



Financial Services Guide and Credit Guide

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)

Level 16, 1 Market Street SYDNEY NSW 2000

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Part 1 (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 & Acknowledgement (Section 4).

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 01 January 2021 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. I have also been authorised by Nexia Sydney Financial Solutions to distribute this FSG.

Nexia Sydney Financial Solutions

ABN 88 077 764 222

Holder of Australian Financial Services Licence

No. 247300 ('AFSL')

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Section 1 About your Adviser

Who is your Financial Adviser?

Your Financial Adviser is Craig Wilford of Nexia Sydney Financial Solutions Pty Ltd.

My Financial Adviser number is 000246208.

What Experience Does your Financial Adviser Have?

Craig Wilford is Director of the Financial Services division at Nexia Sydney. Craig has had over 25 years' experience as an authorised financial planner, both here in Australia as well as the UK.

What Qualifications and Professional Memberships Does your Financial Adviser Have?

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

Does your Financial Adviser Have any 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.



Section 3 The Services I Provide

What Areas is your Financial Adviser Authorised to Provide Advice on?

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

Are there any Services your Financial Adviser is 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
- Finance broking
- Consumer credit advice and assistance
- Strategic advice about consumer credit and consumer credit referrals

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

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 & Acknowledgement'.

Privacy Statement

In addition to the information provided in the Nexia Sydney Financial Solutions 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 [here](#) and/or by calling us on 02 8264 0715.

Section 4 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 Nexia Sydney Financial Solutions.

Nexia Sydney Financial Solutions receives all fees and commissions payable for the services we provide.

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.

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:

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 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?

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

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:

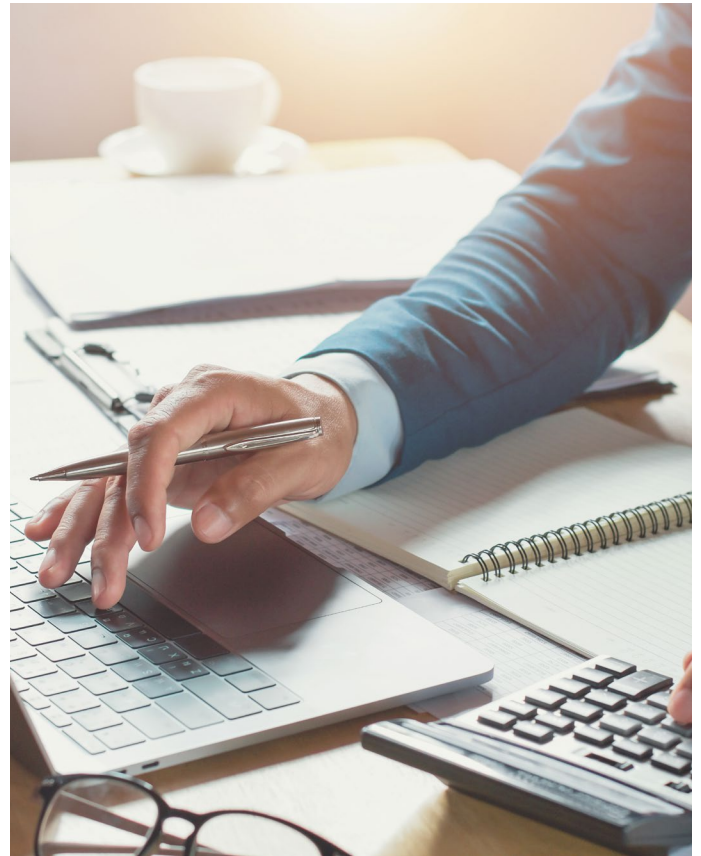
From time to time, we may accept alternative forms of remuneration from product providers or other parties (up to a value of \$300), such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit 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 a small charge.

What Fees do we Pay to Someone who Refers you to us?

We and Nexia pay no referral fees to any other third party.

Can we Receive Referral Fees?

We and Nexia will not receive referral fees from any third party.



Section 5 Contact & Acknowledgment

How to Contact your Financial Adviser

Craig Wilford Phone: 02 8264 0759
Your Financial Adviser: Email: cwilford@nexiasydney.com.au

Practice details: Phone: 02 9251 4600
Level 16, 1 Market Street, Fax: 02 9251 7138
SYDNEY NSW 2000 Website: www.nsfinancial.com.au
www.nexia.com.au

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 Part 1 dated 01 January 2021 and Part 2 (Adviser Profile) dated 01 January 2021.

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 Part 1 dated 01 January 2021 and Part 2 (Adviser Profile) dated 01 January 2021 as follows:

Sent to (Client name):

Sent on (Date):

Sent by (Name):

Nexia Sydney Financial Solutions Pty Ltd (ABN 88 077 764 222) Australian Financial Services Licence No. 247300 is an associated entity of Nexia Sydney Pty Ltd a firm of Chartered Accountants. It is affiliated with but separate from Nexia Australia Pty Ltd, which is a member of Nexia International, a worldwide network of accounting and consulting firms. Neither Nexia International nor Nexia Australia Pty Ltd, deliver services in its own name or otherwise. Nexia International Limited and the member of firms of the Nexia International network (including those members which trade under a name which includes NEXIA) are not part of a world wide partnership. The trademarks NEXIA INTERNATIONAL, NEXIA and the NEXIA logo are owned by Nexia International Limited and used under a licence.