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# Financial Services Guide

## About This Guide

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The Financial Services Guide ("FSG") is designed to assist you in deciding whether to use any of the financial services we offer.

It explains:

- who we are and how we can be contacted;
- the services we provide;
- our fees and how we are remunerated in relation to the services we provide;
- how you can make a complaint.

### Not Independent

*Wealth Custodians Group Pty Ltd receives commissions from life insurance products. As such we are not able to refer to ourselves as 'independent', 'impartial' or 'unbiased'.*

<b>Wealth Custodians Group Pty Ltd</b>	50 142 892 975
<b>Australian Financial Services Licensee</b>	537488
<b>Business address:</b>	Suite 304, 1096 Doncaster Rd, Doncaster East Vic 3109
<b>Postal address:</b>	P.O. Box 7204, Doncaster East Vic 3109
<b>Telephone number</b>	03 9840 2000
<b>Email</b>	info@wealthcustodians.com.au
<b>Web</b>	www.wealthcustodians.com.au

**This FSG has been prepared and provided with the authority of Wealth Custodians Group Pty Ltd.**

## Your Financial Adviser

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Wealth Custodians Group Pty Ltd appoint Authorised Representatives to provide authorised financial services. Your financial adviser is one of our Authorised Representatives and we have authorised your financial adviser to distribute this FSG.

In providing advice and other services described in this FSG, your financial adviser acts on behalf of Wealth Custodians Group Pty Ltd who is responsible for the services provided. Your financial planner's details are set out in the Financial Adviser Profile which forms part of this FSG and these documents should be read together.

## Services We Provide

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We can provide you with personal and general advice about services and financial products below. We can also arrange for financial products to be issued without advice from us.

Individual financial advisers within our firm may not be qualified to provide advice in all the services and products noted below. Their individual profile guides will note any limitations to the advice they are qualified to provide. At all times we will ensure the appropriate adviser is available to you to provide advice consistent with your goals.

**We can provide advice on:**

- Investments strategies (strategic asset allocation and goals-based investing)
- Budget and cash flow management
- Debt management (including borrowing for personal purposes)
- Salary packaging
- Superannuation strategies and retirement planning
- Personal insurance
- Estate planning
- Centrelink and other government benefits
- Ongoing advice and services, including regular portfolio reviews
- Aged care

**We can advise on and deal in the following products and services:**

- Deposit & Payment Products – Basic Deposit
- Deposit & Payment Products – Non-Basic Deposit
- Government Debentures, Stocks or Bonds
- Investment Life Insurance Products
- Life Risk Insurance products
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Securities
- Superannuation
- Standard Margin Lending Facility

## Documents We May Provide You

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You will receive various documents as part of our financial planning process for each stage of your advice journey. We will provide these documents electronically to a nominated email address, you may also request documents be provided to you in hardcopy.

**SOAs and RoAs**

When we provide personal advice, ordinarily this will be recorded and provided in a Statement of Advice (SOA), known as a financial plan. The SOA contains a summary of your goals and the strategies and the financial products we may recommend achieving your goals. It also provides you with detailed information about product costs, associated fees and other benefits we and others will receive because of the advice we have provided.

If we provide you with further personal advice, it will be recorded in a Record of Advice (RoA). RoAs will be kept on record for seven years and you may request a copy of such records by contacting our office during that period.

**Product Disclosure Statements**

If we recommend or arrange a financial product for you, we will provide you with a Product Disclosure Statement (PDS) or Investor Directed Portfolio Service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product.

You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

**Other Documents**

If you enter into an Ongoing Service Agreement with your adviser for a period greater than 12 months, a Fee Disclosure Statement (FDS) will be issued to you. The FDS will contain information about the services you were entitled to, the services you have received and the fees you paid during the previous year. The FDS also includes information about the fees to be charged and services to be provided for the coming year and seeks your consent to renew our ongoing services.

## Approved Products List

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Wealth Custodians Group Pty Ltd maintains an approved products and services list ('APL') from various approved Australian and International providers, including companies related to Wealth Custodians Pty. Ltd.

Wealth Custodians Group Pty Ltd periodically reviews these products to ensure they are competitive with similar products that address similar client needs and objectives. These products are researched using external research houses as well as our in-house research team. Generally, the products we recommend are on the APL. However, if it is appropriate for your needs we may, subject to Wealth Custodians Group Pty Ltd approval, recommend other products.

You can obtain a copy of the APL upon request.

## Providing Us With Information

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You can contact us directly with any instructions relating to your financial products. This includes giving us instructions via telephone, mail or email using the contact details provided in this Guide.

If the information provided is incomplete or inaccurate, the advice or services we provide may not be appropriate.

If at any time you wish to terminate your relationship with us, please contact us using the details provided in this Guide.

## Tax Implications Of Our Advice

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The advisers of Wealth Custodians Pty. Ltd. are qualified tax relevant providers and are authorised to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed, they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

## How We Are Paid

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We receive remuneration from:

- Advice and service fees paid by you (fee for service)
- Commissions from insurance providers
- Other payments and benefits as outlined below under the heading 'Other business relationships and interests'

All fees and commissions will be paid directly to Wealth Custodians Group Pty Ltd. They retain an amount (licensee fee) to cover the licensee costs and the balanced is passed to us. The amount is determined annually, based on a number of factors, including our business revenue and the number of advisers in the practice.

## Advice And Service Fees Paid By You

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Before providing personal advice, your financial adviser will agree the fees and payment options with you. These fees will be based on your individual circumstances, the complexity of your situation and the time it takes to prepare your personal financial advice. Fees and commissions that are relevant to the advice being provided will also be disclosed in the written advice provided to you.

The Financial Adviser Profile, to be read in conjunction with this FSG, explains how your financial adviser is paid.

Our agreed advice and service fees may include charges for:

- Initial advice and implementation
- Ongoing /Annual advice and services
- Investment fees
- Hourly rate/Ad hoc fees

We accept the following payment methods for our advice fees:

- Direct payment
- Credit card
- Deduction from your superannuation/investment account.

The types of fees you may be asked to pay can include:

- Statement of Advice (SoA) fee – to gather information, analyse your situation and prepare your SoA.
- Implementation fee – to implement the recommendations contained in your SoA.
- Adviser service fee – for the provision of review services if you enter into a service agreement with your adviser.
- Ad-hoc fee – Your adviser may also charge other fees for the ad-hoc provision of advice or services, including if you instruct your adviser to complete a transaction on your behalf such as buying or selling specific financial products.

## Our Business Interests And Relationships

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### Associations and Relationships

We may also receive additional benefits by way of sponsorship of educational seminars, conference or training days. Details of any benefits received above \$100 will be recorded on a register which is available to you on request.

### Referral Arrangements

Your financial adviser may have referral relationships with third parties. These third parties may include accountants, mortgage brokers, general insurance brokers, solicitors, real estate agents and other third parties who specialise in a specific field.

Any referral arrangements you need to be aware of and specific details of any referral payments we may receive will be set out in the 'Referral arrangements' section of the Financial Adviser Profile attached to this document.

Referral arrangements that are relevant to any advice being provided to you will also be disclosed in your written advice. Where you are referred to a third party (including to other financial advisers) by your adviser, neither your adviser nor Wealth Custodians Group Pty Ltd approve or endorse their advice and will not be liable for the provision of advice and services provided by the third party. You must assess the merits of their advice in the light of your own circumstances and objectives.

## Professional Indemnity Insurance

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We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. Wealth Custodians Group Pty Ltd is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001. The insurance covers claims arising from the actions of former employees or representatives of Wealth Custodians Group Pty Ltd, even where subsequent to these actions they have ceased to be employed by or act for Wealth Custodians Group Pty Ltd.

## If You Have A Complaint

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If at any time you feel like you are not satisfied with our services, the following are your options in finding a resolution.

1. Contact your adviser and tell them about your complaint.
2. If your complaint is not satisfactorily resolved within three business days, please contact:

**Email:** complaints@wealthcustodians.com.au  
**In writing to:** Wealth Custodians Complaints  
Suite 304, 1096 Doncaster Road, Doncaster East Vic 3109  
**Phone:** 03 9840 2000

We will investigate and endeavour to resolve your complaint promptly and fairly. If your complaint has not been resolved satisfactorily within 30 days, you may escalate your complaint to the relevant External Dispute Resolution Scheme.

<b>Any issues relating to financial advice, investments, superannuation, insurance matters, or credit matters.</b>	<b>Australian Financial Complaints Authority (AFCA)</b> GPO Box 3 Melbourne VIC 3001 1800 931 678 <a href="http://www.afca.org.au">www.afca.org.au</a> <a href="mailto:info@afca.org.au">info@afca.org.au</a>
<b>Any issue relating to your personal information.</b>	<b>The Privacy Commissioner</b> GPO Box 5218 Sydney NSW 2001 1300 363 992 <a href="mailto:privacy@privacy.gov.au">privacy@privacy.gov.au</a>

**You may also contact the Australian Securities & Investments Commission (ASIC) on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.**

### **Our Privacy Policy**

We are committed to maintaining the privacy and security of your personal information. Any personal information collected by will be handled in accordance with our Privacy Policy (<https://wealthcustodians.com.au/website-disclosure-information/>).