



## **Advisor Profile - So who exactly am I working with?**

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Your Adviser's name is Amor De Libasic. He has worked in the finance industry since 2009. Amor has a Bachelor of Commerce majoring in Finance and Economics from Sydney University, as well as a Masters Degree in Financial Planning from the University of New South Wales. In addition to this, Amor holds two Diplomas, a Diploma and an Advanced Diploma of Financial Planning.

Amor has dedicated himself to further education earning qualifications in Mortgage Broking and as a tax (financial) adviser.

Amor is a second-generation Financial Planner, who has worked in various capacities for the two largest banks in Australia. Amor is the Director of A De Libasic PTY LTD t/a Wealth Line Advisory Services.

A De Libasic PTY LTD t/a Wealth Line Advisory Services holds Australian Financial Services Licensee ('AFSL') Number 514156 and has authorised the creation and distribution of this Financial Services Guide or FSG Addendum.

# Financial Services Guide

Version 2 1<sup>st</sup> June 2023

Presented by:



**ACN: 616 642 329 ABN: 16 616 642 329**

**Australian Financial Services Licence: 514156**

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**"Wealth Line Advisory Services" is a registered Trading Name of A De Libasic PTY LTD (described from here as "Wealth Line Advisory Services") ACN: 616 642 329 ABN: 16 616 642 329 Australian Financial Services Licence: 514156 P:0416 552 064 E: amor@wealthline.com.au Address: 1 Ferry Rd Glebe NSW 2037**

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## What is a Financial Services Guide?

This Financial Services Guide ("FSG") is an important document which we are required to provide to you.

We would like to explain:

Who we are and how we can be contacted

Who is your Adviser

We have attached an addendum to the back of the Financial Services Guide showing who your adviser is.

The financial products and services we can offer

Our relationships with others and how these relationships could influence the advice we give you, or create potential for conflict of interest

How we, and any other relevant parties, are paid

Who you should contact if you have a complaint

This FSG includes an Adviser Profile that contains important information about your Adviser including details of their Adviser number, areas of advice and financial products they are authorised to provide to you.

Your Adviser will be acting as an Authorised Representative of Wealth Line Advisory Services. Wealth Line Advisory Services has authorised your Adviser to provide you with this Financial Services Guide.

### Not Independent

We receive commissions from insurance products which we recommend. This contributes to our revenue as a business and allows us to decrease the direct fee charged to our clients for insurance related advice. As a consequence of this we are not considered an independent, impartial or unbiased advice practice. Should this be of concern to you, please let us know so that we can refuse/rebate any relevant commissions relating to advice provided to you. Please note however that this may mean that we will need to apply a higher direct fee to work completed for you.

## Wealth Line Advisory Services – Our Background

Wealth Line Advisory Services prides itself on being a privately owned wealth management group. We have been operating since 2017.

We hold an Australian Financial Services license (AFSL) that allows us to provide:

- Strategically individualised financial advice that has been tailored to your needs, goals, objectives and personal circumstances.
- Financial products and services (Listed in this Financial Services Guide)

## **Qualifications & Ongoing Training**

All Wealth Line advisors have obtained at the very least a:

**Diploma in Financial Services Financial Planning**

**Degree in a related Field**

Your Adviser needs to meet industry training and continuing education requirements. This means your Adviser never stops studying and developing as a professional.

## **We will need to get to know you before we give you Advice...**

We will use a tool called a Fact Finder, to help us discover your goals and objectives and how they correlate with your personal circumstance.

We will research the financial products that you already own and educate you on how they work.

You have the right to choose what you disclose however non-disclosure may compromise the quality of the advice or mean that we are unable to provide you with advice.

You should read the warning in the Fact Find and Statement of Advice, before you proceed. Please be aware that in future dealings with us we may refer to the Statement of Advice as a (SoA).

## **Once we have got to know you what initial services are provided?**

- We will discuss and document your financial goals and objectives.
- We analyze your existing financial situation.
- We create strategies to help you reach your goals and objectives given your personal circumstance
- We give you a Statement of Advice. This is a written recommendation of our advice.

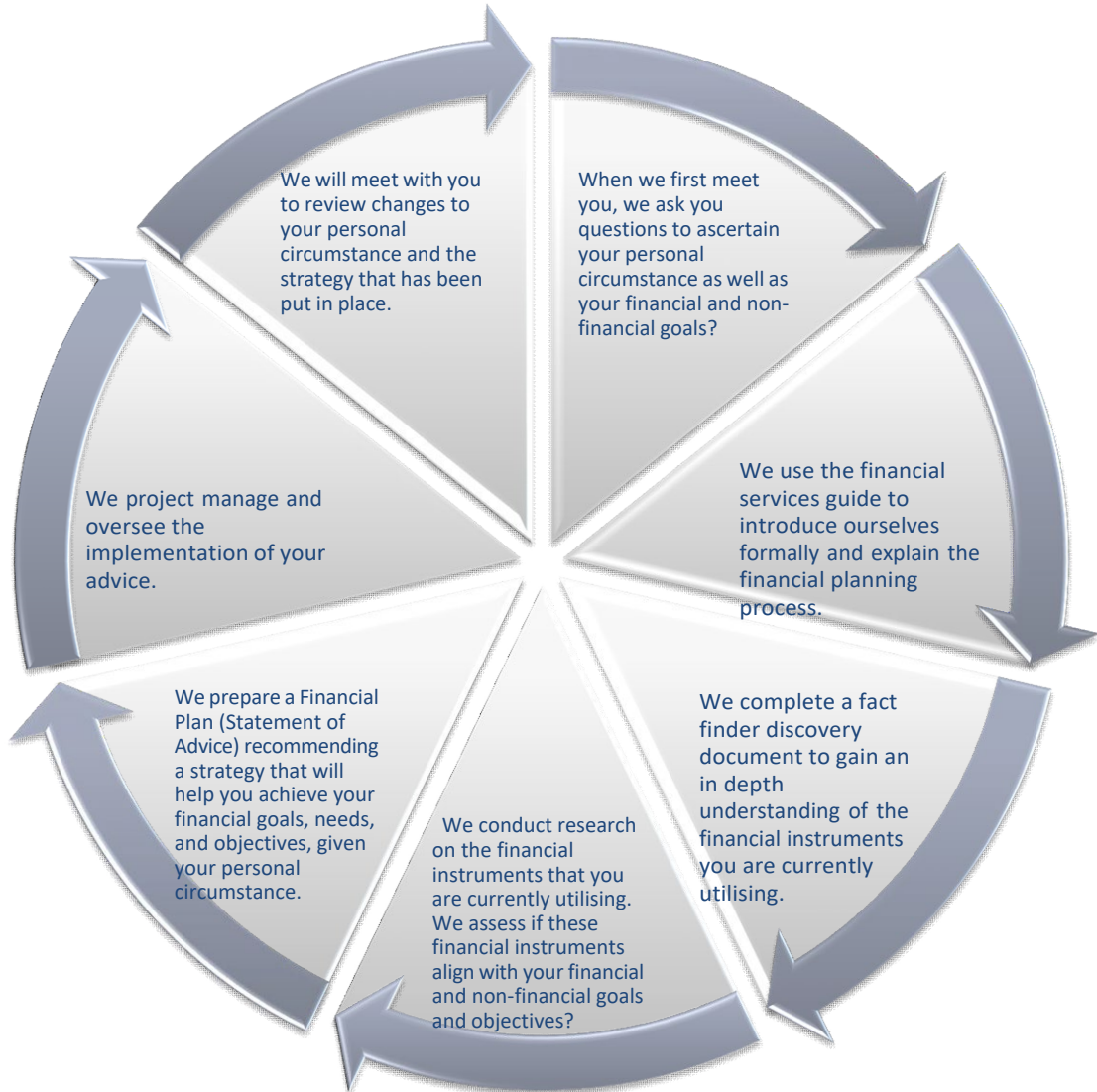
## **What should you know about any risks of financial products or strategies recommended?**

We will perform a Risk Profile Questionnaire with you to establish your tolerance and appetite for risk and return.

We will educate you on the risk and return relationship and other factors that influence this relationship.

If we make a product recommendation, the risks associated with the product will be disclosed in the Product Disclosure Statement.

## The Financial Planning Process



### **What information is maintained in your file and can you access this information?**

Your Financial Adviser will maintain:

- Your personal information
- Your needs and objectives
- Your current personal circumstance and financial circumstance
- File notes of discussions or changes to your personal circumstance

If you would like to see your file, your Financial Adviser can provide this on request.

### **How can you give instructions to your financial adviser about your financial products?**

By:

- Phone
- Email

### **Privacy Statement & The Privacy Act**

Wealth Line Advisory Services and your Financial Adviser are committed to complying with a privacy policy to protect the privacy and security of your personal information. Please ask your Financial Adviser if you wish to obtain a copy of our privacy policy.

We may need to pass your details to our employees or contractors who are currently travelling, working or residing overseas. These people may assist us in the preparation of documentation, calculations, projections, applications, or following up on outstanding requirements with financial institutions such as banks or insurance companies.

Our overseas staff or contractors may also assist us with software management.

We also store your information using storage mechanisms like Google and Dropbox, we are aware that these companies have servers overseas and will store your information overseas.

We may in the future choose to store in another cloud-based server. Where we retain your information and use that information in the future, we are obliged to seek your consent.

### **How do we protect your Privacy?**

We have systems and processes in place to protect your privacy.

We need to collect personal information and verify your identity to start a relationship and comply with the Anti-Money Laundering and Counter-Terrorism Finance Act.

## Documents you will receive if you proceed with our Advice...

You will receive a:

**Statement of Advice** – This will explain our advice as well as details of all fees, commissions and information including associations.

### **Product Disclosure Statement (PDS)**

You will receive a PDS, this contains information about the recommended financial product including the features, fees, benefits and risks associated with the financial product. The PDS is an important document which will help you make an informed decision on whether to acquire the relevant financial product.

After we have provided you with a Statement of Advice, we may need to provide further personal advice; this may be documented in a Statement of Advice or a Record of Advice (RoA). Where further advice is provided and there has been no significant change, we may give you a Record of Advice (RoA). If we provide further advice, it will be documented in a Record of Advice (RoA) which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided

## Approved Product List

Wealth Line Advisory Services maintains an approved product list, containing financial products.

A copy of the approved product list can be supplied to you upon request.

## What Can Wealth Line Advisory Services Advisers Offer?

Wealth Line Advisory Services Advisers can provide you with advice on the following:

- Wealth Creation
- Wealth Protection
- Financial planning
- Superannuation
- Direct ASX Listed Shares
- Retirement planning
- Estate planning
- Risk Insurance
- Basic deposit products
- Social security
- Managed Investments
- Gearing strategies
- Self-Managed Superannuation Funds
- Standard margin lending
- Asset allocation and management advice
- Ongoing advice and review services
- Government stocks and bonds

### **Ongoing services**

These services will be agreed with you as per the Ongoing Service Arrangement issued to you upon providing you with your initial Statement of Advice and each 12 months following this whilst you remain an ongoing advice client. It will be necessary to obtain your consent to remain an ongoing advice client every 12 months as well as consent to charge you fees for this service.

### **How will you pay for the services provided?**

All fees are payable to Wealth Line Advisory Services.

Wealthline advisers can only be paid by salary or non-commission related bonuses.

Prior to the commencement of any of the above services we will discuss the fees with you for putting together the advice and disclose the advice fee at the back of a document called a Fact Finder which you will have the opportunity to review before signing and proceeding with us.

Payment can be made for financial services provided to you by your Financial Adviser in the following ways:

- Plan Fee
- Implementation fees
- Fee for service
- Transaction fees
- Ongoing service fees

Your Financial Adviser will discuss and agree both the rate and method of payment with you before any financial services are provided. The fees will be based on the scope and complexity of advice and other services provided to you. They will either be an agreed fixed fee or a % based fee based on the value of your portfolio. You will be made aware both verbally, and in writing within the Statement of Advice of any costs to you before we implement any recommended strategy. The implementation of your plan may consist of a percentage fee, based on assets invested, or a flat fee, this is a fixed dollar amount.

As part of an Ongoing Service Program your Financial Adviser may charge a percentage fee, based on assets under management, or a flat fee, this is a fixed dollar amount. Your Adviser will explain all fees when presenting your Statement of Advice.

### **Commissions paid by the Product Provider**

We receive a one-off upfront commission when you take out an insurance policy that we have recommended. We also receive a monthly commission payment for as long as you continue to hold the policy. The commission will vary depending on the recommended product and will be documented in the SoA or RoA.

### **How does Wealth Line Advisory Services Pay Your Financial Adviser?**



Wealth Line Advisory Services may pay your Financial Adviser by any one-off, or a combination of the following methods:

- A Salary
- Bonuses
- Dividends

Wealth Line Advisory Services will retain 100% of the gross revenue received for the recommended financial services and products.

From this your Financial Adviser will receive a salary and may receive non-commission related bonuses.

All payments will be disclosed in the Statement of Advice and/or on requests.

### **Other benefits**

Some product providers may give Wealth Line Advisory Services or your Financial Adviser non-monetary benefits such as entertainment or sponsorship.

Wealth Line Advisory Services and your Financial Adviser maintain a Register in line with the Corporations act to document any alternative forms of payment received.

These registers are publicly available and must be provided within 7 days of the request.

All payments/benefits will be disclosed in the Statement of Advice and/or on request. We may receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received above \$100 will be maintained on a register which is available to you on request

### **Referral Fees We Pay**

If we receive a referral from a third party, we may pay the third party a referral fee or commission. This will be disclosed in your Statement of Advice.

All fees and commissions are subject to GST.

### **Referral Fees We Receive**

If we make a referral to a third party, we may receive a third-party referral fee or commission. This will be disclosed to you by the party to whom you have been referred.

All fees and commissions are subject to GST.

### What should you do if you have a complaint?

If you have any complaint, you should:

(1) Contact your Financial Adviser and tell them about your complaint.

(2) If you are unhappy with your Adviser's response or your Adviser has not responded within 3 working days, please send your complaint via mail, email or phone call to:

Wealth Line Advisory Services  
Complaints Resolution  
1 Ferry Rd Glebe NSW 2037 or email  
amor@wealthline.com.au  
0416 552 064

Wealth Line Advisory Services will endeavor to resolve your complaint as soon as possible.

(3) If your complaint has not been resolved by Wealth Line Advisory Services.

Then you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution which is free to consumers.

Australian Financial Complaints Authority  
GPO Box 3 Melbourne, VIC 3001  
e: info@afca.org.au  
p: 1800 931 678  
w: <https://www.afca.org.au/>

### Compensation Arrangements

Wealth Line Advisory Services holds a Professional Indemnity Insurance Policy with Quanta Insurance Group Pty LTD. The policy is underwritten by Certain Underwriters At Lloyd's, to cover activities under the Australian Financial Services Licence 514156.

The limit of the indemnity is \$2,500,000 for any one claim. The Professional Indemnity Insurance Policy held with Quanta Insurance Group PTY LTD satisfies the requirements for compensation arrangements under 912B of the Corporations Act 2001.

# Financial Services Guide

Version 2 – 1<sup>st</sup> June 2023

## Confirmation of Receipt

I confirm that I have been provided with a copy of Wealth Line Advisory Services Financial Services Guide dated 1<sup>st</sup> June 2023.

Client Declaration	You	Partner
Signature		
Name		
Date Received		