benjamin king money wealth
FINANCIAL PLANNING AND WEALTH CREATION

Financial Services Guide

Part 2 (Advisor Profile)

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VIRIDIAN ADVISORY

About this document

This Viridian Advisory Pty Ltd Authorised Representatives Financial Services Guide (FSG) is made up of two documents:

- Financial Services Guide Part 1 (General), (**Part 1**); and
- Financial Services Guide Part 2 (Advisor Profile), (**Part 2**).

These documents should be read together. This document is Part 2.

Viridian Advisory Pty Ltd (**Viridian Advisory** or **Licensee**), ABN 34 605 438 042, holds Australian financial services licence (**AFSL**) number 476223 and has authorised the Corporate Authorised Representative (**the Practice**) and the individual Authorised Representative(s) (**Advisors**) identified in this Part 2 of the FSG to distribute this FSG to retail clients.

The licensee's contact details are:

Viridian Advisory Pty Ltd ABN 34 605 438 042
Australian Financial Services Licence 476223
Level 16, 55 Collins Street
Melbourne VIC 3000,
Phone: 1300 84 74 34
Email: enquiries@viridianadvisory.com.au
Website: viridianadvisory.com.au

This FSG provides you with important information about Viridian Advisory, its Corporate Authorised Representatives and individual Authorised Representatives, who will provide you with the financial services described in this FSG.

Part 1 of this FSG contains important information about:

- Viridian Advisory and the financial services that Viridian Advisory is licensed to provide,
- the process which Viridian Advisory and its Advisors follow to provide financial services,
- how Viridian Advisory, its Practices and their Advisors and associates are paid,
- any arrangements which may influence Viridian Advisory and its Advisors advice to you
- how Viridian Advisory and its Advisors protect your privacy, and
- who you can contact if you have a complaint or if you are not satisfied with the services or advice provided.

Part 2 of this FSG is the Advisor Profile and includes specific information about the Practice and their Advisors who may provide services to you. This Part 2 includes information about the services the Practice and their Advisors are authorised to provide on behalf of Viridian Advisory, the Advisor's experience, qualifications and professional memberships and more detailed information about how the Practice and Advisor are paid.

Financial Services Guide Part 2

Who is the Practice and your Advisor(s)?

The Practice is **Benjamin King Money Wealth Pty Ltd**, ABN 50 106 926 470, Authorised Representative number 328688, a Corporate Authorised Representative of Viridian Advisory.

Your Advisors are **Grant McWhinney**, Employee, Authorised Representative number 333637 and **Rikki Juzwin**, Employee, Authorised Representative number 1235156. Each Advisor is an Authorised Representative of Viridian Advisory.

In this document, the terms ‘I’, ‘me’, ‘us’, ‘we’ and ‘our’ refer to Benjamin King Money Wealth Pty Ltd Grant McWhinney and Rikki Juzwin. In this document, the term 'Advisor' refers generally to Viridian Advisory's individual Authorised Representatives and ‘the Practice’ refers to Corporate Authorised Representatives.

What experience, professional memberships and qualifications do your Advisors have?

Grant McWhinney
Authorised Representative number: 333637

Grant has extensive experience in the financial services industry and has the following qualifications and industry experience:

- Diploma of Financial Services (Financial Planning)
- Graduate Diploma of Business Administration
- Bachelor of Science
- SMSF accredited

Rikki Juzwin
Authorised Representative number: 1235156

Rikki has extensive experience in the financial services industry and has the following qualifications, professional membership and industry experience:

- Financial Advice Association Australia (FAAA)
- Certified Financial Planner (CFP)
- Advanced Diploma of Financial Planning
- Bachelor of Business (Financial Management and Marketing)
- SMSF accredited
- Aged Care accredited

Do your Advisors have any associations and relationships?

Grant McWhinney and Rikki Juzwin have an association with Benjamin King Money Wealth Pty Ltd (ABN 50 106 926 470) as employees. Fees and commissions are paid to Benjamin King Money Wealth Pty Ltd by Viridian Advisory. Benjamin King Money Wealth Pty Ltd is also a Corporate Authorised Representative of Viridian Advisory and is not a related company of Viridian Advisory. Benjamin King Money Wealth Pty Ltd, Authorised Representative number is 328688.

What areas are your Advisors authorised to provide advice on?

Benjamin King Money Wealth Pty Ltd is authorised by Viridian Advisory to provide financial product advice and to deal in financial products, in relation to retail or wholesale clients.

Grant McWhinney is authorised by Viridian Advisory to provide financial product advice and to deal in financial products, in relation to retail or wholesale clients, including in relation to the following financial products:

- basic and non-basic deposit and payment products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products
- interests in managed investment schemes (including investor directed portfolio services)
- retirement savings accounts
- securities and
- superannuation (including Self-Managed Superannuation Funds (SMSFs))

Rikki Juzwin is authorised by Viridian Advisory to provide financial product advice and to deal in financial products, in relation to retail or wholesale clients, including in relation to the following financial products:

- basic and non-basic deposit and payment products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products
- interests in managed investment schemes (including investor directed portfolio services)
- retirement savings accounts,
- securities
- superannuation (including Self-Managed Superannuation Funds (SMSFs)), and
- standard margin lending facilities (including structured investments)

When your Advisor provides these services to you, they will be providing financial product advice and dealing in the classes of financial products listed above as Authorised Representatives of Viridian Advisory (authorised under Viridian Advisory's AFSL number 476223). When your Advisor provides financial services, they will act for you and not for product issuers or other Viridian Group entities.

Are there any services your Advisors are not authorised to provide?

Grant McWhinney is not authorised to provide the following:

- derivatives (including warrants) and
- standard margin lending facilities (including structured investments).

Rikki Juzwin is not authorised to provide the following:

- derivatives (including warrants).

You can ask for a referral for any of these services. If we receive a specific fee for this referral, it will be explained below under the heading: 'Will your Advisor be paid when making a referral'. It may also be disclosed in an advice document such as a Statement of Advice (**SOA**) or Record of Advice (**ROA**), if I provide you with personal advice.

How can you provide instructions to us?

You may provide instructions to us by using any of the contact details provided in the Contact Us section.

Privacy Statement

In addition to the information provided in Part 1 of the FSG on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available on Viridians Advisory's website viridianadvisory.com.au.

Complaints handling

Please contact your Advisor to discuss your complaint. Our complaints handling process is outlined in more detail in Part 1 of this FSG.

How will your Advisor be paid for the services provided?

Grant McWhinney and Rikki Juzwin are employees of Benjamin King Money Wealth Pty Ltd. Benjamin King Money Wealth Pty Ltd pays its employees a salary plus superannuation. Benjamin King Money Wealth Pty Ltd also retains the discretion to give Advisors additional benefits which may be based on meeting professional or compliance standards and/or performance against financial or non-financial performance objectives. These additional benefits may be in the form of further payments (such as bonuses) or may be non-monetary benefits (such as opportunities to undertake further study).

We may also receive other benefits as detailed under the headings: 'Further details on remuneration and benefits' in Part 1 of the FSG.

What is your fee structure?

As part of detailed financial advice and financial services, there are costs to you at various stages of the process. Before making any recommendations, we will discuss and agree on the fees with you.

Initial Consultation Fee

We may, at our discretion, charge a non-refundable fee for the initial meeting.

- The fee is up to $550 (including GST) for a meeting of up to one hour.
- We will confirm and agree the fee with you before the meeting.
- Payment must be received prior to the meeting. If not paid, we may reschedule or cancel.

The initial meeting is intended to:

- understand your circumstances and objectives; and
- explain our services, advice process, and fees.

No personal financial advice or product recommendations will be provided at this initial meeting.

Financial Plan (SOA) Preparation Fee

This fee is for the preparation of your financial plan (which is formally captured in your SOA) and is determined based on the complexity of your circumstances, recommended strategies and the time taken to prepare the financial plan. These fees are calculated on an hourly basis and range from $350 to $550 per hour, with a typical Financial Plan Preparation Fee of up to $2,200 and $13,200 (incl. GST). Your SOA will outline other fees that may be applicable to you if you proceed with the implementation of the advice. These fees are generally taken out of your investment proceeds.

Implementation Fees

This fee is charged on implementation of the recommendations made in your SOA. The implementation / facilitation fee may be calculated based on a percentage of the value of your portfolio and/or a fixed dollar amount.

For example, if the value of your portfolio is $100,000, the maximum percentage-based fee payable for the year will be 1% or $1,000. Alternatively, it may be charged as a flat fee. The flat fee typically ranges between $550 and $5,500 (incl. GST) and is based on the complexity of the advice being implemented.

Advice Service Fees

We currently have two types of arrangements. Fixed Term Service Agreement (FTSA), a fixed contract for a period of up to 12 months, and Ongoing Fee Arrangement (OFA), an ongoing type of arrangement that can extend beyond 12 months.

The arrangement offered or applicable to you will depend on when your arrangement is entered into and will be clearly disclosed to you before you agree to any advice service fees.

Fixed Term Service Agreement Advice Fees

If you have already elected to receive advice services from your advisor under a Fixed Term Service Agreement prior to 30 June 2026, this fee will run for a period of up to 12 months, and the fee is applied based on the desired frequency of contact with your advisor and the complexity of your circumstances. These fees may be a fixed dollar amount (from $3,300 per 12-month period), and/or a percentage of your portfolio, and generally do not exceed fixed fee between 0.44% and 2.2%pa of the value of your portfolio. For example, if the value of your portfolio is $100,000 and a percentage advice fee of 1.5% applies, you will be charged an amount of up to $1,500 for a 12-month period.

Ongoing Fee Arrangement

The ongoing Adviser Service Fee reflects the professional, ongoing advice and personalised support we provide to help you stay on track with your financial goals.

Our proposed Ongoing Service Arrangement is agreed with you at the time we prepare your advice and is based on a number of factors including complexity, specialist advice needs and structure of portfolios, maintenance and strategy and the ongoing need for managing these to keep you on track.

These fees may be a fixed dollar amount (from $3,300 per 12-month period), and/or a percentage of your portfolio, and generally do not exceed fixed fee between 0.44% and 2.2%pa of the value of your portfolio. For example, if the value of your portfolio is $100,000 and a percentage advice fee of 1.5% applies, you will be charged an amount of up to $1,500 for a 12-month period.

Insurance Commission
We may also receive commissions if we provide advice about new or existing life insurance policies. Remuneration in relation to Life Insurance is set out in FSG Part 1.

One-off advice fees
If you receive one off or ad-hoc advice from us, we will charge a fee. These fees are calculated on an hourly basis and range from $350 to $550 per hour.

What amounts does your licensee and other related entities receive for financial services?

All advice fees and commissions are paid to Viridian Private Wealth Pty Ltd on behalf of Viridian Advisory.

Benjamin King Money Wealth Pty Ltd pays a licensee fee to Viridian Advisory to cover the administration, support and licensee services that Viridian Advisory provides. This arrangement allows Benjamin King Money Wealth Pty Ltd to maintain our authorisations to provide financial services and Benjamin King Money Wealth Pty Ltd to access Viridian Advisory's administration and support services. These payments are made by Benjamin King Money Wealth Pty Ltd and are not charged as a separate fee to you.

Under an arrangement with Viridian Advisory, up to 100% of the fees and commissions payable in connection with the financial products or services we provide are passed on to Benjamin King Money Wealth Pty Ltd. The fees and commissions payable in connection with our services are detailed above under the heading 'What is your fee structure?'.

Will your Advisor be paid when making a referral?

We may receive a payment for making a referral to an external party such as an accountant, mortgage broker or solicitor. Any amount payable will be disclosed in the SOA, or the Referral Form provided to you. This will be paid by the external specialist and will be at no additional cost to you. If you have been referred to us by an external party and you accept the services we provide, we may make a payment to the external party for that referral. Any amount payable will be disclosed to you. This will be paid by us to the external party and will be at no additional cost to you.

How can you contact us?

Your Financial Advisors can be contacted:

Name: Grant McWhinney	**Phone:** 03 9098 4255	**Email**: grantm@bkmwealth.com.au
Name: Rikki Juzwin	**Phone:** 03 9098 4234	**Email**: rikkij@bkmwealth.com.au

Practice details:
Benjamin King Money Wealth Pty Ltd

Address:	Level 5 | 47 Blazey Street Richmond VIC 3121
Phone:	03 9813 4711
Email:	administration@bkmwealth.com.au
Website:	www.bkmwealth.com.au
Postal Address:	PO Box 2307 Richmond VIC 3121