Financial Services Guide
Part 2 (Adviser Profile)

Keith J Gateley

Date 20/11/2024

PART 2 (Adviser Profile)

Part 2 (Adviser Profile) contains the following sections:

- About Your Adviser (Section 1);
- The Services I Provide (Section 2);
- Fees and Charges (Section 3); and
- Contact and Acknowledgment (Section 4).

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 20 November 2024 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative of WealthStream Financial Group Pty Ltd ('WealthStream').

I am authorised by WealthStream to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSG. I have also been authorised by WealthStream to distribute this FSG.

WealthStream Financial Group Pty Ltd
('WealthStream')
ABN 35 152 803 113 holder of
Australian Financial Services Licence No. 412079 ('AFSL')
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PO Box 341, North Ryde BC NSW 1670
Email: keith@wealthstream.com.au
Website: wealthstream.com.au

SECTION 1

ABOUT YOUR ADVISER

WHO IS YOUR FINANCIAL ADVISER?

Your Financial Adviser is Keith Gateley.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Keith Gateley and/or WealthStream Financial Solutions Pty Ltd. The term 'Representatives' refers generally to WealthStream's Authorised Representatives.

My Authorised Representative number is 309384.

WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

I have extensive experience in the financial planning industry.

I have spent over 25 years as a Financial Adviser offering advice to individual clients as well as small and large business clients. Prior to WealthStream, I was a Financial Adviser with various financial organisations.

WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

I hold a Diploma of Financial Services and am a Certified Financial Planner (CFP®). In addition, I am also a member of the FAAA (Financial Advice Association Australia).

DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

I have an association with WealthStream Financial Solutions Pty Ltd (ABN 35 125 400 866) as a Director. Fees and commissions are paid to WealthStream Financial Solutions Pty Ltd by WealthStream for distribution to me. WealthStream Financial Solutions Pty Ltd is also a Corporate Authorised Representative of WealthStream. WealthStream Financial Solutions Pty Ltd's Authorised Representative number is 318156.

I am also associated with Wealthstream Lending Solutions Pty Ltd (ABN 27 614 971 354) and WealthStream Insurance Solutions Pty Ltd (63 659 578 739) as a Director in both entites. If I refer you to either of these entites, I do not receive any referral fees, however, income generated by those entites through the services they provide may be distributed to me through Company Resolutions.

SECTION 2

THE SERVICES I PROVIDE

WHAT AREAS IS YOUR FINANCIAL ADVISER AUTHORISED TO PROVIDE ADVICE ON?

I am authorised by WealthStream to provide financial services, including advice or services in the following areas:

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Standard margin lending facilities;
- Retirement savings account products;
- Securities (e.g. shares); and
- Superannuation products
- Self Managed Super Funds (SMSF)

ARE THERE ANY SERVICES YOUR FINANCIAL ADVISER IS NOT AUTHORISED TO PROVIDE?

I am not authorised by WealthStream to provide advice or services in the following areas:

- Derivatives;

- Consumer credit advice and assistance
- Finance broking

Please ask me if you would like a referral for these services. If I receive a specific fee for this referral, it is disclosed below in Section 3 'Fees and Charges'. It may also be disclosed in an advice document such as a Statement of Advice ('SoA'), if I provide you with personal advice.

HOW CAN YOU PROVIDE YOUR INSTRUCTIONS TO ME?

You may provide instructions to me by using any of the contact details provided in Section 4 'Contact & Acknowledgment'.

PRIVACY STATEMENT

In addition to the information provided in the WealthStream FSG Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at wealthstream.com.au and/or by calling us on 02 9858 5658.

SECTION 3

FEES AND CHARGES

HOW WILL YOUR FINANCIAL ADVISER BE PAID FOR THE SERVICES PROVIDED?

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to WealthStream.

WealthStream receives all fees and commissions payable for the services we provide, and pays up to 97% of all the fees and commissions it receives to WealthStream Financial Solutions Pty Ltd.

I receive a salary, director fees and profit share as a director of WealthStream Financial Solutions Pty Ltd. This is done on an ad-hoc basis as determined by WealthStream as appropriate from time to time.

WHAT IS YOUR FINANCIAL ADVISERS FEE STRUCTURE?

As part of detailed financial planning, there are costs to you at various stages of the process. Before making any recommendations, I will discuss and agree the fees with you.

Advice fees are inclusive of GST and payable by you at the following stages:

1.) **Initial Consultation Fee:** A first consult fee of $495 (incl. GST) is payable prior to the first meeting. This fee is fully creditable to a Statement of Advice if you choose to have one prepared by us.

2.) **Recommendation**: For having a personalised financial plan (SoA) prepared, a plan preparation fee (up to $5,000) is payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.

3.) **Implementation**: I may charge a placement fee and/or implementation fee to implement the recommendations in your financial plan. These are payable when you decide to proceed with the implementation of any one or more recommendations that I provide to you. The actual fee will depend on the complexity of your situation and the amount of funds invested, but will not exceed:
   a. a range from $0 (min.) to $11,000 (max.); or
   b. 2.2% of the initial funds invested, or 66% of premium; or
   c. the maximum of entry fees or contribution fees specified in the Product Disclosure Statement (PDS) for the recommended product;

   whichever is the greater.

4.) **Ongoing Advice Service and Reviews**: If you choose to have me conduct a review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you, you may be charged a review fee. If you choose to have me provide an ongoing advice service, you may be charged a fee which may either be an agreed fixed dollar fee per annum or a percentage ranging up to 2.2% p.a. of total funds under management.

   Where I receive an initial commission and/or ongoing commission amount, I may rebate all or part to you.

Note: Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SoA), or Record of Further Advice (RoFA) and Product Disclosure Statements at the time of receiving any recommendation.

WHAT AMOUNTS DO MY EMPLOYER AND OTHER RELATED ENTITIES RECEIVE FOR FINANCIAL SERVICES?

WealthStream Financial Solutions Pty Ltd receives up to 97% of all commission.

WHAT OTHER BENEFITS DOES YOUR FINANCIAL ADVISER RECEIVE?

In addition to the remuneration detailed above, I am eligible to qualify for other benefits and entitlements as detailed below:

From time to time, we may accept alternative forms of remuneration from product providers or other parties (up to a value of $300), such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit that we receive and other benefits that relate to information technology software support provided by a product issuer or that relate to educational and training purposes. A copy of the register is available on request for no charge.

WILL YOUR FINANCIAL ADVISER BE PAID WHEN MAKING A REFERRAL?

WealthStream Financial Solutions Pty Ltd may receive a payment for making a referral to an external specialist such as an accountant, mortgage broker or solicitor. Any amount payable will be disclosed in the SoA provided to you. This will be paid by the external specialist and will be at no additional cost to you.

If you have been referred to me by an external party and you accept the services I provide, WealthStream Financial Solutions Pty Ltd may make a payment to the external party for that referral. Any amount payable will be disclosed in the SoA provided to you. This will be paid by WealthStream Financial Solutions Pty Ltd to the external party and will be at no additional cost to you.

SECTION 4

CONTACT & ACKNOWLEDGMENT

HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

Your Financial Adviser: Keith J Gateley	Phone: 02 9858 5658 Fax: 02 9887 4787 Mobile: 0411 132 399 Email: keith@wealthstream.com.au Website: wealthstream.com.au
Practice details: WealthStream Financial Solutions Pty Ltd	Phone: 02 9858 5658 Fax: 02 9887 4787 Email: info@wealthstream.com.au Website: wealthstream.com.au

ACKNOWLEDGMENT – CLIENT COPY

I/We acknowledge that I was/we were provided with the WealthStream Financial Services Guide Part 1 dated 20 November 2024 and Part 2 (Adviser Profile) dated 20 November 2024 and the WealthStream Privacy Policy dated 20 November 2024.

Client name: _____

Client signature: _____ Date received: _____

Client name: _____

Client signature: _____ Date received: _____

OR complete as follows if Financial Services Guide is mailed to Client(s):

I confirm that I sent a copy of the WealthStream Financial Services Guide Part 1 dated 20 November 2024 and Part 2 (Adviser Profile) dated 20 November 2024 and the WealthStream Privacy Policy dated 20 November 2024 as follows:

Sent to (Client name(s)): _____

Sent on (Date): _____

Sent by (Name): _____

ACKNOWLEDGEMENT – ADVISER COPY (to be retained on client file)

I/We acknowledge that I was/we were provided with the WealthStream Financial Services Guide Part 1 dated 20 November 2024 and Part 2 (Adviser Profile) dated 20 November 2024 and the WealthStream Privacy Policy dated 20 November 2024.

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