



# **FINANCIAL SERVICES GUIDE**

**Walker Lane | AFSL 509305**

**Version 5.0 | 17 November 2025**

**Understanding the advice process and our  
relationship with you**

## PURPOSE

This **Financial Services Guide** (FSG) explains the financial services and advice provided by Walker Lane Pty Ltd (Walker Lane) and your Financial Adviser (Adviser), who is an authorised representative of Walker Lane. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, how we manage privacy, related parties and potential conflicts of interests, and how we manage complaints.

This FSG should be read in conjunction with the **Adviser Profile**. The Adviser Profile contains important information about your Adviser including relevant authorised representative number, qualifications, experience, areas of authorisation, how they get paid and fees that you may be charged. If you have not received an Adviser Profile, please ask your Adviser for a copy, or contact us directly.

**Please take the time to review both the FSG and Adviser Profile before engaging our services.**

Throughout this FSG, Walker Lane Pty Limited is referred to as “we”, “us”, “our” or any variations. The term “Adviser” refers to Walker Lane Pty Limited’s authorised representatives.

## NOT INDEPENDENT

Walker Lane and our Advisers may receive commissions associated with the issue of life insurance products.

We may recommend that you invest in a financial product where Agentia, an associated entity, receives benefits as investment management fees.

We may receive benefits from product issuers.

For these reasons, we do not represent ourselves as independent, impartial or unbiased.

Please refer to the ‘Remuneration’ section for more information.

## HOW TO CONTACT US

Walker Lane Pty Ltd

ABN 70 626 199 826

PO Box R1226, Royal Exchange NSW 1225

Level 18, 1 Margaret Street Sydney NSW 2000



(02) 9135 2935



ops@walkerlane.com.au



www.walkerlane.com.au

## **FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE**

Walker Lane can offer the following services and products. Your Adviser's specific authorisations are included within their personalised Adviser Profile.

Walker Lane Pty Limited is licensed to provide financial product advice on the following services:

- Wealth creation strategies
- Life insurance advice
- Superannuation strategies
- Debt reduction strategies
- Cash flow management
- Retirement planning
- Aged care strategies
- Estate planning strategies
- Tax (financial) advice

We can advise in the following products:

- Basic deposit products
- Debentures, stocks and bonds
- Life insurance (personal and business)
- Managed investments
- Investor Directed Portfolio Services (IDPS)
- Retirement Savings Accounts (RSA)
- Securities
- Standard margin lending
- Superannuation
- Self-managed superannuation funds

## THE ADVICE PROCESS AND DOCUMENTS YOU MAY RECEIVE

Your Adviser will guide you through the advice process. This includes the following steps:



### Engagement and Discovery

In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives, and gather relevant information required to provide you appropriate advice.

Your Adviser will generally collect relevant information within a **Client Data Form** and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. Your Adviser will ask you to consent to your personal information being collected and stored. Please refer to the 'Privacy' section for more information on how we manage your privacy.

Where your goals relate to investment or superannuation advice your Adviser will also work with you to define your level of risk tolerance. A **Risk Profile Questionnaire** may be used to document and agree upon your level of risk tolerance.

Your Adviser may also use an **engagement document** to define the arrangement with you, and the fees that may apply.

Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.



### Strategy and Personal Advice

After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed utilising specialised financial planning software.

Where personal financial product advice is being provided, the strategy will be documented in a **Statement of Advice**. The Statement of Advice will include amongst other things, the basis of the advice, explanation of the strategies and products recommended and relevant disclosures including costs of advice and products. The Statement of Advice includes an authority to proceed section where you can consent to proceed with the recommendations.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant **Product Disclosure Statement (PDS)**. The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).



### Implementation

Where you elect to proceed with the recommendations your Adviser will work with you to implement the strategy. This may include liaising with various insurance, superannuation, or investment product issuers.

Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant **Product Application Form**. This may be online, or paper based.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a **Health Questionnaire**. This could be online, paper-based or over the phone. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.

## GENERAL ADVICE

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

## FURTHER ADVICE

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a **Record of Advice** and relevant file notes. In some instances, a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An **Ongoing Fee Arrangement** may be utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Alternatively, you may agree to a **Fixed Term Arrangement** with your Adviser. This arrangement will outline the services you will be provided for a fee over a specific term not greater than 12 months.

You may be required to sign a **Consent Form** that is provided to your relevant investment or superannuation provider. The Consent Form will detail the services offered and estimated fees for the next 12 months.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.

## HOW TO PROVIDE 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 is required. Your Adviser will also need to verify your identity prior to acting on instructions.

## **REMUNERATION**

Before providing you with advice, your Adviser will agree with you the fees that apply and explain any benefits we receive.

### **Your Adviser**

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you
- Commissions paid by insurance providers

Please refer to the Adviser Profile for more detailed estimates and ranges of fees and commissions.

All fees and commissions are initially paid to Walker Lane before being distributed to your Adviser or to the financial planning business.

Your Adviser may also receive non-monetary benefits which include benefits of less than \$300, benefits related to education and training (including attendance at professional development days and conferences), and provision of software related to the financial products being recommended.

Any referral arrangements or related party arrangements your Adviser has in place will be disclosed in the Adviser Profile and your Statement of Advice.

### **The Licensee**

Walker Lane receives a split of advice fees and insurance commissions and/or a flat fee per Adviser per practice for the provision of services required under its AFSL.

Walker Lane and its related companies may receive payments or benefits from product providers in return for granting rights such as being recognised as a sponsor and the right to promote their product and give presentations at conferences and/or professional development training days.

Payments or benefits received are disclosed in a register. A copy of the register is available upon request.

### **Related Parties**

#### Approved Product List

Walker Lane's Approved Product List contains a range of financial products and investment platforms from product providers not associated with Walker Lane.

We are generally only permitted to recommend financial products and investment platforms on the Approved Product List, however, we can recommend other products and services to you where it suits your objectives, financial situation and needs.

Any other relationships or associations we have that may influence our advice to you will be disclosed in the Adviser Profile, attached to this FSG.

**Education, training & technology partners**

Walker Lane may receive payments or benefits from product providers in return for granting rights such as being recognised as a sponsor and the right to promote their product and give presentations at conferences and/or professional development training days.

Walker Lane may use these payments to pay for costs associated with such conferences, training or professional development days.

We have partnership agreements with the following companies:

Artesian Invest

BetaShares

Blackwattle

BT

Fortlake Asset Management

Netwealth

Pinnacle

Praemium

Vanguard

## **COMPLAINTS**

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact the Walker Lane to discuss your complaint.

Phone (02) 9135 2935  
Email info@walkerlane.com.au  
Mail Walker Lane Pty Limited  
PO Box R1226  
Royal Exchange NSW 1225

2. We will acknowledge receipt of a complaint within 1 business day. Where this is not possible, acknowledgement will be made as soon as practicable.
3. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. If additional time is required, we will advise you in writing.
4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Phone 1800 931 678 (free call)  
Online www.afca.org.au  
Email info@afca.org.au  
Mail GPO Box 3  
Melbourne VIC 3001

## **Compensation Arrangements**

We have professional indemnity insurance in place that complies with the Corporations Act 2001.

Our insurance covers claims made against former representatives for their conduct while they were authorised by us.

## **PRIVACY**

Your Adviser is required to maintain documentation and records of 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 not be able to provide you with the advice you require.

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
- IT service providers
- Other specialists we refer you to (such as legal, mortgage broking) which will be agreed with your prior, express permission

We may engage third party service providers to assist in the provision of products or services. Some services may require disclosure of personal information to service providers outside Australia including the Philippines, India, Serbia and Sri Lanka. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents.

Walker Lane 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 refer to our Privacy Policy on our website: [www.walkerlane.com.au](http://www.walkerlane.com.au).

# ADVISER PROFILE

Walker Lane Private Wealth Pty Limited

ABN 26678244516

ASIC Corporate Authorised Representative No. 001318604

<b>Adviser Name</b>	<b>Sam Carroll</b>
<b>Qualifications</b>	<ul style="list-style-type: none"> <li>• Bachelor of Business (Financial Planning)</li> <li>• Associate Financial Planner (AFP)</li> <li>• Advanced Diploma of Financial Services (Financial Planning)</li> <li>• Cert IV in Finance &amp; Mortgage Broking</li> </ul>
<b>Adviser Identification Number (ASIC)</b>	322725
<b>Memberships</b>	Financial Planning Association (FPA)
<b>Bio</b>	<p>Sam Carroll is a highly experienced financial services professional with over 20 years in the industry. He began his career in a family-founded financial planning practice with a 29-year legacy, where he developed a strong understanding of business continuity, client relationships, and the lasting value of quality advice. In 2019, he took on full leadership of the firm, successfully guiding its succession and future direction.</p> <p>As Co-Founder of Walker Lane, Sam helps shape the group's strategic vision and growth. As one of two Responsible Managers on the Walker Lane licence, he is committed to building a strong, supportive community of advice businesses.</p> <p>In his role as a Financial Adviser, Sam works with a diverse range of clients—from young professionals and families to business owners and retirees. He thrives on simplifying complex financial decisions and providing clear, personalised advice that helps clients build lasting financial confidence and security.</p>
<b>Services and Products which can be advised on</b>	<p>Sam is licensed to provide financial product advice on the following services:</p> <ul style="list-style-type: none"> <li>• Wealth creation strategies</li> <li>• Life insurance advice</li> <li>• Superannuation strategies</li> <li>• Debt reduction strategies</li> <li>• Cash flow management</li> <li>• Retirement planning</li> <li>• Aged care strategies</li> <li>• Estate planning strategies</li> <li>• Tax (financial) advice</li> </ul> <p>Sam can advise in the following products:</p> <ul style="list-style-type: none"> <li>• Basic deposit products</li> <li>• Debentures, stocks and bonds</li> <li>• Life insurance (personal and business)</li> <li>• Managed investments</li> <li>• Investor Directed Portfolio Services (IDPS)</li> <li>• Retirement Savings Accounts (RSA)</li> <li>• Securities</li> <li>• Superannuation</li> <li>• Self-managed superannuation funds</li> <li>• Margin lending</li> </ul>

## Benefits, interests and associations

The financial planning business and I have arrangements with the following parties that may be capable or reasonably seen to be capable of influencing my advice. Arrangements may include payments or benefits and/or where another party may benefit financially should you utilise certain services or products.

Where applicable the specifics of any benefits or payments made or received will be disclosed to you in writing and agreed at the time of providing advice.

### Related Parties

Walker Lane Pty Ltd, Agentia Pty Ltd, Talem Finance Pty Ltd

### Referral Parties

NIL

### Shareholdings

Walker Lane Pty Group Ltd which owns Walker Lane Pty Ltd and Walker Lane Private Wealth Pty Ltd, Walker Lane Capital Unit Trust which owns 100% of Agentia Pty Ltd, Talem Finance Pty Ltd

### Product Arrangements

Agentia Pty Ltd

## Privacy Statement

In addition to the information provided in the Walker Lane Financial Services Guide on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available on our website:  
[www.walkerlane.com.au](http://www.walkerlane.com.au)

## What is my Remuneration & Fee Structure?

I am remunerated by: Salary, bonus and dividends.

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
- Insurance commissions; or
- A combination of any of the above.

Details of the ranges and amounts of remuneration are set out below. Amounts are inclusive of GST.

Type of Remuneration	Initial	Ongoing
Hourly Rate	\$550.00	\$550.00
Asset Based Fees*	0% to 1.10%	0% to 1.10%
Insurance Commission^	0% to 66%	0% to 35%

\*based on a % of funds invested

^ Applicable from 1 January 2020 to new policies.

If the policy was issued before 1 January 2020 commission of up to 130% will apply to additional cover.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply. All fees or commissions are initially paid to Walker Lane Pty Ltd before being distributed in part to Walker Lane Private Wealth.

## Contact

### **Walker Lane Private Wealth**

Level 18, 1 Margaret Street  
Sydney NSW 2000

P: (02) 9906 1125  
E: [sydney@walkerlane.com.au](mailto:sydney@walkerlane.com.au)

# ADVISER PROFILE



**Business Name:** Walker Lane Private Wealth Pty Ltd

**ABN:** 26 678 244 516

**Corporate Authorised Representative Number:** 001318604

<b>Adviser Name</b>	<b>Patrick Casey</b>
<b>Qualifications</b>	<ul style="list-style-type: none"> <li>• Bachelor of Commerce - University of Wollongong</li> <li>• Graduate Diploma in Financial Planning – Securities Institute of Australia</li> <li>• Self-Managed Superannuation Funds (SMSF) – Kaplan Australia</li> <li>• ASX Accredited Listed Product Adviser (ALPA) – Kaplan Australia</li> <li>• SMSF Specialist Course – University of Adelaide &amp; SuperConcepts</li> </ul>
<b>Authorised Representative Number (ASIC)</b>	1244748
<b>Memberships</b>	Financial Advice Association Australia (FAAA)
<b>Bio</b>	<p>Pat Casey is a seasoned financial services executive with over 23 years of experience in wealth management and financial planning. Having held senior leadership roles at Colonial First State and Suncorp Group, he played a key role in transforming their financial advice businesses.</p> <p>Driven by a desire to make a more personal impact, Pat shifted his focus from large-scale corporate roles to providing strategic advice to individuals and families. His deep expertise in wealth-building strategies and long-term financial planning enables clients to achieve financial freedom with clarity and confidence.</p> <p>As Co-Founder Walker Lane, he shapes the firm's strategic direction, leveraging his deep expertise in AFSL operations, governance, and regulatory engagement to support the growth and success of high-quality financial advice businesses.</p> <p>Pat has a deep knowledge of helping couples in their 30's, 40's and 50's, who've built successful careers or businesses, to help optimise their financial position by protecting the wealth they have built, removing the stress and complexity from managing their finances, and developing a plan to grow their wealth for the future.</p> <p>Pat also works closely with people who are approaching retirement who are generally overwhelmed with the complexity that comes with retirement planning.</p>
<b>Services and Products which can be advised on</b>	<ul style="list-style-type: none"> <li>• Provide financial product advice</li> <li>• Deposit and Payment Products</li> <li>• Deposit and Payment Products - Non-basic Deposit Products</li> <li>• Government Debentures, Stocks or Bonds</li> <li>• Government Debentures, Stocks or Bonds</li> <li>• Life Products</li> <li>• Investment Life Insurance Products</li> <li>• Life Risk Insurance Products</li> <li>• Managed Investment Schemes</li> <li>• Managed Investment Schemes, including IDPS</li> <li>• Retirement Savings Account Products</li> <li>• Retirement Savings Account Products</li> <li>• Securities</li> <li>• Securities</li> <li>• Superannuation</li> <li>• Superannuation - All</li> </ul>

## Benefits, interests and associations

The financial planning business and I have arrangements with the following parties that may be capable or reasonably seen to be capable of influencing my advice. Arrangements may include payments or benefits and/or where another party may benefit financially should you utilise certain services or products.

Where applicable the specifics of any benefits or payments made or received will be disclosed to you in writing and agreed at the time of providing advice.

### Related Parties

Walker Lane Pty Ltd, Agentia Pty Ltd, Rethink Group including Rethink Investing, Rethink Residential, Rethink Property Lawyers, Rethink Property Insurance and Rethink Finance.

### Referral Parties

First Street Financial Mortgage Broking, Rethink Investing, Rethink Residential, Rethink Property Lawyers, Rethink Property Insurance and Rethink Finance. There are no financial arrangements for referrals to these parties.

### Shareholdings

Walker Lane Pty Group Ltd which owns Walker Lane Pty Ltd and Walker Lane Private Wealth Pty Ltd, Walker Lane Capital Unit Trust which owns 100% of Agentia Pty Ltd, Rethink Wealth Pty Ltd.

### Product Arrangements

Agentia Pty Ltd

## Privacy Statement

In addition to the information provided in the Walker Lane FSG on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at [www.walkerlane.com.au](http://www.walkerlane.com.au)

## What is my Remuneration & Fee Structure?

I am remunerated by:

- Salary, bonus & dividends

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
- Insurance commissions; or
- A combination of any of the above.

Details of the ranges and amounts of remuneration are set out below. Amounts are inclusive of GST.

Type of Remuneration	Initial	Ongoing
<b>Hourly Rate</b>	\$550	\$550
<b>Insurance Commission</b> ^	0% to 66%	0% to 35%

<sup>^</sup> Applicable from 1 January 2020 to new policies.

If the policy was issued before 1 January 2020 commission of up to 130% will apply to additional cover.

## Contact

### **Sydney city office**

Level 18, 1 Margaret Street

Sydney NSW 2000

### **Caringbah office**

Suite 103/304-318 Kingsway

Caringbah NSW 2229

### **Postal address**

PO Box 129

Caringbah NSW 1495

**Phone:** 1300 798 038

**Website:** [www.walkerlane.com.au](http://www.walkerlane.com.au)

**Email:** [office@walkerlane.com.au](mailto:office@walkerlane.com.au)

# ADVISER PROFILE



Walker Lane Private Wealth Pty Limited

ABN 26678244516

ASIC Corporate Authorised Representative No. 001318604

<b>Adviser Name</b>	<b>Joshua Cratchley</b>
<b>Qualifications</b>	<ul style="list-style-type: none"><li>Bachelor of Business (Financial Planning)</li><li>Certified Financial Planner (CFP)</li></ul>
<b>Adviser Identification Number (ASIC)</b>	344232
<b>Memberships</b>	FAAA
<b>Bio</b>	<p>With more than 20 years' experience in financial services, Josh pairs strategic expertise with a strong focus on delivering real value to clients and advisers. Starting his career in accounting, he moved into financial advice in 2010 and went on to co-found Plenary Wealth in 2013. In 2018, Josh co-founded Walker Lane, where he now serves as CEO and Chief Financial Officer. In this dual role, he leads the strategic direction and financial management of the business, while continuing to deliver expert advice to clients. His ability to balance high-level leadership with hands-on advisory work reflects his deep commitment to both the profession and the people he serves.</p> <p>Recognised for his grounded approach and clear, actionable advice, Josh combines deep technical knowledge with a strong focus on people. His leadership reflects Walker Lane's broader vision—to support and grow exceptional advice businesses built on integrity, trust and meaningful value.</p>
<b>Services and Products which can be advised on</b>	<p>Josh is licensed to provide financial product advice on the following services:</p> <ul style="list-style-type: none"><li>Wealth creation strategies</li><li>Life insurance advice</li><li>Superannuation strategies</li><li>Debt reduction strategies</li><li>Cash flow management</li><li>Retirement planning</li><li>Aged care strategies</li><li>Estate planning strategies</li><li>Tax (financial) advice</li></ul> <p>Josh can advise in the following products:</p> <ul style="list-style-type: none"><li>Basic deposit products</li><li>Debentures, stocks and bonds</li><li>Life insurance (personal and business)</li><li>Managed investments</li><li>Investor Directed Portfolio Services (IDPS)</li><li>Retirement Savings Accounts (RSA)</li><li>Securities</li><li>Superannuation</li><li>Self-managed superannuation funds</li></ul>

## Benefits, interests and associations

The financial planning business and I have arrangements with the following parties that may be capable or reasonably seen to be capable of influencing my advice. Arrangements may include payments or benefits and/or where another party may benefit financially should you utilise certain services or products.

Where applicable the specifics of any benefits or payments made or received will be disclosed to you in writing and agreed at the time of providing advice.

### Related Parties

Walker Lane Pty Ltd, Agentia Pty Ltd

### Referral Parties

NIL

### Shareholdings

Walker Lane Pty Group Ltd which owns Walker Lane Pty Ltd and Walker Lane Private Wealth Pty Ltd, Walker Lane Capital Unit Trust which owns 100% of Agentia Pty Ltd

### Product Arrangements

Agentia Pty Ltd

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## What is my Remuneration & Fee Structure?

I am remunerated by:

- Salary, bonus & dividends

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Hourly Rate	\$550.00	\$550.00
Insurance Commission <sup>^</sup>	0% to 66%	0% to 35%

<sup>^</sup> Applicable from 1 January 2020 to new policies.

If the policy was issued before 1 January 2020 commission of up to 130% will apply to additional cover.

## Contact

### **Walker Lane Private Wealth**

Level 18, 1 Margaret Street  
Sydney NSW 2000

P: (02) 9135 2935  
E: [office@walkerlane.com.au](mailto:office@walkerlane.com.au)

## ADVISER PROFILE

Walker Lane Private Wealth Pty Ltd

ABN 26 678 244 516

ASIC Corporate Authorised Representative No. 001318604

<b>Adviser Name</b>	Davin Kim
<b>Qualifications</b>	<ul style="list-style-type: none"> <li>• Bachelor of Commerce (Business Economics and Finance)</li> <li>• Master of Finance</li> <li>• Diploma of Financial Planning</li> <li>• Graduate Diploma of Financial Planning</li> </ul>
<b>Adviser Identification Number (ASIC)</b>	1295447
<b>Bio</b>	<p>Davin commenced his career in the financial planning profession in 2016. In addition to his experience gained working in both a corporate and private practice, Davin has completed extensive academic qualifications, including a Master of Finance, a Bachelor of Commerce, and a Graduate Diploma of Financial Planning.</p> <p>Davin's commitment to academic excellence and exceptional financial advice has enabled him to effectively serve a diverse clientele, including young professionals, high-net-worth individuals, families, and retirees.</p> <p>Davin's key strengths include empowering clients to live life on their own terms, driven by intentional choices. He excels in guiding clients through optimising tax strategies, building wealth through appropriate structures and navigating through changes in government legislation whilst leveraging strategic opportunities to enhance their financial wellbeing.</p>
<b>Services and Products which can be advised on</b>	<p>Davin is licensed to provide financial product advice on the following services:</p> <ul style="list-style-type: none"> <li>• Wealth creation strategies</li> <li>• Life insurance advice</li> <li>• Superannuation strategies</li> <li>• Debt reduction strategies</li> <li>• Cash flow management</li> <li>• Retirement planning</li> <li>• Aged care strategies</li> <li>• Estate planning strategies</li> <li>• Tax (financial) advice</li> </ul> <p>Davin can advise in the following products:</p> <ul style="list-style-type: none"> <li>• Basic deposit products</li> <li>• Debentures, stocks and bonds</li> <li>• Life insurance (personal and business)</li> <li>• Managed investments</li> <li>• Investor Directed Portfolio Services (IDPS)</li> <li>• Retirement Savings Accounts (RSA)</li> <li>• Securities</li> <li>• Superannuation</li> <li>• Self-managed superannuation funds</li> <li>• Margin lending</li> </ul>

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Where applicable the specifics of any benefits or payments made or received will be disclosed to you in writing and agreed at the time of providing advice.

### **Related Parties**

Walker Lane Pty Ltd, Agentia Pty Ltd, Talem Finance Pty Ltd

### **Referral Parties**

NIL

### **Shareholdings**

NIL

### **Product Arrangements**

Agentia Pty Ltd

## Privacy Statement

In addition to the information provided in the Walker Lane Financial Services Guide on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available on our website: [www.walkerlane.com.au](http://www.walkerlane.com.au)

## What is my Remuneration & Fee Structure?

I am remunerated by:

- Salary & bonus

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
- Insurance commissions; or
- A combination of any of the above.

Details of the ranges and amounts of remuneration are set out below. Amounts are inclusive of GST.

Type of Remuneration	Initial	Ongoing
Hourly Rate	\$350.00	\$350.00
Asset Based Fees*	0% to 1.10%	0% to 1.10%
Insurance Commission^	0% to 66%	0% to 35%

\*based on a % of funds invested

^ Applicable from 1 January 2020 to new policies.

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## Contact

### **Walker Lane Private Wealth**

Level 18, 1 Margaret Street  
Sydney NSW 2000

P: (02) 9906 1125  
E: [sydney@walkerlane.com.au](mailto:sydney@walkerlane.com.au)

# ADVISER PROFILE

WALKER LANE

## LVPWD Pty Ltd trading as Walker Lane Financial Advice

ABN: 38 642 921 695

ASIC Corporate Authorised Representative No. 001317167

<b>Adviser Name</b>	<b>David Vaughan</b>
	
<b>Qualifications</b>	<ul style="list-style-type: none"><li>Diploma in Financial Services</li><li>Certificate IV in Finance and Mortgage Broking</li><li>Bachelor of Commerce Major in Finance and Management</li><li>Master of Financial Planning from UNSW</li></ul>
<b>Adviser Identification Number (ASIC)</b>	455752
<b>Memberships</b>	Financial Advice Association Australia (FAAA)
<b>Bio</b>	David has been involved in the financial services industry since 2013. Prior to pursuing a career in financial services David spent 6 years in Futures and Foreign exchange with merchant banks being Deutsche bank and Rabobank where he became a dealer in FX and futures for rural clients. He was then a member of the 2nd Commando Regiment for 8 years and is a veteran of Afghanistan and East Timor.
<b>Services and Products which can be advised on</b>	<p>David is licensed to provide financial product advice on the following services:</p> <ul style="list-style-type: none"><li>Wealth creation strategies</li><li>Life insurance advice</li><li>Superannuation strategies</li><li>Debt reduction strategies</li><li>Cash flow management</li><li>Retirement planning</li><li>Aged care strategies</li><li>Estate planning strategies</li><li>Tax (financial) advice</li><li>Gearing and Margin Lending strategies</li></ul> <p>David can advise in the following products:</p> <ul style="list-style-type: none"><li>Basic deposit products</li><li>Debentures, stocks and bonds</li><li>Life insurance (personal and business)</li><li>Managed investments</li><li>Investor Directed Portfolio Services (IDPS)</li><li>Retirement Savings Accounts (RSA)</li><li>Securities</li><li>Superannuation</li><li>Self-managed superannuation funds</li><li>Gearing and Margin Lending</li></ul>

<b>Contact Details</b>	<b>Walker Lane Financial Advice</b> Suite 4, 70 Croydon Street Cronulla NSW 2230  P: 02 9538 2704 M: 0411 633 285 E: david@walkerlane.com.au
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## Benefits, interests and associations

The financial planning business and I have arrangements with the following parties that may be capable or reasonably seen to be capable of influencing my advice. Arrangements may include payments or benefits and/or where another party may benefit financially should you utilise certain services or products.

Where applicable the specifics of any benefits or payments made or received will be disclosed to you in writing and agreed at the time of providing advice.

### Related Parties

LVPW Pty Ltd, Good Finance Co Pty Ltd

### Referral Parties

FP3 Unit Trust

### Shareholdings

LVPW Pty Ltd, Good Finance Co Pty Ltd

### Product Arrangements

NIL

## Privacy Statement

In addition to the information provided in the Walker Lane FSG on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at [www.walkerlane.com.au](http://www.walkerlane.com.au).

## What is my Remuneration & Fee Structure?

I am remunerated by:

- Profit share, Directors fees & dividends

Unless otherwise stated, all fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

<b>Initial consultation</b>	Complimentary initial consultation to discuss your current situation, needs and objectives, and to determine whether we are able to assist you.
<b>Advice preparation Statement of Advice Fee Paraplanning fee</b>	The SOA preparation fee will depend on the complexity of your individual circumstances and the type of advice you require. This fee is discussed and agreed after the initial consultation, before we proceed to construct our advice. Depending on your situation and the advice provided, it may be able to be paid directly, or from your superannuation or investment product.  Simple Advice: \$4,940 (inc GST) Standard Advice: \$6,490 (inc GST) Complex Advice: \$7,940 (inc GST) SMSF Specialist Advice: \$9,890 (inc GST)
<b>Implementation of Initial Advice Fee (Fee for advice)</b>	The cost of strategy implementation is included in our advice preparation fee.
<b>Fee for advice (Retainer) Ongoing (Fee for advice)</b>	\$0 to \$150,000 = \$1,320 Minimum annual advice fee per client (including GST). \$150,001 to \$1,000,000 = 0.88% (including GST) of funds under management. \$1,000,001 plus = 0.66% (including GST) of funds under management.
<b>Ongoing fee for SMSF advice (Retainer) (Fee for advice)</b>	Minimum Fee: \$3,520 (Including GST) \$400,000 to \$1,000,000 = 0.88% (including GST) \$1,000,001 + + 0.66% (Including GST)
<b>Ad hoc advice</b>	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 \$440 may apply.
<b>Insurance - Initial (Commission on Life Insurance Products)</b>	The relevant insurer will pay initial commission based on a number of factors, including the annual premium, loadings which apply to the premium (such as medical or payment frequency loadings), and any policy or other fees. These factors will vary between insurers.  The following ranges will apply (all figures are exclusive of GST and other taxes/statutory charges):  If you have a policy that has been in force prior to 1st January 2020 and you have an alteration or increase to that policy, commission of between 0% and 130% may be payable on any increase in premium.  The maximum commission payable on any policy issued after 1st January 2020 is 60% + GST of the first year premium.  Commission is paid to us by the product provider and is not an additional cost to you.
<b>Insurance - Ongoing (Commission on Life Insurance Products)</b>	Annual commission will be paid when you renew your policy each year. The rate of ongoing commission is between 0% and 33% of the annual policy cost for as long as you hold the product. Commission is paid to us by the product provider and is not an additional cost to you.  Commission may also be paid on the basis of increases in sum insured under your policy. This commission will be calculated on the same basis as initial commission (see above) and will vary depending on the insurer.

# ADVISER PROFILE



Tara Hill Wealth Pty Ltd Trading as Walker Lane Financial Advice

ABN 69 679 227 671

ASIC Corporate Authorised Representative No. 001311157

<b>Adviser Name</b>	Miles Tauber
<b>Qualifications</b>	<ul style="list-style-type: none"><li>Diploma of Financial Services (Financial Planning)</li><li>Advanced Diploma of Financial Planning</li><li>Accredited Listed Product Adviser Program</li></ul>
<b>Adviser Identification Number (ASIC)</b>	000235714
<b>Bio</b>	<p>Miles Tauber began his career in the financial services industry in 1996 and obtained his first license in 2001 with Colonial Financial Services, which later became Financial Wisdom Pty Ltd.</p> <p>In 2001, Miles founded Nextstep Financial Services Pty Ltd, successfully managing the business with his partners and staff until its acquisition by Sterling Planners Pty Ltd in April 2018.</p> <p>After taking a career break from the financial services industry in May 2023, Miles returned in 2024, licensed by Walker Lane Advice Pty Ltd. Throughout his career, Miles has found immense satisfaction in helping clients achieve their financial goals and objectives.</p> <p>"I have had the privilege of working with a diverse range of individuals and businesses, each with unique goals and challenges. Whether it's planning for retirement, managing investments, or navigating complex financial decisions, I am dedicated to providing personalised advice and solutions. Seeing my clients achieve their financial aspirations is incredibly rewarding.</p> <p>I take pride in building long-term relationships based on trust, transparency, and mutual respect. My commitment is to ensure that every client feels confident and empowered in their financial journey."</p>
<b>Services and Products which can be advised on</b>	<p>Miles is licensed to provide financial product advice on the following services:</p> <ul style="list-style-type: none"><li>Wealth creation strategies</li><li>Life insurance advice</li><li>Superannuation strategies</li><li>Debt reduction strategies</li><li>Cash flow management</li><li>Retirement planning</li><li>Aged care strategies</li><li>Estate planning strategies</li><li>Tax (financial) advice</li></ul> <p>Miles can advise in the following products:</p> <ul style="list-style-type: none"><li>Basic deposit products</li><li>Debentures, stocks and bonds</li><li>Life insurance (personal and business)</li><li>Managed investments</li><li>Investor Directed Portfolio Services (IDPS)</li><li>Retirement Savings Accounts (RSA)</li><li>Securities</li><li>Superannuation</li></ul>

## Benefits, interests and associations

The financial planning business and I do not have related parties, shareholdings or referral arrangements that may influence my advice. Neither the business or I pay or receive referral fees.

## Privacy Statement

In addition to the information provided in the Walker Lane FSG on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at [www.walkerlane.com.au](http://www.walkerlane.com.au)

## What is my Remuneration & Fee Structure?

I am remunerated by:

- Salary and dividends

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
- Insurance commissions; or
- A combination of any of the above.

Details of the ranges and amounts of remuneration are set out below. Amounts are inclusive of GST.

Type of Remuneration	Initial	Ongoing
Hourly Rate	\$450.00	\$450.00
Asset Based Fees*	0% to 1.10%	0% to 1.10%
Insurance Commission^	0% to 66%	0% to 35%

\*based on a % of funds invested

^ Applicable from 1 January 2020 to new policies.

If the policy was issued before 1 January 2020 commission of up to 130% will apply to additional cover.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply.

All fees or commissions are initially paid to Walker Lane before being distributed in part to Tara Hill Wealth Pty Ltd.

## Contact

### **Walker Lane Financial Advice**

Level 18, 1 Margaret Street  
Sydney NSW 2000

P: (02) 9135 2935  
E: [miles@walkerlane.com.au](mailto:miles@walkerlane.com.au)