



# Financial Services Guide and Credit Guide - Part 2

Nexia Sydney Financial Solutions Pty Ltd

# Part 2 – (Adviser Profile) Craig Wilford

## Licensee

Nexia Sydney Financial Solutions Pty Ltd (ABN: 88 077 764 222 AFSL: 247 300)

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Part 2 (Adviser Profile) contains the following sections:

- Section 1 - About Your Adviser
- Section 2 - The Services I can Provide
- Section 3 - Fees and Charges
- Section 4 - Acknowledgement

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) and Credit Guide (CG) dated 19/06/2023 and should be read together with Part 1.

Part 2 sets out specific details about me as a Financial Adviser of Nexia Sydney Financial Solutions Pty Ltd ('NSFS'), and my employer.

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

## How to Contact me

**Phone:** 02 8264 0759

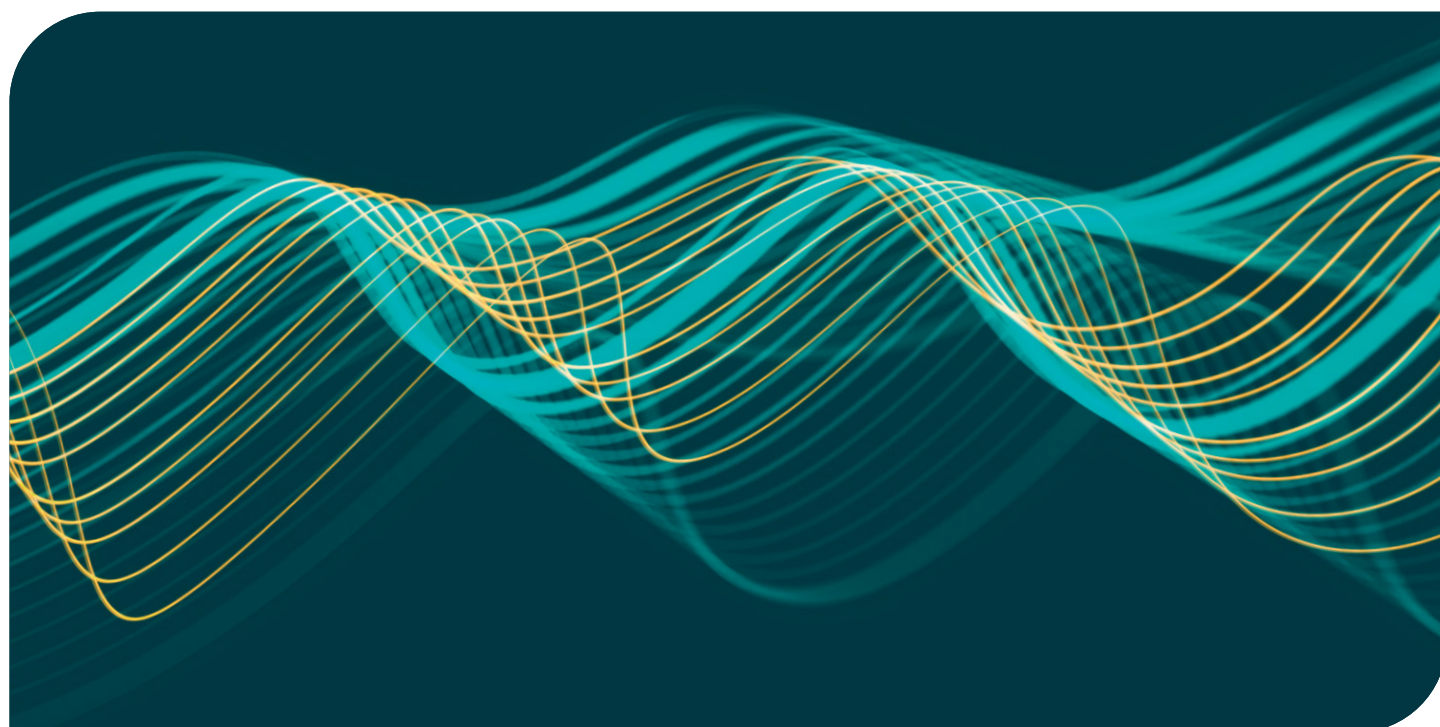
**Email:** [cwilford@nexiasydney.com.au](mailto:cwilford@nexiasydney.com.au)

### Practice details:

Level 22, 2 Market Street,  
SYDNEY NSW 2000

**Websites:** [www.nexia.com.au](http://www.nexia.com.au)

[www.nexia.com.au/nexia-sydney-financial-solutions-pty-ltd](http://www.nexia.com.au/nexia-sydney-financial-solutions-pty-ltd)



# Section 1

## Your Adviser - About Me

### Craig Wilford

My Financial Adviser number is 246208.

I am a Director of the Financial Services division at Nexia Sydney and have over 30 years' experience as an authorised financial planner, both here in Australia as well as the UK.

### What Qualifications and Professional Memberships Do I have?

- CERTIFIED FINANCIAL PLANNER ®
- Master of Taxation
- Bachelor of Business (Banking & Finance)
- Diploma of Financial Planning
- Advanced Certificate of Financial Planning (UK)

### Other Associations or Relationships

I have an association with Nexia Sydney Financial Solutions Pty Ltd as a Director. Fees and commissions are paid to Nexia Sydney Financial Solutions Pty Ltd.

### How can you Provide your Instructions to me?

You may provide instructions to me by using any of the contact details provided in the How to Contact Me section on the previous page.



# Section 2

## Services I can Provide

### The advice and services I can provide

I am authorised by Nexia Sydney Financial Solutions to provide general and personal advice and deal in financial products and financial services, including advice or services in the following areas:

- Life products – Investment life insurance products
- Life products – Life risk insurance products
- Superannuation
- Deposit products
- Debentures or bonds
- Interest in managed investment schemes
- Retirement savings accounts
- Securities
- Standard margin lending facilities
- Self-managed superannuation fund

### Advice and Services I am not Authorised to Provide?

I am not authorised by Nexia Sydney Financial Solutions to provide advice or services in the following areas:

- MDA services
- Derivatives
- Consumer credit advice and assistance

Please ask me if you would like a referral for these services.

# Section 3

## Fees and Charges

### How am I Paid for the Services I Provide?

All fees and commissions disclosed in this FSG and CG which are attributed to the services provided to you by me are paid to Nexia Sydney Financial Solutions.

I receive director fees and profit share as a director of Nexia Sydney Financial Solutions Pty Ltd as determined by that company as appropriate from time to time.

In addition, I receive a salary as an employee of Nexia Sydney Financial Solutions Pty Ltd.

### My 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:

**Recommendation:** For having a personalised financial plan (SoA) prepared, a plan preparation fee 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. On average, the fee for most clients would range between \$4,000 and \$7,000.

**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. On average, the fee for most clients would range between \$1,000 and \$4,000.

**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, an ongoing fee will be incurred that is reflective of the complexity of your overall portfolio, the amount of funds invested and the number of reviews you wish to instigate. On average the fee for most clients would range between \$7,000 and \$12,000 pa.

Where a placement fee and/or implementation fee is charged, I may rebate all or part of the initial commissions and/or ongoing commissions received from a product issuer, by way of an increase in your investment amount.

Where I receive an initial commission and/or ongoing commission amount, I may rebate all or part of the implementation and/or placement fee 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 Advice (RoA) and Product Disclosure Statements at the time of receiving any recommendation.

### What Amounts do my Employer and Other Related Entities Receive for Financial Services?

All fees, commissions and incentives are received by Nexia Sydney Financial Solutions.

### Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance, rather than 1%, could reduce your final return. You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask your financial adviser.

### To find out more

If you would like to find out more or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) [website](#) has a managed investment fee calculator to help you check out different fee options.

### What Other Benefits do I 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.

### Referral fees

I do not pay or receive referral fees to or from any other third party.

# Section 4

## Acknowledgement

### Acknowledgement – Adviser Copy (to be Retained on Client File)

I/We acknowledge that I was/we were provided with the Nexia Sydney Financial Solutions Financial Services Guide and Credit Guide Part 1 dated 19 June 2023 and Part 2 (Adviser Profile) dated 19 June 2023.

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 have sent a copy of the Nexia Financial Services Guide and Credit Guide Part 1 dated 19 June 2023 and Part 2 (Adviser Profile) dated 19 June 2023 as follows:

Sent to (Client name):

Sent on (Date):

Sent by (Name):

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