you may instruct your adviser
- Who will be responsible for providing the financial services
- Details of the financial services and/or products WiZDOM Wealth can provide
- The documents you may receive
- Remuneration received by your adviser
- Other forms of remuneration or benefits
- Privacy (i.e. collection and handling of your personal information)
- The complaints procedure
- Compensation arrangements in place

Please take the time to review this document before engaging our services.

Throughout this FSG, WiZDOM Wealth is referred to as “we”, “us”, “our” or any variations. The term “adviser” refers to WiZDOM Wealth’s authorised representatives.

Lack of Independence

If you implement our life risk insurance recommendations, we may receive commissions on the successful implementation of these insurances directly from the insurer. Although we are required to act in your best interests, receiving payments from product issuers means that we are not independent.

WiZDOM Wealth Pty Ltd ABN 30 610 459 651 (“WiZDOM Wealth”) is an Australian Financial Services Licensee (AFSL 485363) Distribution of the Financial Services Guide (version 15.0) by the providing entity has been authorised by WiZDOM Wealth.

Authorisation date: 1st July 2025

How we can help you

We are in the business of looking after you, your family and your wealth with care and integrity. As you go through life, your priorities and/or perspectives change, but the one thing that should remain constant is managing your finances well, to help you get what you want from life.

Your financial adviser will guide you by:

- Helping identify your personal goals, financial needs and objectives.
- Developing strategies for saving, investing, and contingency plans to protect you against life's hazards along the way.

Our responsibility

Your adviser provides financial advice and services on behalf of WiZDOM Wealth and accordingly we are responsible for the financial advice and services they provide.

Our advisers are committed to providing quality financial advice and a wide choice of products and/or services to suit individual client circumstances. Your adviser is obliged by law to act in your best interests and provide appropriate advice, when providing financial advice to you.

Approved product list

WiZDOM Wealth maintains an Approved Product List (APL). Subject to attaining required accreditation, your adviser can recommend any product on the WiZDOM Wealth APL.

How to give instructions

Your adviser may accept your instructions by phone, letter or email. In some instances, your adviser can only accept written instructions from you, and they will let you know when this occurs.

Consent to receive documents electronically

You consent to us providing you with documents by electronic communication, you confirm that paper documents may no longer be given, and electronic communications must be regularly checked for documents. Consent to the giving of documents by electronic communication may be withdrawn at any time.

Consent to being recorded by video or audio conferencing.

You consent to us obtaining personal information, financial information and credit information about you by video or audio conferencing for the purpose of arranging credit, providing credit assistance and give your permission for that video or audio conference to be recorded for this purpose.

What services/products we can provide

WiZDOM Wealth is licensed to provide financial advice on the following services:

- ✓ Wealth accumulation strategies
- ✓ Wealth protection strategies
- ✓ Life/risk insurance advice
- ✓ Superannuation strategies
- ✓ Debt reduction strategies
- ✓ Cash flow management
- ✓ Retirement planning
- ✓ Estate planning strategies
- ✓ Tax (financial) advice

We can advise in the following products:

- ✓ Basic deposit products
- ✓ Debentures, stocks and bonds
- ✓ Annuities and pensions
- ✓ Personal and business risk insurance
- ✓ Managed investments
- ✓ Securities
- ✓ Superannuation
- ✓ Self-Managed Superannuation

Documents you may receive

If you decide to obtain personal financial advice, your adviser will need to determine your needs, objectives and relevant financial circumstances.

At the “getting to know you” appointment, your adviser will typically gather the relevant information by using a client data collection form.

You will be asked to provide accurate information about your personal and financial situation and keep your adviser informed of any changes to your relevant circumstances.

Your adviser will also need to verify your identity. When your adviser provides personal financial advice to you, you may receive one or more of the following documents:

- Initial Service Agreement
- Statement of Advice (SoA)
- Statement of Further Advice (SoFA)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Annual Service Agreement (ASA)
- Fee Disclosure Statement (FDS)

The SoA will set out the advice that has been tailored to your specific circumstances and provide you with details of all relevant disclosures including details of any remuneration payable.

Where you receive ongoing or further advice an SoFA and/or RoA may be provided.

A PDS will be provided if a product recommendation is made and includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

An ASA and FDS will be issued to you in instances where you enter into an Ongoing Fee Arrangement with your adviser.

The FDS will contain information about the services you were entitled to receive, the services you did receive and the fees you paid during the period. The ASA will include information about fees to be charged for the upcoming 12 months and the services you will be entitled to receive during this period.

We will seek your written consent annually to continue with any ongoing fee arrangement. If we have not obtained your consent in writing within 120 days from the anniversary day, then we will terminate the ongoing service and fee arrangement.

You may request in writing a copy of any advice document up to seven (7) years after the advice has been given.

Fees and Charges:

Below is a summary of our how we are remunerated, all fees are inclusive of GST. The below payments will be made as agreed with you or to the extent permitted by law:

Initial Consultation Fee

You may be charged an initial consultation fee starting from \$385. This is payable prior to the appointment taking place.

Statement of Advice Fee

You may be charged an advice fee based on complexity of the advice we provide. Base Statement of Advice fee's range upwards from:

- \$1,375 for personal risk insurance
- \$2,750 for superannuation advice
- \$4,400 for complex advice including Self-Managed Superannuation
- \$5,500 for comprehensive advice including retirement advice

You will be informed of the SoA fee by way of a written Service Agreement prior to the commencement of any work.

General/Factual Advice

You may choose that you don't require personal advice (personal recommendations) and instead only require general/factual advice for a particular strategy you are considering.

In this instance, we can prepare a Strategy Paper designed to provide general/factual information to educate and assist you with making an informed decision.

When preparing a Strategy Paper, we are not taking into account any of your personal circumstances or making any personal recommendations. You acknowledge that you are self-directed with your decision making.

You will be informed of the Strategy Paper fee by way of a written Service Agreement prior to the commencement of any work.

Fee for Service

If you choose to work on a one-off issue, we may discuss and agree on a flat fee before any work is performed. This will be based on the complexity and time involved. Otherwise, additional services may be charged on a time basis.

The adviser profiles will outline the hourly fee rate for each Authorised Financial Adviser. Any fee for service must be paid within seven (7) days of the date of the tax invoice being issued to you.

To make it easy for you, you have a choice of how to pay our fee. You can either be invoiced directly, our fee can be debited from your credit card or nominated bank account.

Implementation Fee

You may be charged an implementation fee based on the time we spend implementing your recommendations and strategies. Any implementation fee will be disclosed in your Statement of Advice or Strategy Paper.

Ongoing Service Fee

We do offer optional ongoing service packages.

The detail of the service offering, and associated costs will be outlined when advice is provisioned as will any ongoing service fees.

Initial & Ongoing Insurance Commission

Where risk insurance products are recommended the insurance provider may pay an initial commission based on the value of your premium. This may be up to 66% of the value of the premium.

There may also be an ongoing insurance commission. This is factored into the cost of the policy and is paid by the product provider to WiZDOM Wealth.

The amounts paid will depend on the insurance premium and will continue for the duration of the insurance product. Where this happens, the ongoing commission may be up to 31% of the value of the ongoing premium amount. For insurance that is held within your superannuation there are no commissions payable on group insurance policies, however it may be payable on retail insurance policies.

Our fees are based on revenue expected to be received from any insurance policies. If you cancel your insurance policy within 2 years WiZDOM Advisory reserves the right to invoice you and claim back any pro-rata loss of income incurred as a result during that period

In the event we provide assistance to you in relation to an insurance claim we may charge you a claims management fee. We will agree upon this fee with you before we provide this service to you.

All initial and ongoing insurance commissions will be disclosed in your Statement of Advice, Statement of Further Advice or Record of Advice.

Your privacy

Your adviser is required to maintain physical or electronic records of documentation for any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your adviser. However, in this case, your adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your adviser may also decline to provide advice if they feel they have insufficient information to proceed.

WiZDOM Wealth respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us.

For detailed information on how we handle your personal information, please see our Privacy Policy.

Our Privacy Policy is located on our website: www.wizdom.com.au

Disclosure of information

Throughout the advice process, your personal information may be disclosed to other services providers.

These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

The adviser profiles

Prior to providing any personalised financial strategy and/or product advice our advisers are required to provide you with a copy of this FSG along with their Adviser Profile.

The Adviser Profiles contain important information about your adviser. This includes their Authorised Representative number and/or Corporate Authorised Representative number (if applicable), accreditations, qualifications and experience, areas of advice and types of financial services they can provide, details of how they get paid.

Adviser remuneration

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided.

Generally, whenever your adviser provides a recommendation for a financial product or service, your adviser may be remunerated through either:

- An initial fee for service; or
- An ongoing fee for service; or
- An implementation fee; or
- Commission payments from insurance product providers where applicable; or
- A combination of any of the above.

All fees or commissions are initially paid to WiZDOM Wealth before being distributed in full to your adviser's relevant Practice.

Licensee remuneration

WiZDOM Wealth receives a flat fee for the provision of services required under its Australian Financial Services Licence.

Referral arrangements

WiZDOM Wealth and your Adviser's Practice may pay a fee for referrals received. If applicable this fee will be disclosed in the SoA.

We may also receive a benefit for referring you to other specialist service providers.

Other forms of remuneration / benefits

Any benefits given by product providers to WiZDOM Wealth Pty Ltd or its advisers, such as entertainment, sponsorship of conferences or professional development days must be disclosed in an Alternative Forms of Remuneration register. A copy of your adviser's register is available on request.

Conflicts of interest and related Companies

WiZDOM Wealth Pty Ltd is part of the WiZDOM Group of Companies and may have some common shareholders in entities with those shareholders.

Any or all associated entities may receive a benefit for the services that you utilise.

These related companies offer complimentary financial services such as:

- Accounting and Tax Services
- Mortgage Broking and Lending Services
- Structuring and Asset Protection

Neither your Adviser nor the Licensee have any association or relationship with the issuers of financial products that might reasonably be expected to be capable of influencing them in the provision of financial services.

Professional Indemnity

WiZDOM Wealth maintains a professional indemnity policy which includes appropriate Professional Indemnity Insurance cover for WiZDOM Wealth as required by the Corporations Act.

Reporting your concerns

At WiZDOM Wealth we take complaints seriously. In the first instance you should contact your adviser and detail your complaint.

If your complaint is not satisfactorily resolved with your adviser within five (5) working days we encourage you to specify your complaint in writing, along with a suggested resolution, and forward to WiZDOM Wealth at our business address.

WiZDOM Wealth will seek to resolve your complaint within forty-five (45) days and will let you know if an extension of time is required.

If the complaint cannot be resolved to your satisfaction, you have the right to take your complaint to the Australian Financial Complaints Authority (AFCA), of which WiZDOM Wealth is a member.

This service is provided free of charge to you. AFCA can be contacted on 1800 931 678. For more information, please visit their website at www.afca.org.au.

The Australian Securities and Investments Commission (ASIC) also has a Free Call Infoline on 1300 300 630 which you may use to obtain information about your rights, and to make a complaint. For more information, please visit their website www.asic.gov.au.

Contact us

Head Office

WiZDOM Wealth
PO Box 285, Maitland NSW 2320

T: 1300 949 366

E: wealth@wizdom.com.au

W: www.wizdom.com.au

For more information:

Please visit www.moneysmart.gov.au for more information on financial advice.

Adviser Profile – Clint Ducat

Clint Ducat is the Founder and Managing Director of WiZDOM Advisory Pty Ltd, with years of experience across the Financial Services Industry.

Specialising in strategic superannuation advice, retirement planning and overall wealth management, Clint works with his clients to provide quality advice and ongoing support, so they can maximise their superannuation, minimise tax, protect their lifestyle, enjoy their retirement and create their own secure financial future whilst achieving their life goals along the way. As the principal, Clint heads up the Advisory team and has a passion for building long-term relationships and delivering great outcomes for clients.

Clint Ducat, Authorised Representative (ASIC Number 434181) and WiZDOM Advisory Pty Ltd ABN 43 958 741 037, Corporate Authorised Representative (ASIC Number 434801) are both Representatives of WiZDOM Wealth Pty Ltd ABN 30 610 459 651 (AFSL 485363).

Clint is a Senior Financial Adviser at WiZDOM Advisory and has completed the following qualifications:

- Advanced Diploma in Financial Services (Financial Planning)
- Diploma in Financial Services (Financial Planning)
- Self-Managed Superannuation Fund Accreditation
- Diploma in Financial Services (Mortgage Broking)

Contact details are:

Address: Beresfield Business Centre, 11/26 Balook Drive BERESFIELD, NSW, 2322

Phone: 02 9011 6685

Email: clint.ducat@wizdom.com.au

Professional Memberships

- Clint is a member of the SMSF Association as a SMSF Specialist Advisor.

Consultation Fee

You will be advised at the time of booking your consultation if a fee is applicable. Consultations may be charged at Clint's hourly rate or part thereof (\$440 per hour inclusive of GST).

If this is an initial consultation the cost of the consultation may be deducted from any advice costs payable at the adviser's discretion and detailed in the written Initial Service Agreement.

Advice Fees

We will explain how we operate, what you can expect and our payment options. All personal advice fees, fee for service and commissions payable by you will be explained to you at the time the advice is given and fully detailed in the Statement of Advice (SoA), Statement of Further Advice (SoFA), Record of Advice (RoA) and Product Disclosure Statement (PDS).

Authorisations

Clint is authorised to provide financial advice to wholesale and retail clients, on the following areas:

- ✓ Identifying your goals and objectives that are specific and measurable
- ✓ Managing cashflow including budgeting, income streams, and cashflow management
- ✓ Managing debt such as debt reduction strategies
- ✓ Investing monies including dollar cost averaging, superannuation, non-superannuation investing, borrowing to invest and portfolio construction
- ✓ Protecting you, your family, businesses and joint ventures by reviewing or establishing income protection, term insurance, TPD insurance, trauma insurance, business insurance and discussing whether to hold insurance inside or outside of superannuation
- ✓ Estate planning strategies to assist with planning for providing the right assets to the right people in the right amounts at the right time, with the minimum possible acrimony and tax impact
- ✓ Structuring or restructuring of asset ownership, trusts, companies, small business and Self-Managed Superannuation.

In addition, Clint is able to offer you an ongoing advisory service for your superannuation and/or investment portfolio, life insurance program and advice on strategies for investing in property.

Clint is authorised to provide financial product advice and deal in the following:

- ✓ Deposit and payment products
- ✓ Life products including life insurance and life risk insurance products
- ✓ Managed investment products including master trusts, wrap facilities, property funds, managed trusts and investor directed portfolio services (IDPS)
- ✓ Retirement savings account
- ✓ Government bonds, stocks or debenture securities such as ASX listed shares, and fixed interest products
- ✓ Superannuation products including public offer funds, account-based pensions, complying annuities, Corporate Superannuation funds and Self-Managed Superannuation funds.

Methods of remuneration

WiZDOM Advisory Pty Ltd may be paid via fees or commissions or a combination of both for services we provide you:

- All fees and commissions are paid to WiZDOM Wealth Pty Ltd
- WiZDOM Advisory Pty Ltd receives 100% of all fees and commissions paid to WiZDOM Wealth Pty Ltd
- WiZDOM Advisory Pty Ltd pays a flat Dealer Fee to WiZDOM Wealth Pty Ltd

Clint Ducat receives a salary and/or distribution via WiZDOM Advisory Pty Ltd and WiZDOM Wealth Pty Ltd. WiZDOM Advisory is also responsible for the payment of wages and salaries for its staff and for all other operational expenses such as rent, superannuation and overheads, which are necessary to deliver the range of financial services to you.

Adviser Profile – Taryn Hayne

Taryn Hayne joined the Financial Planning industry in 2002. She has vast experience in Personal Risk Insurance, Superannuation and Retirement planning as well as Wealth Creation Strategies.

Taryn's technical skill and expert knowledge combine to deliver real results for our clients. She is passionate about helping people achieve their goals and believes if everyone is armed with a solid, personal plan, they have the best chance of achieving their dreams. Taryn prides herself on being an honest and trustworthy adviser, and continuously invests in her own skill development - currently completing a Graduate Diploma of Financial Planning.

Taryn Hayne, Authorised Representative (ASIC Number 325730) and WiZDOM Advisory Pty Ltd ABN 43 958 741 037, Corporate Authorised Representative (ASIC Number 434801) are both Representatives of WiZDOM Wealth Pty Ltd ABN 30 610 459 651 (AFSL 485363).

Taryn is a Financial Adviser at WiZDOM Advisory and has completed the following qualifications:

- Graduate Diploma of Financial Planning
- Advanced Diploma in Financial Services (Financial Planning)
- Self-Managed Superannuation Fund Accreditation

Contact details are:

Address: Beresfield Business Centre, Unit 11, 26 Balook Drive BERESFIELD, NSW, 2322

Phone: 02 9011 6685

Email: taryn.hayne@wizdom.com.au

Professional Memberships

- Taryn is a member of the SMSF Association as a SMSF Specialist Advisor.

Consultation Fee

You will be advised at the time of booking your consultation if a fee is applicable. Consultations may be charged at Taryn's hourly rate or part thereof (\$385 per hour inclusive of GST).

If this is an initial consultation the cost of the consultation may be deducted from any advice costs payable at the adviser's discretion and detailed in the written Initial Service Agreement.

Advice Fees

We will explain how we operate, what you can expect and our payment options. All personal advice fees, fee for service and commissions payable by you will be explained to you at the time the advice is given and fully detailed in the Statement of Advice (SoA), Statement of Further Advice (SoFA), Record of Advice (RoA) and Product Disclosure Statement (PDS).

Authorisations

Taryn is authorised to provide financial advice to wholesale and retail clients, on the following areas:

- ✓ Identifying your goals and objectives that are specific and measurable
- ✓ Managing cashflow including budgeting, income streams, and cashflow management
- ✓ Managing debt such as debt reduction strategies
- ✓ Investing monies including dollar cost averaging, superannuation, non-superannuation investing, borrowing to invest and portfolio construction
- ✓ Protecting you, your family, businesses and joint ventures by reviewing or establishing income protection, term insurance, TPD insurance,
- ✓ trauma insurance, business insurance and discussing whether to hold insurance inside or outside of superannuation
- ✓ Estate planning strategies to assist with planning for providing the right assets to the right people in the right amounts at the right time, with the minimum possible acrimony and tax impact.
- ✓ Structuring or restructuring of asset ownership, trusts, companies, small business and Self-Managed Superannuation.

In addition, Taryn is able to offer you an ongoing advisory service for your superannuation and/or investment portfolio, life insurance program and advice on strategies for investing in property.

Taryn is authorised to provide financial product advice and deal in the following:

- ✓ Deposit and payment products
- ✓ Life products including investment life insurance and life risk insurance products
- ✓ Managed investment products including master trusts, wrap facilities, property funds, managed trusts and investor directed portfolio services (IDPS)
- ✓ Retirement savings account
- ✓ Government bonds, stocks or debenture securities such as ASX listed shares, and fixed interest products
- ✓ Superannuation products including public offer funds, account-based pensions, complying annuities, Corporate Superannuation funds and Self-Managed Superannuation funds.

Methods of remuneration

WiZDOM Advisory Pty Ltd may be paid via fees or commissions or a combination of both for services we provide you:

- All fees and commissions are paid to WiZDOM Wealth Pty Ltd
- WiZDOM Advisory Pty Ltd receives 100% of all fees and commissions paid to WiZDOM Wealth Pty Ltd
- WiZDOM Advisory Pty Ltd pays a flat Dealer Fee to WiZDOM Wealth Pty Ltd

Taryn receives a salary and may be entitled to a bonus from WiZDOM Advisory Pty Ltd. WiZDOM Advisory is also responsible for the payment of wages and salaries for its staff and for all other operational expenses such as rent, superannuation and overheads, which are necessary to deliver the range of financial services to you.

Adviser Profile – Jaclyn Rose

Jaclyn Rose has worked in the financial services industry since 2006 and has extensive experience in many areas including Personal Risk Insurance Needs, Wealth Creation Strategies, Superannuation and Retirement Planning.

Jaclyn is a knowledgeable financial adviser and a strong communicator who truly seeks to understand a client's needs and concerns. She aims to help keep you informed and educated, to ensure you are able to achieve your financial goals.

Jaclyn Rose, Authorised Representative (ASIC Number 1271852) and WiZDOM Advisory Pty Ltd ABN 43 958 741 037, Corporate Authorised Representative (ASIC Number 434801) are both Representatives of WiZDOM Wealth Pty Ltd ABN 30 610 459 651 (AFSL 485363).

Jaclyn is a Financial Adviser at WiZDOM Advisory and has completed the following qualifications:

- Advanced Diploma in Financial Services (Financial Planning)
- Diploma in Financial Services (Financial Planning)
- Self-Managed Superannuation Fund Accreditation
- Diploma in Financial Services (Mortgage Broking)

Contact details are:

Address: Beresfield Business Centre, Unit 11, 26 Balook Drive BERESFIELD, NSW, 2322

Phone: 02 9011 6685

Email: jaclyn.rose@wizdom.com.au

Professional Memberships

- Jaclyn is a member of the SMSF Association as a SMSF Specialist Advisor.

Consultation Fee

You will be advised at the time of booking your consultation if a fee is applicable. Consultations may be charged at Jaclyn's hourly rate or part thereof (\$385 per hour inclusive of GST).

If this is an initial consultation the cost of the consultation may be deducted from any advice costs payable at the adviser's discretion and detailed in the written Initial Service Agreement.

Advice Fees

We will explain how we operate, what you can expect and our payment options. All personal advice fees, fee for service and commissions payable by you will be explained to you at the time the advice is given and fully detailed in the Statement of Advice (SoA), Statement of Further Advice (SoFA), Record of Advice (RoA) and Product Disclosure Statement (PDS).

Authorisations

Jaclyn is authorised to provide financial advice to wholesale and retail clients, on the following areas:

- ✓ Identifying your goals and objectives that are specific and measurable
- ✓ Managing cashflow including budgeting, income streams, and cashflow management
- ✓ Managing debt such as debt reduction strategies
- ✓ Investing monies including dollar cost averaging, superannuation, non-superannuation investing, borrowing to invest and portfolio construction
- ✓ Protecting you, your family, businesses, and joint ventures by reviewing or establishing income protection, term insurance, TPD insurance, trauma insurance, business insurance and discussing whether to hold insurance inside or outside of superannuation
- ✓ Estate planning strategies to assist with planning for providing the right assets to the right people in the right amounts at the right time, with the minimum possible acrimony and tax impact.
- ✓ Structuring or restructuring of asset ownership, trusts, companies, small business and Self-Managed Superannuation.

In addition, Jaclyn is able to offer you an ongoing advisory service for your superannuation and/or investment portfolio, life insurance program and advice on strategies for investing in property.

Jaclyn is authorised to provide financial product advice and deal in the following:

- ✓ Deposit and payment products
- ✓ Life products including investment life insurance and life risk insurance products
- ✓ Managed investment products including master trusts, wrap facilities, property funds, managed trusts and investor directed portfolio services (IDPS)
- ✓ Retirement savings account
- ✓ Government bonds, stocks or debenture securities such as ASX listed shares, and fixed interest products
- ✓ Superannuation products including public offer funds, account-based pensions, complying annuities, Corporate Superannuation funds and Self-Managed Superannuation funds.

Methods of remuneration

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- All fees and commissions are paid to WiZDOM Wealth Pty Ltd
- WiZDOM Advisory Pty Ltd receives 100% of all fees and commissions paid to WiZDOM Wealth Pty Ltd
- WiZDOM Advisory Pty Ltd pays a flat Dealer Fee to WiZDOM Wealth Pty Ltd

Jaclyn Rose receives a salary and may be entitled to a bonus from WiZDOM Advisory Pty Ltd. WiZDOM Advisory is also responsible for the payment of wages and salaries for its staff and for all other operational expenses such as rent, superannuation and overheads, which are necessary to deliver the range of financial services to you.