



Future Wealth Strategies

Financial Services Guide Part Two

Version Number 1.0

Issued by Wealth IQ Group Pty Ltd

Issued on the 7th June 2024

Part Two - Adviser Profile

This adviser profile is Part Two of the Wealth IQ Group Pty Ltd Financial Services Guide (**FSG**) dated **7th June 2024** and should be read in conjunction with Part One of our FSG dated **1st July 2021**. Together these documents form the complete FSG.

The individual(s) listed in this FSG are authorised by Wealth IQ Group Pty Ltd to provide personal advice through Future Wealth Strategies.

Authorised Representative Profile

Corporate Authorised Representative - Profile

Authorised Representative Name	Future Wealth Strategies Pty Ltd ATF Future Wealth Strategies Unit Trust
Authorised Representative Number	432647
Trading Name	Future Wealth Strategies
Business Address	Unit 4, 15 Kadina Street WEST PERTH WA 6006
Postal Address	PO Box 636, MT LAWLEY WA 6929
Mobile	0418 191 947
Email	michael@fwcentre.com.au

Future Wealth Strategies Pty Ltd is a corporate authorised representative of Wealth IQ Pty Ltd.

Authorised Representative - Profile

Authorised Representative Name	Michael Nemeth
Authorised Representative Number	226986
Mobile	0418 191 947
Email	michael@fwcentre.com.au

Michael Nemeth is a sub authorised representative of Future Wealth Strategies Pty Ltd.

Michael Nemeth

Authorised Representative Background



Michael Nemeth has been involved in the accounting and financial services industry for over 25 years and has spent more than 15 years as a financial adviser. He is a director and major shareholder of Future Wealth Strategies and entities within the Future Wealth Group. Michael is a CPA and has also attained a Degree of Bachelor of Business.

Michael Nemeth is authorised to provide advice in the following areas:

- Basic and non-basic deposit products.
- Life insurance.
- Government debentures, stocks, and bonds.
- Managed investment schemes including IDPS.
- Margin Lending Facility – Standard Margin Lending Facility
- Retirement Savings Accounts.
- Securities.
- Superannuation including Retirement income stream products.

How to Contact Me michael@fwcentre.com.au or 0418 191 947

What are the Costs?	<p>Your Authorised Representative may provide you with an initial meeting for which there is no charge. Further meetings including the preparation, implementation and ongoing advice 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 Group Pty Ltd or you may elect to have these fees deducted from your investments. An estimated cost of services will be provided to you before commencing any work.</p> <p>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 straight-forward to overly complex and/or protracted. As you would expect, greater complexity involves more time and therefore more cost.</p> <p>These fee options include:</p>
Ad-Hoc Advice.	Where you do not wish to participate in an ongoing advice fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of between \$0 and \$550 may apply.
Advice Preparation Statement of Advice	The SOA preparation fee will depend on the complexity of your individual circumstances and the type of advice you require. The fee may range from \$550 - \$3,300. An engagement fee of up to \$750 may also apply depending on the extent of the intended advice
Implementation of Initial Advice Fee (Fee for advice)	This Fee will range from \$0 - \$6,600 depending on the level of complexity of your situation and the advice provided. This fee may be paid by invoice or where authorised by you, deducted from your superannuation or investment account.
Life insurance (1 st year only)	<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, model loadings or any other government charges, taxes, fees, or levies.</p> <p>For insurance approved from 1 Jan 2020 onwards, the insurance commission can vary from 0% up to 66%. Example: if the annual premium were \$1,000 Wealth IQ Group Pty Ltd would receive up to \$660 in the first year based on the maximum.</p>
Life Insurance Commission (Year 2 onwards)	<p>Wealth IQ Group Pty Ltd 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 and can vary from 0% up to 33%.</p> <p>Example: if your annual premium is \$1,000 Wealth IQ Group Pty Ltd would receive up to \$330 per annum based on the maximum.</p>
Ongoing Fee Arrangements	<p>If you decide not to implement our recommendations, the fee for the preparation of the Statement of Advice will be payable in full.</p> <p>The ongoing advice fee can range from \$3,960 – \$9,900 per annum. This fee may be paid by invoice or where authorised by you, deducted from your superannuation or investment account.</p>
Other Costs	All fees and commissions will be disclosed in your Statement of Advice.

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