



# PART 2: ADVISER PROFILE

AARON WARD

18 February 2025

# 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).
- Contact and Acknowledgment (Section 4).

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 18 February 2025 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative of Watzdorf Nominees Pty. Ltd.

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

## **Watzdorf Nominees Pty. Ltd.**

**ACN** 131 322 846

holder of

**Australian Financial Services Licence (AFSL)**  
**Number** 505613

**35 Dequetteville Terrace**

**KENT TOWN SA 5067**

**Email:** mail@watzdorf.com.au

**Website:** www.watzdorf.com.au

# SECTION 1

## ABOUT YOUR ADVISER

### **WHO IS YOUR FINANCIAL ADVISER?**

Your Financial Adviser is Aaron Ward and WA & MK Watzdorf Pty. Ltd.

In this document, the terms “I”, “me”, “us”, “we” and “our” refer to Aaron Ward, WA & MK Watzdorf Pty. Ltd., and Watzdorf Financial Planning. The term “Representatives” refers generally to Watzdorf Nominees Pty. Ltd.'s Authorised Representatives.

My Authorised Representative number is 1310232 and the Corporate Authorised Representative number is 242417.

### **WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?**

I have spent over 5 years in administration and client service with Watzdorf Financial Planning and finished my Professional Year in 2024. As a Provisional Financial Adviser, I assisted financial advisers with ongoing support in client meetings and helped build tailored financial strategies that met each client's financial goals and needs. I continue to strengthen my knowledge, competency, and skills in the provision of effective and trusted financial advice while building professional relationships with clients.

### **WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?**

I hold a Graduate Diploma of Financial Planning and passed the Adviser Exam in April 2024. I am also an associate member of the Financial Advice Association Australia (FAAA).

### **DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?**

I have an association with WA & MK Watzdorf Pty. Ltd. (ABN: 61 063 847 549) as an employee and as de facto partner of the youngest daughter of the directors. Fees and commissions are paid to WA & MK Watzdorf Pty. Ltd. by Watzdorf Nominees Pty. Ltd. WA & MK Watzdorf Pty. Ltd. is also a Corporate Authorised Representative of Watzdorf Nominees Pty. Ltd. and is not a related company of Watzdorf Nominees Pty. Ltd. WA & MK Watzdorf Pty. Ltd.'s Authorised Representative number is 242417.

# SECTION 2

## THE SERVICES I PROVIDE

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

I am authorised by Watzdorf Nominees Pty. Ltd. to provide all the financial services covered by the licence of Watzdorf Nominees Pty. Ltd., specifically, 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.
- MDA services.
- Retirement savings account products.
- Securities (e.g. shares).
- Superannuation products.

Please ask me if you would like a referral for advice in relation to products not on the above list. If I receive a specific fee for this referral, it is disclosed below in *Section 3: Fees & 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*.

### MANAGED DISCRETIONARY ACCOUNT SERVICE

I may offer you a Managed Discretionary Account (MDA) Service to manage investments held through your nominated Platform or account(s) on your behalf, in accordance with an investment program agreed with you ("Investment Program"). The Investment Program will be documented in a SoA which will detail my advice and how it will assist you in meeting your objectives.

An MDA Service means I can transact on nominated account(s) without contacting you before each transaction. It is therefore important that you clearly understand how I will exercise the discretion and the limitations imposed. Watzdorf Nominees Pty. Ltd. impose certain limits on my discretionary services, however, you may tailor these services and

apply further limits if you require. I will discuss this with you before I make any such recommendations and these limits will be documented in the Investment Program that is included in your SoA.

The Investment Program complies with Division 3 of Part 7.7 of the Corporations Act, and will contain:

- Statements about the nature and scope of the discretions that I will be authorised and required to exercise under the MDA Service and any investment strategy that is to be applied in exercising those discretions.
- Information about any significant risks associated with the MDA Service.
- The basis on which I consider the MDA Service to be suitable for you.
- Warnings that the MDA service may not be suitable for you if you provide limited or inaccurate information relating to your relevant personal circumstances or if your relevant personal circumstances change.

### IMPORTANT INFORMATION AND RISKS TO UNDERSTAND BEFORE ACCEPTING AN MDA SERVICE

If you accept an MDA Service, I may make changes to the investments held through your nominated account(s) without your agreement, and without first consulting or notifying you. This presents a risk for you as you will not sign off each transaction before it is implemented.

To ensure the changes I make are appropriate for you I will only undertake transactions which are consistent with my understanding of your relevant personal circumstances and the Investment Program that is established for you.

In addition:

- You may cancel the MDA Service or request changes to the Investment Program at any time by first notifying me in writing.
- To protect your interests, Watzdorf Nominees Pty. Ltd. does not allow me to have authority to withdraw funds from the nominated account(s). Further, I am not authorised to transact funds held outside your nominated account(s) without your specific prior approval.
- As described above, Watzdorf Nominees Pty. Ltd. places certain limits on my discretionary services, such as:

- I am not permitted to trade on your nominated account(s) in an attempt to make short term gains. All investment decisions must be made with long term goals in mind.
- I am required to maintain your portfolio within a specified range for each asset class or as further restricted by you.  
These limits on my discretion will be described in more detail in your SoA.
- As I will be acting with discretion it is important that I understand your relevant personal circumstances, needs and objectives at all times. If they change at any time, you must inform me immediately otherwise the services I provide may not be appropriate or suitable for you.
- I will review annually the Investment Program and the suitability of an MDA Service in light of your financial circumstances, needs and objectives. The MDA Service does not include a custodial or depository service, as this is facilitated through your nominated account(s).

#### **HOW TO ACCEPT AN MDA SERVICE**

Should you wish to use my advisory services, I will provide you with a SoA which contains my recommendations to you and this may include a recommendation for you to use the MDA Service offered by Watzdorf Nominees Pty. Ltd.

If you choose to accept the MDA Service, you must first enter into an MDA Service agreement with Watzdorf Nominees Pty. Ltd. which is contained in your SoA by signing, amongst other documents which authorise me to transact on your nominated account(s), the *Authority to Proceed* attached to the SoA.

#### **WHO IS RESPONSIBLE FOR REVIEWING THE INVESTMENT PROGRAM?**

We are required to review your investment program to ensure that it remains suitable for you. This review must take place at least once every 13 months. I will contact you to arrange this review.

#### **DO YOU PROVIDE CUSTODIAL OR DEPOSITORY SERVICES FOR MY PORTFOLIO?**

We do not provide custodial or depository services. Your assets in the Regulated Platform are held by operator or custodian of the Regulated Platform. We will give the operator instructions in relation to the assets in your MDA service.

In addition:

- You may cancel the MDA service or request changes to the Investment Program at any time by first notifying me in writing.
- For direct share investments only, you may give me discretion to exercising any rights relating to the direct share investments in your portfolio (for example, corporate actions), which are also within my Watzdorf Nominees Pty. Ltd. authorisation. In all other circumstances, I will only act in accordance with your written instructions on how any rights relating to these products in your portfolio are to be exercised.
- To protect your interests, Watzdorf Nominees Pty. Ltd. does not allow me to have authority to withdraw funds from the nominated Asgard, BT Panorama or Netwealth account(s). Further, I am not authorised to transact funds held outside your nominated Asgard, BT Panorama or Netwealth account(s) without your specific prior approval.
- As described above, Watzdorf Nominees Pty. Ltd. places certain limits on my discretionary services, such as:
  - I am not permitted to trade on your nominated Asgard, BT Panorama or Netwealth account(s) in an attempt to make short term gains. All investment decisions must be made with long term goals in mind.
  - I am required to maintain your portfolio within a specified range for each asset class or as further restricted by you.

These limits on my discretion will be described in more detail in your SoA.

#### **PRIVACY STATEMENT**

In addition to the information provided in the *Watzdorf Nominees Pty. Ltd. Financial Services Guide 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 [www.watzdorf.com.au](http://www.watzdorf.com.au) and/or by calling us on (08) 8361 3368.

# SECTION 3

## FEES & 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 Watzdorf Nominees Pty. Ltd.

Watzdorf Nominees Pty. Ltd. receives all fees and commissions payable for the services we provide, and pays 100% of all the fees and commissions it receives to WA & MK Watzdorf Pty. Ltd. A proportion of all the fees and commissions WA & MK Watzdorf Pty. Ltd. receives per annum, up to \$56,000 per financial year, is payable to Watzdorf Nominees Pty. Ltd.

I receive a salary as an employee of WA & MK Watzdorf Pty. Ltd.

### 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. **Recommendation:** For having a personalised financial plan (SoA) prepared, a plan preparation fee (up to \$4,400) may be payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.
2. **Implementation:** I may charge an 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. \$3,300.
  - or
  - b. 60% of the first year's insurance premium received as commission.

3. **Ongoing Advice Service Arrangement:** If you choose to enter into an Ongoing Advice Service Arrangement (OASA) to ensure that your financial strategies and products remain appropriate to you, you may be charged an ongoing advice service fee of up to \$14,520 per person per annum depending on the total funds under management and complexity of our advice.

**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 WA & MK Watzdorf Pty. Ltd. trading as Watzdorf Financial Planning.

### FEES AND COSTS ASSOCIATED WITH YOUR MDA SERVICE

There is no additional fee if you chose to partake in our MDA service although there are costs relating to the management of the MDA which will be fully disclosed to you when the MDA is recommended. We offer the MDA service on a number of platforms with the details of all fees disclosed to you as part of your advice. Below is an indication of the types of costs that may be incurred:

TYPE OF FEE OR COST	HOW AND WHEN PAID
<b>Fees when your money moves in or out of the MDA</b>	
Establishment Fee (to open your investment)	Not applicable
Contribution Fee (on each amount contributed to your investment)	Not applicable
Withdrawal fee (on each amount you take out of your investment)	Not applicable
Exit fee (to close your investment)	Not applicable
<b>Management Costs</b>	
<b>The fees and costs for managing your investment</b>	
Platform Fee	Usually a % fee calculated daily and paid monthly in arrears
Expense Recovery Fee	The Expense Recovery Fee is calculated daily and paid monthly in arrears



Indirect Cost Ratio <sup>1</sup>	The costs incurred indirectly via investment in products such as ETFs and managed funds
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### Service Fees

Switching Fee (for changing investment options)	Not applicable
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1. Indirect Cost Ratios: where the portfolio includes investments such as managed funds, Exchange Traded Funds (ETFs), Real Estate Investment Trusts (REITs) or Listed Investment Companies (LICs), the issuers of these financial products may charge management costs (including performance fees) and transactional or operational costs. These indirect costs are deducted from the assets of the Portfolio (they are not charged to your account directly). You should refer to the relevant product disclosure document for full details on the fees and costs charged by any managed funds, ETFs or LICs held. The indirect costs associated with investing in these underlying securities is the ICR and is a percentage of the net asset value of the Portfolio. The ICR is an estimate based on the information publicly available to us (usually sourced from the relevant Product Disclosure Statement).

### EXAMPLE OF COSTS

#### EXAMPLE OF AN AVERAGE MDA PORTFOLIO OF \$50,000 WITH A CONTRIBUTION OF \$5,000 DURING THE YEAR INVESTED THROUGH

Establishment and/or Contribution Fee	Nil	For every additional \$5,000 you invest, you will be charged \$0
Management Costs	0.250% p.a.	You will be charged \$137.50 each year
Expense Recovery Fees	Applying a base fee of \$155 plus 0.03% p.a.	You will be charged \$171.50 each year
Indirect Cost Ratio	0.7566% p.a.	For the indirect costs associated with investing in the underlying assets of this type of portfolio you will be charged \$416.13 each year

Equals total cost	If you had an investment of \$50,000 at the beginning of the year and you invest an additional \$5,000 during that year, you would be charged total fees and costs of \$725.13
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\* This example assumes \$50,000 is invested for the entire year and \$5,000 is invested during the year and that the value of the investment is constant over the year.

### TRANSACTIONAL AND OPERATIONAL COSTS

You will be charged transaction costs when we buy or sell securities or managed funds within your portfolio. The table below outlines the costs that may apply.

You are able to view the transactions costs charged to your account in the trade advice confirmations that you receive post execution, transaction costs are a direct deduction from your account and fully transparent.

COST	AMOUNT	HOW AND WHEN PAID
In specie transfer fee	Nil	Not applicable
Brokerage	Between 0.10 to 0.20% per transaction plus a minimum charge between \$12.50 to \$25.00 per trade or transaction may apply	The cost is incurred when a trade is placed on your account
Buy/Sell Spreads	Up to 1.20%	A buy-sell spread is a fee to recover transaction cost incurred in relation to the sale and purchase of units in managed funds. It is retained by relevant fund to meet costs so that other investors in the fund do not pay the transaction costs of those entering and leaving the fund

### **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 by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

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 Watzdorf Nominees Pty. Ltd. or 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 ([www.moneysmart.gov.au](http://www.moneysmart.gov.au)) has a managed investment fee calculator to help you check out different fee options.

### **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. Benefits relating to support connected with our professional development (e.g. training or sponsorship to attend conferences) may exceed \$300. 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 a small charge.

# SECTION 4

## CONTACT & ACKNOWLEDGEMENT

### HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

YOUR FINANCIAL ADVISER	
Aaron Ward	PHONE: (08) 8361 3368
	MOBILE: 0418 757 596
	EMAIL: aaron@watzdorf.com.au
	WEBSITE: www.watzdorf.com.au
PRACTICE DETAILS	
WA & MK Watzdorf Pty. Ltd. T/A Watzdorf Financial Planning	PHONE: (08) 8361 3368
	EMAIL: mail@watzdorf.com.au
	WEBSITE: www.watzdorf.com.au





## ACKNOWLEDGEMENT – CLIENT COPY

I/We acknowledge that I was/we were provided with the *Watzdorf Nominees Pty. Ltd. Financial Services Guide Part 1* dated 18 February 2025 and *Watzdorf Nominees Pty. Ltd. Financial Services Guide Part 2 (Adviser Profile)* dated 18 February 2025.

### CLIENT ACKNOWLEDGEMENT

SIGNATURE

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DATE

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SIGNATURE

PRINT  
NAME

DATE

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

### FSG & ADVISER PROFILE MAILED

I confirm that I sent a copy of the *Watzdorf Nominees Pty. Ltd. Financial Services Guide Part 1* dated 18 February 2025 and *Watzdorf Nominees Pty. Ltd. Financial Services Guide Part 2 (Adviser Profile)* dated 18 February 2025 as follows:

SENT TO

SENT ON

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SENT BY

SENT TO

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## ACKNOWLEDGEMENT – ADVISER COPY (TO BE RETAINED ON FILE)

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**WATZDORF FINANCIAL PLANNING**



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KENT TOWN SA 5067**



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