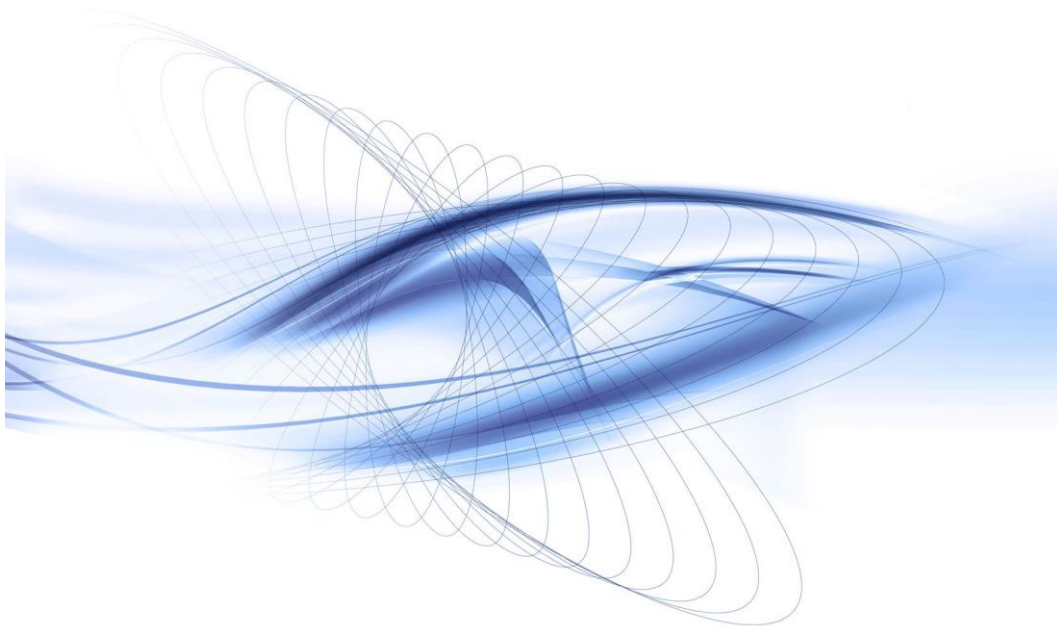




Website Disclosure Information (WDI)

A guide to the services we provide and how we will work with you
to achieve your goals



Future Funds Pty Ltd

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Important

Before we provide you with financial advice, you should read this Website Disclosure Information (WDI). It contains the following important information to help you decide whether to use our services:

- Who we are;
- Advice we provide;
- How we are paid;
- Who to contact if you have a complaint.

Lack of Independence Disclosure

Advice Evolution is owned by advisers and has an open approved products list, however, as we continue to be paid commissions for life insurance products and receive fees based on the asset value of some investments, we must disclose this lack of independence.

About Us



Future Funds Pty Ltd, corporate authorised representative (CAR), number 235546, trading as Future Funds Pty Ltd, is authorised to provide financial services on behalf of Advice Evolution Pty Ltd.

Future Funds Pty Ltd is a leading financial services provider.

Our business was established by Grant Simpson in November 1999, and we have offices in Sydney, NSW.

We aim to educate you, our client, by providing strategies that allow you to take control of your own financial decisions.

We build relationships with you and your family to ensure we secure each generation's financial well being.

Future Funds has three primary client types that it assists. These are our Strong Growth clients, our Near Retiree clients and our Retiree clients. Our Strong Growth clients are aged 30 to 55 and are typified by their above average approach to life. Our Near Retirees are 50 to 65 and preparing for retirement and our Retiree clients are 55 plus and are pursuing the new aspirations in their lives.

Our vision

Future Funds builds lifetime relationships with clients, based on mutual respect and sustainable operations. We are held in the highest regard by members of our community.

Our mission

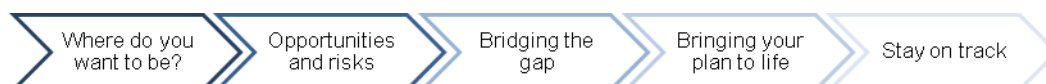
We provide lifelong financial advice to aspirational clients. Our clients recognise our advice and our processes are sensible, robust and being of great value.

Our values

Through honesty, diligence and commitment, we strive to attain mutual respect with all those we interact with. We value this as the central requirement for all long-term relationships.

Our financial planning process

Everyone is different, with different circumstances, needs and goals. We treat every client as an individual, but follow a defined financial planning process, to make sure you know what to expect from us.



Identifying where you want to be

We will help you identify your financial and lifestyle goals as well as explain the services we offer that will help you achieve them. The type of advice you need could depend on your life stage, the amount of money you want to invest and the complexity of your affairs.

We will explore the range of issues that need to be addressed to meet your goals. You can then decide whether you want my advice to meet a single need or a broad range of issues.

Considering opportunities and risks

Good personal advice starts with having an understanding of your current situation. We take a close look at your current financial situation – assets, debts, income, expenses and insurance, and explore the options you could use to reach your goals.

Bridging the gap

Based on the research we have conducted, we will recommend a strategy to bridge the gap between where you are now and where you want to be.

Bringing your plan to life

We work closely with you to implement your financial plan. We help you to complete any necessary paperwork and are available to attend meetings with your accountant, solicitor and general insurer so that your strategy is implemented efficiently.

Staying on track with regular annual or ongoing advice

Time goes on and circumstances and needs change. The final step in our advice process ensures your financial plan remains on track, by providing you with regular ongoing or annual advice.

We will design an annual or ongoing service program so your plan remains up to date.

Sometimes, life takes us in unplanned directions. When you need a little extra help on top of our annual or ongoing advice, just ask us to provide you with some additional advice. We are there to help you – whatever the occasion.

About Sharon Taggart

Your financial adviser, Sharon Taggart (ASIC number 001267244), is an authorised representative of Advice Evolution Pty Ltd.

Education and Qualifications

Sharon completed her Diploma of Financial Planning in 2018. She passed her FASEA exam in 2021 and went on to complete her Graduate Diploma in Financial Planning in 2023.

Experience

Sharon has been an adviser specialising in Superannuation, Retirement Planning, and Investment advice since 2018.

Sharon started working for Future Funds in April 2008. She has worked in all facets of the business moving through roles internally to seeing her become a licensed Financial Planner in 2018. She enjoys working closely with her, and the business's clients, providing advice and support that help the clients meet their needs and financial goals.

Memberships

Advice we can provide

Sharon can provide you with advice on the following:

Strategies

- Guidance on budgeting and goal setting
- Savings and wealth creation strategies
- Investment planning
- Superannuation planning
- Pre-retirement planning
- Retirement planning
- Estate planning considerations
- Centrelink planning
- Risk and insurance analysis
- Business succession planning
- Salary packaging advice
- Aged care accommodation
- Gearing strategies

Products

- Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)
- Retirement income streams
- Direct fixed interest
- Retail & wholesale managed investment schemes
- Socially responsible investments
- Hedge funds
- Master trust products
- Superannuation products
- Personal and group insurance
- Business succession insurance
- Margin Lending facilities

Advice Evolution Pty Ltd maintains an approved products and services list that has been researched by a number of external research houses. A diversified selection of approved fund managers is accessible through investment products on the list.

Advice Evolution periodically reviews the products on the approved list to ensure that they remain competitive with similar products which address similar client needs and objectives.

Generally, we may recommend products and portfolio administration service (PAS) which are on the approved list provided they are appropriate to your needs. However, we may, subject to Advice Evolution approval, recommend other products and PAS's where it is appropriate for you. Recommending products and PAS's may entitle us and Advice Evolution to receive additional benefits as disclosed in the other benefits section of this WDI.

A copy of the approved list of products and services can be supplied to you upon request.

To implement our advice, we will only recommend quality products and services that are suitable for you.

Our advice will be provided to you in a financial plan, known as a Statement of Advice (SOA). The financial plan contains a summary of your goals, the strategies and financial products we will recommend achieving your goals. It also provides you with detailed information about the fees, costs and other benefits we will receive as a result of the advice we have provided.

We will keep a record of any further advice we provide to you for seven years. You may request a copy of the record by contacting our office.

You will also receive a Product Disclosure Statement (PDS) if we have recommended you invest in or purchase a financial product. The PDS contains key features of the recommended product, significant benefits, risks and the fees you pay the product provider to professionally manage your investment or insurance.

You should read any warnings contained in your financial plan or the PDS carefully before making any decision relating to a financial strategy or product.

You can ask your adviser Sharon Taggart about any questions relating to your financial products.

We receive annual and ongoing advice fees and commission for insurance products you purchase. Your financial plan will outline all fees and commission inclusive of GST.

Advice

Advice appointments with new clients are held at our cost i.e. there is no charge for the first appointment. At that first meeting, we will determine the scope of advice you require and the complexity of your financial situation. At the end of the first meeting, we will provide, in writing, an assessment of the benefits our advice may generate. This assessment will include confirmation of our advice fee should you choose to proceed.

Our advice fee covers the cost of researching and preparing your financial plan.

The advice agreement sets out what our advice will cover and how much it will cost.

Our minimum advice fee for personal advice requiring a Statement of Advice and recommending a single strategy is \$2,750.00 inclusive of GST.

Our advice fee range for personal advice requiring a Statement of Advice and recommending multiple strategies is \$4,400.00 to \$8,800.00 inclusive of GST, based on the number of issues you request advice on.

Where your circumstances involve additional complexities, such as SMSF advice or trust and company structures, Future Funds reserves the right to adjust this fee range subject to written client approval prior to commencing work.

Annual or Ongoing advice

The Adviser Service Fee for the Essential Service Package is 0.88% p.a. of all included investments, or a "Flat Fee" equivalent assessed on renewal each year.

The Essential Service Package is designed for clients wanting a regular level of contact. We will complete a full review once per year to ensure your financial program is on track.

Our review service includes:

- An update of your current financial position.
- An update on the performance of your investments over the last 12 months.
- An analysis of your asset allocation.
- An analysis of the impact of any legislative / market / fund manager changes.
- Any new recommendations to maximise your outcome.

Documents you may receive

Fees



The Adviser Service Fee for the Priority Service Package is 1.1% p.a. of all included investments, or a "Flat Fee" equivalent assessed on renewal each year.

The Priority Service Package is designed for clients wanting a higher level of ongoing contact. We will complete a full review every 6 months to ensure your financial program is on track.

The Priority Service Package includes:

- The review service as per the Essential Service Package above, conducted 6 monthly.
- A monthly update on your account balances with our own market assessment for the previous month.
- Additional ad hoc advice between reviews as required.
- The comfort of being part of the group contacted first when substantial changes occur (The Priority Service Package will not be offered to more than 85 clients to keep this commitment).

Before providing you with annual or ongoing advice, we will prepare an annual or ongoing advice agreement. The annual or ongoing advice agreement will set out what our ongoing advice will cover, your payment method, and how much it will cost.

Please note that the following minimum fees apply within the Future Funds Pty Ltd group;

Priority Service with Sharon Taggart as your nominated adviser: \$4,840 p.a or \$ 403.33 per month
Priority Service with Grant Simpson as your nominated adviser: \$8,250 p.a or \$ 687.50 per month

Essential Service with Sharon Taggart as your nominated adviser: \$3,630 p.a or \$ 302.50 per month
Essential Service with Grant Simpson as your nominated adviser: \$8,250 p.a or \$ 687.50 per month

These minimums are applied on a per family basis provided reviews are conducted together.

For clients within excess of \$3,000,000 invested, we will negotiate your fee directly.

Please also note that where existing clients require a further Statement of Advice for the investment of new monies over \$15,000 an SOA Fee of \$550.00 may be applicable. We will confirm with you before proceeding in those situations.

Additional advice

Where ad hoc advice is required, or a client is not part of an ongoing service arrangement, fees will be charged at \$440 per hour.

Payment Method & Frequency

We offer you the following payment terms:

- Bpay, direct debit (credit card or savings), cheque
- Deduction from your investment
- Annual or Ongoing advice fees may be deducted in a single instalment or in monthly or quarterly instalments.
- Annual or Ongoing advice fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or percentage each year. The specific amount will be agreed to by you and outlined in our annual or ongoing advice agreement.

Commission

Commission is payable by life companies when we recommend insurance and annuity products. The commission is factored into the annual premium and may range as follows:

- From 11% to 66% of the initial premium paid (Paid by the product issuer)
- Up to 33% per annum of the renewal premium.

Other Payments

Advice Evolution, its advisers, or any related bodies do not have any relationships or associations with any product issuer that could be expected to influence the provision of financial services.

Advice Evolution Pty Ltd will retain 2% of the gross revenue received for the recommended financial services and/or products. Advice Evolution Pty Ltd will pay Future Funds Pty Ltd 98% of the gross revenue received.

Grant Simpson has equity in Future Funds Pty Ltd and may receive capital and profit related benefits.

How the advice fees are distributed

Other benefits Future Funds Pty Ltd may receive

Non-monetary: Future Funds keeps a full register of any benefits received by advisers between \$100 to \$300. By law, your adviser is not permitted to receive benefits in excess of \$300 per year from a product issuer, however, some non-monetary benefits are permitted because they are covered by an exception e.g. they are valued at less than \$300, they meet certain training and education requirements, or the benefit is the provision of relevant IT software or support. These are not additional costs to you.

We keep a register of any other non-monetary benefits your adviser may receive in relation to education, training, technology support or software that is relevant to the provision of financial advice. If you would like a copy of either register, please ask your adviser and one will be made available to you.

Associated businesses: Your adviser may have associations with other related businesses, such as an accountancy firm, real estate agents, mortgage brokers etc. Any arrangement in place will be subject to the FASEA Code of Ethics.

About Advice Evolution Pty Ltd

Advice Evolution Pty Ltd Limited ABN 66 137 858 023

Australian Financial Services Licensee 342880

Suite 302, 20 Bungan Street, MONA VALE NSW 2103

Advice Evolution Pty Ltd has approved the distribution of this Website Disclosure Information.

Privacy

Future Funds Pty Ltd maintains a record of your personal information. You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive.

A copy of any recommendations made to you will be retained by Future Funds Pty Ltd for seven years. Please contact Future Funds Pty Ltd to review your file.

Advice Evolution Pty Ltd, Future Funds and Grant Simpson implement a privacy policy which ensures the privacy and security of your personal information.

Your privacy is important to us. To learn more about our collection and handling of your personal information and for details on how to access our Privacy Policy please refer to the Appendix to this WDI.

Another financial adviser may be appointed to you if Grant leaves Advice Evolution or is unable to attend to your needs due to an extended absence from the business. In these circumstances, Advice Evolution will write to you advising of the change. Your personal information will be passed on to the new financial adviser.

If you choose to appoint a new financial adviser, your new adviser will be provided access to your policy information. They will be responsible for providing you with annual or ongoing advice relating to those policies and all future advice fees deducted from the policy/policies will be paid to your new adviser.

Professional indemnity insurance

Professional indemnity insurance is maintained by Advice Evolution Pty Ltd and Grant Simpson to cover advice, actions and recommendations which have been authorised by Advice Evolution Pty Ltd and provided by Grant Simpson. The insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

What should you do if you have a complaint?



If you have any complaints about the services provided to you, you should take the following steps:

- Contact your financial adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three days, please contact Advice Evolution Pty Ltd on [042 622 8737](tel:0426228737) or email us at admin@adviceevolution.com.au

Advice Evolution Pty Ltd will acknowledge your complaint and will try to resolve your complaint as quickly and fairly as possible.

We will conduct a thorough investigation of your situation and the issues that you raise, and we will provide you with a formal written response within a 30-day period.

If your complaint has not been resolved satisfactorily, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA):

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires

Appendix: Privacy Collection Statement

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the *Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006* to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your financial adviser and Advice Evolution may have access to this information when providing financial advice or services to you.
- Your financial adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised by Advice Evolution to review customers' needs and circumstances from time to time.
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser and Advice Evolution in providing financial advice and services to you. A list of countries where these service providers are located can be accessed via the Advice Evolution Privacy Policy from March 2014.
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the Advice Evolution Privacy Policy).
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your financial adviser and Advice Evolution will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Licensee holds about you at any time to correct or update it as set out in the Advice Evolution Privacy Policy. The Advice Evolution Privacy Policy also contains information about how to make a complaint about a breach of the *Australian Privacy Principles*. For a copy of Advice Evolution's Privacy Policy visit www.adviceevolution.com.au or you can contact us.