Financial Services Guide (FSG)

Part 1

Issued by: EKA Wealth Pty Ltd

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Purpose of this Financial Services Guide (FSG)

This Financial Services Guide (FSG) is designed to help you understand and decide whether to use the financial services offered by EKA Wealth Pty Ltd. It provides you with essential information about:

- Who we are and our contact details
- The financial services we offer
- The fees, commissions, and other benefits that may be paid to us
- Your rights as a client
- How to contact us if you have a complaint

Not Independent

EKA Wealth Pty Ltd may receive commissions from life risk insurance products held by our clients. As such, we are neither independent, impartial, or unbiased as defined in Section 923A of the Corporations Act.

Who We Are

EKA Wealth Pty Ltd is a licensed provider of financial advice, holding Australian Financial Services Licence (AFSL) 700015, issued by the Australian Securities and Investments Commission (ASIC). Our services are designed to help individuals and businesses make informed financial decisions, achieve their financial goals, and create long-term wealth.

Our Financial Services

EKA Wealth Pty Ltd is authorised to provide the following financial services to retail and wholesale clients:

- Financial Planning: Personalised financial strategies, including goal setting, cash flow management, and wealth creation.
- Investment Advice: Recommendations tailored to your financial situation for investment portfolios.
- Superannuation and Retirement Planning: Advice on optimizing superannuation and retirement income streams.

- Self-Managed Superannuation Fund (SMSF) Advice: Guidance on establishing, managing, and optimising your SMSF to meet compliance and investment objectives.
- Risk and Insurance Advice: Recommendations on life, disability, income protection, and business insurance.
- Taxation Planning: Advice on tax-effective financial structures
- Estate Planning: Strategies for passing on wealth and managing estate-related issues.

We provide these services on the basis of personal advice, which takes into account your objectives, financial situation, and needs.

Registered Tax Agent services

EKA Wealth Pty Ltd is also a registered Tax Agent. Under this registration EKA Wealth can provide:

- Taxation services, such as completion of tax returns;
- Financial statement preparation; and
- Administration and compliance for self-managed superannuation funds.

These services are not provided under the financial services license held by EKA Wealth Pty Ltd.

Our Obligations to You

We are required by law to act in your best interests when providing financial services. This means we will:

- Take into account your financial objectives, situation, and needs when giving advice.
- Provide appropriate recommendations that are suitable for your circumstances.
- Ensure that you receive relevant documentation, such as a Statement of Advice (SOA) or Product Disclosure Statement (PDS), to help you make informed decisions.

How You Can Provide Us with Instructions

You can give us instructions in writing, by email, or by phone using the contact details provided. Please note that some instructions must be provided in writing for legal reasons.

Fees and Charges

We are transparent about the fees and charges for our services. The fees we charge depend on the scope of the advice provided and may include:

- Advice Preparation Fee: A fee for preparing a tailored financial plan or strategy, this includes implementation of any recommendations. These fees start from $4,400 (GST inc.).
- Ongoing Service Fee: Charged for the continuous management of your financial plan, including regular reviews. Our ongoing advice and management fee is a ‘fee for service’ and may either be fixed or linked to the value of your portfolio. EKA Wealth will only provide ongoing service and support to those clients who accept the ongoing service package. This fee will be outlined in the Terms of Engagement and reviewed annually. Annual fees start from $4,400 (GST inc).

Should there be a significant change in circumstances that require a new Statement of Advice you may be charged additional fees, these fees start from $2,750 (GST inc).

All fees will be disclosed to you before any services are provided. We will also disclose if any commissions or referral fees are received from third parties in connection with the advice or products recommended.

Personal Insurance Commissions

Clients can elect to pay for our advice through insurance commissions. Upfront commissions range from 28.18% to 60% (ex GST) of the annual premium you pay. The actual amount is calculated on the amount of the premium you pay and varies depending on the product used. Ongoing commissions are also payable on the personal insurance products you hold; they range from 10% to 28.18% (ex GST) of the annual insurance premium you pay for the duration of your holding in that policy. These commissions are paid by the product issuer and are not an additional payment made by you. These commissions are disclosed in a Product Disclosure Statement.

What factors may influence our advice?

Occasionally, we may receive non-monetary benefits from product providers or other third parties. These may include hospitality or support related to professional development, such as training or sponsorship for conferences. We maintain a register of any such benefits, as well as benefits related to IT software or support provided by a product issuer, or those for educational and training purposes. You may request a copy of this register for a small fee.

We hold our own Australian Financial Services Licence (AFSL) and engage with the Boutique Financial Planning Principals Association Inc, which provides us with services such as compliance, training, and technical support. These services are subject to an annual fee, payable by EKA Wealth.

Further details on any incentives, commissions, or fees associated with specific products will be outlined in the Statement of Advice provided with our recommendations.

Relationships and associations

EKA Wealth provides accounting and taxation services which are not provided under the EKA Wealth license. If you require accounting or taxation services, we may offer these services to you as Tax Agents. Although no referral fees are received or paid, the Directors of EKA Wealth may indirectly benefit by way of profit share as shareholders.

Your Privacy

We take your privacy seriously and comply with the Privacy Act 1988 (Cth). We collect and use your personal information to provide you with appropriate financial advice and services. For more information, please refer to our Privacy Policy, available on our website or upon request.

Conflicts of Interest

EKA Wealth Pty Ltd takes measures to manage conflicts of interest to ensure that they do not influence the advice provided to you. We will disclose any conflicts of interest that may arise and the steps we take to minimize any impact on the advice we provide.

Compensation Arrangements

EKA Wealth Pty Ltd holds professional indemnity insurance that meets ASIC's regulatory requirements. This insurance covers claims against us for errors or breaches in providing financial services.

Anti-Money Laundering/Counter Terrorism Financing Act (AML/CTF)

As a financial service provider, we have an obligation under the Anti-Money-Laundering and Counter- Terrorism Financing Act (AML/CTF) 2006 to verify your identity and the source of any funds. This means that we will ask you

to provide identification documents and we will retain copies of these. We assure you that this information will be held securely and treated confidentially as are all your dealings with us.

What to Do if You Have a Complaint

We are committed to providing high-quality services. If you have a complaint about the services provided, you can follow the steps below:

1. Contact Us Directly

   Please contact us first to discuss your concerns. You can call, email, or write to us using the contact details provided.

2. Internal Dispute Resolution (IDR)

   If your complaint is not resolved to your satisfaction, we will initiate our internal dispute resolution process. We aim to resolve all complaints within 45 days.

3. External Dispute Resolution (EDR)

   If you are not satisfied with our IDR process, you can contact the Australian Financial Complaints Authority (AFCA), an independent EDR scheme.

Australian Financial Complaints Authority (AFCA)

Phone: 1800 931 678

Website: www.afca.org.au

Mail: GPO Box 3, Melbourne VIC 3001

Contact Us

For further information about this Financial Services Guide or to discuss any aspect of your financial needs, please contact us at:

Phone: 0721 156303

Email: hello@ekawealth.com.au

Address: PO Box 1613 Noosaville Qld 4566

Part 2: Adviser Profile

To be read together with FSG Part 1

Emma Alderson B.Com, CPA, AFP, SSA

Founder | Financial Adviser & SMSF Specialist

Authorised Representative (AR) No. 300882

Experience & Background

Emma has worked in professional services since 2002, beginning her career in accounting with a strong emphasis on personal, business, and self-managed superannuation fund (SMSF) taxation. Since moving into financial advice in 2017, Emma has developed a particular focus on SMSFs and now specialises in providing comprehensive financial advice and SMSF management. She combines deep tax knowledge with practical, client-focused strategies to help individuals make confident, informed decisions about their financial future.

Qualifications, Professional Memberships & Registrations

- Bachelor of Commerce (Accounting & Finance)
- CPA – Certified Practising Accountant
- AFP – Associate Financial Planner (FAAA member)
- SSA – SMSF specialist accreditation
- Registered Tax Agent

What I'm Authorised to Advise On

I am authorised by the Licensee to provide personal and general advice on the following financial products and services:

- Superannuation (including SMSF)
- Retirement income streams
- Managed investment schemes
- Securities (listed shares and ETFs)
- Government debentures, stocks or bonds
- Deposit and payment products
- Life insurance (personal risk)
- Gearing / margin lending
- Financial product class advice and general advice

Services Provided

- Wealth creation & Retirement planning
- Estate planning (in conjunction with your solicitor)
- Aged care advice
- SMSF, Superannuation and investment planning
- Budgeting and cash-flow advice
- Life, TPD, Trauma and Income Protection insurance
- Direct equities and gearing

How Advice Is Provided (My Process)

My advice process is designed to be clear and supportive at every stage:

- First, your current financial situation and goals are discussed.
- Tailored strategies are developed to help you achieve your objectives.
- You receive a comprehensive Statement of Advice (SoA) outlining my recommendations.
- All fees are explained up front, and your plan is implemented if you choose to proceed.
- We meet regularly to ensure your strategy stays aligned with your needs.