allegra

Making the complex simple and the simple compelling

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Website Disclosure Information

This guide outlines the products and services that Allegra Wealth Pty Ltd ('Allegra Wealth') is authorised to provide under its Australian Financial Services Licence ('AFSL').

It is to assist you in deciding whether to use our services.

The purpose is to provide you with information on:

* Who we are and how we can be contacted

* The services and types of products we are authorised to provide

* How we are remunerated and any potential conflicts of interest

* Who to contact if you have a complaint

* Our privacy policy

What other documents might I receive from Allegra?

If you choose to use our services you will receive a Statement of Advice ('SoA') whenever we provide you with advice that takes into account your objectives, financial situation and needs. The SoA will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of advice.

If you receive additional ongoing financial advice from us and a SoA isn't provided to you, we will record details of that advice in a Record of Advice ('RoA') document. A RoA is similar to a SoA in that it captures the personal advice that your adviser provides, however the adviser retains the RoA. You can request a copy of the RoA for up to seven years after the advice has been given. You will receive a further SoA if the advice or your circumstances have materially changed.

If we recommend a specific financial product, we will provide you with a Product Disclosure Statement ('PDS') from the product provider. The PDS contains information about the product that will help you make an informed decision in relation to the acquisition of that product.

Who is Allegra?

Allegra Wealth Pty Ltd is wholly owned by Grant Alleyn and Mitch Webster.

Grant is the responsible manager for the Licence, and there are no external or institutional ownership or influence of Allegra.

Allegra was established in 2012 to offer proactive, fee-based advice to clients seeking a close working relationship with their adviser.

Our current clients include self-funded retirees, professionals, senior executives, business owners, religious congregations and Not-for-Profit organisations. We provide objective, strategic advice to our clients for an annual retainer.

Not Independent: Allegra is not considered independent, impartial, or unbiased within the meaning of the Corporations Act as we receive a small amount of commissions on life risk products that are not fully rebated to clients (or they are unable to be rebated).

Who will be providing the financial service to you?

Your adviser**, Mitch Webster**, is an employee and representative of Allegra Wealth Pty Ltd.

Mitch is a Financial Planner and has a Bachelor of Finance (majoring in Financial Planning & Financial Services).

Allegra Wealth Pty Ltd is responsible to you for any advisory services provided.

Allegra Wealth Pty Ltd holds an Australian Financial Services Licence ('AFSL') issued by the Australian Securities and Investment Commission ('ASIC'). The Licence Number is 420125.

Our Products and Services

Services offered or arranged by us include:

- Strategic advice including modelling to help you achieve your financial goals
- Advice on structuring your investments, including superannuation, for maximum tax effectiveness and asset protection
- Regular review of your strategies and portfolio to maximise the probability of you achieving your objectives
- Facilitating access and implementation of listed and unlisted investments
- Administration of, and reporting on, your investments including performance and asset allocation
- Estate planning and life insurance advice
- Business succession and retirement planning

Products that we provide in relation to the above services include:

- Deposit products
- Government debentures, stocks or bonds
- Retail and wholesale managed investment schemes
- Securities
- Superannuation & retirement income stream products
- Self-Managed Super Funds
- Investment Life Insurance Products and Life Risk products
- Business Insurance Products

Allegra Wealth maintains an Approved Product List that is primarily constructed on external research and provides access to an extensive range of investment and insurance products.

The Approved Product List is continually reviewed and updated to offer efficient and effective investment solutions for our clients.

Do you have any relationships that might influence the advice?

Allegra Wealth is wholly owned by entities associated with Grant Alleyn and Mitchell Webster. Allegra Wealth holds its own AFSL, providing a strong likelihood that there will be no commercial external influences on the advice you receive.

Where Allegra Wealth has a personal interest or association that might reasonably be expected to influence the advice, this will be disclosed to you at the time the advice is provided to you.

Are there any limitations to your advice?

We only advise and deal in products that are listed on our Approved Product List.

As there may be other products and services that could be suitable, you should observe any warnings and consider any significant risks contained in our advice prior to implementing any of our recommendations.

For us to give you the most appropriate advice possible, you will need to provide us with details of your personal objectives, financial situation and other relevant information.

You may choose not to provide this information and limit the scope of the advice provided by us. You then need to be aware of the risk that the advice we may give may not take your entire situation into account.

How will I pay for the services provided?

Upfront Fees:

Allegra has the discretion to charge an upfront fee (from $550 incl GST) for an initial meeting.

If you choose to become a client and enter our ongoing service arrangement, these fees may be waived.

Ongoing Fees:

Allegra prefers a fee schedule that is fully disclosed and completely transparent. The basis for this schedule will be fully explained to you and takes into account:

- Your chosen service schedule
- The investment solution and strategies chosen
- The size and number of portfolios
- The complexity of the advice

Using this methodology, all clients are priced using the Allegra Fee Calculator to ensure consistency and fairness. Allegra does not wish to be all things to all people, so every fee has a base fee to ensure that we can commit to providing you with personalised service.

Our client relationship underpins the service agreement and the size of funds invested is not the driver of the fees.

Allegra has a preference of collecting fees for our service:

- on a quarterly basis via direct debit from your bank account, or
- from the investment portfolio directly

This fee is charged for a minimum of 12 months and can be cancelled at any time with a maximum of 3 months' notice (after the first 12 months) i.e will be cancelled in the financial quarter prior unless otherwise agreed.

We will explain the fees associated with a particular product or service in their entirety in the Statement of Advice (SoA) provided to you. This will contain details of our fees and any payments that may be made to us by product issuers, including:

- Brokerage for transactions of securities listed on the Australian Stock Exchange
- Commission paid to us by financial product issuers out of their fees, for so long as you hold the product or change adviser

Typical examples of our fees

Advice - Upfront Fee	We do not charge upfront advice fees nor are there entry fees on any recommended products.
Advice - Annual Fee for Service	**From $6,400 (incl GST)**. Individual circumstances will determine the annual fee which is calculated using an Allegra fee calcualtor to ensure fee consistency. Every client engagament is for a minimum of one year. We do not offer one-off advice. The fee would most often be collected as a quarterly direct debit from the clients nominated bank account. This fee could be lower if we collect an agreed fee through a product and/or commission from an insurance policy. Any income we receive form these third parties acts as a credit in determining the annual service fee.
Pre-existing arrangements	For clients who have existing investments and/or insurances which we decide to retain, if those investments and/or insurances have income payable to Allegra these are credited to your annual fee for service as above.
Insurance only advice	For insurance only advice, and any subsequent implementation, we charge a minimum upfront fee of **$1,650 (incl GST)** per advice document.
Commission for Life Insurance products	An initial commission of between 0% and 60% of the first years premium and then on-going commission of between 0% and 40% of the annual premium paid. Our preference, if available, is to rebate all commissions for ongoing annual fee clients.

Alternative forms of remuneration

If Allegra Wealth, a related entity or an adviser receives alternative benefits from product issuers, except for minor benefits of less than $300 in value, the benefit will be noted in an Alternative Form of Remuneration Register. A copy of this Register will be made available on request.

Do we have adequate compensation arrangements?

Allegra Wealth has put in place Professional Indemnity Insurance cover that we believe meets the requirements of s912B of the Corporations Act.

This would provide compensation to persons who successfully claim for losses suffered due to breaches of licensee obligations by representatives of Allegra Wealth.

If you have any complaints?

Allegra is committed to providing a high standard of client service. This includes being completely transparent in the way in which we charge for our services and being proactive with important information which may assist you with decision making throughout our relationship.

Should you feel less than satisfied with the service you receive, we will ensure that we take your concern seriously and ask that you notify us immediately to have the issue resolved.

Your complaint may be lodged either verbally or in writing and should be initially raised with your adviser.

If you are not satisfied with how your complaint was handled, we must direct your concerns to the Australian Financial Complaints Authority (AFCA), a service for which we are a member, within 30 days.

AFCA contact details:

GPO Box 3, Melbourne VIC 3001

Tel: 1800 931 678

Email: info@afca.org.au

www.afca.org.au

Privacy Policy

We maintain details of your personal information, as well as a record of the advice given to you. We will protect your personal information and will only disclose it to other professional advisers and organisations that provide services on our behalf or on your behalf, as required by law; or if you consent.

Privacy Policy

Introduction

We maintain details of your personal information, as well as a record of the advice given to you. We will protect your personal information and will only disclose it to other professional advisers and organisations that provide services on our behalf or on your behalf, as required by law; or if you consent.

At Allegra Wealth Pty Ltd, we are committed to protecting your privacy in accordance with the Privacy Act 1998 (Cth). This document describes our current policies and practices in relation to the handling and use of personal information.

Policy

What information do we collect and how do we use it?

When we advise you about your financial affairs, we ask you for the information we need to understand your financial situation, needs and objectives. This information may include, but not limited to, basic personal details (e.g. names, postal address, contact numbers and dates of birth), employment details, financial details such as your tax file number, current superannuation and investment portfolios, insurance policies, and your goals going forward.

We provide any information that the fund managers or insurers whom we deal with on your behalf need to implement your investment and insurance strategies. We also use your information to send you requested product information and promotional material and to enable us to manage your ongoing requirements, e.g. further investments, and our relationship with you, e.g. invoicing, client surveys etc.

We may occasionally notify you about new services and special offers, events or articles we think will be of interest to you. We may send you regular updates by email or by post on investment and insurance matters. If you would rather not receive this information, email or write to us.

We may use your information internally to help us improve our services and help resolve any problems.

What if you don't provide some information to us?

We can only fully advise you if we have all relevant information. In the event you do not wish to provide us with certain information it will limit the extent of advice we can provide and facilitate on your behalf.

How do we hold and protect your information?

We strive to maintain the reliability, accuracy, completeness and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements.

We hold the majority of information we collect from you through a secure on-line system called Xplan. We ensure that your information is safe by regular analysis of the Xplan security procedures. Xplan is one of the major software suppliers for the Financial Planning industry.

We also have an administrative outsourced arrangement with an Australian owned company called 5ELK. We have a full-time support person (who is based in the Philippines) who assists with client administration work. 5ELK ensure that client data is protected through the strong security protocols they have in place.

We may store your information in the cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country your information may be held. If your information is stored in this way, disclosures may occur in countries other than those listed. Overseas organisations may be required to disclose information we share with them under a foreign law. In those instances, we will not be responsible for that disclosure.

We will not send personal information to recipients outside of Australia unless:

- we have taken reasonable steps to ensure that the recipient does not breach the Privacy Act and the Australian Privacy Principles.
- the recipient is subject to an information privacy scheme similar to the Privacy Act; or
- the individual has consented to the disclosure.

Will we disclose the information we collect to anyone?

We do not sell, trade, or rent your personal information to others or overseas entities.

However, we may be required to provide your information to others by law or under some unusual other circumstances which the Privacy Act permits.

How can you check, update or change the information we are holding?

Upon receipt of your written request and enough information to allow us to identify the information, we will disclose to you the personal information we hold about you. We will also correct, amend or delete any personal information that we agree is inaccurate.

If you wish to access or correct your personal information, please contact Allegra Wealth as follows:

Post: PO Box 3528 Manuka ACT 2603

Phone: (02) 6273 8821

Email: Grant Alleyn at grant@allegrawealth.com.au.

We do not charge for receiving a request for access to personal information or for complying with a correction request.

Your consent

By asking us to assist with your investment and insurance needs, you consent to the collection and use of the information you have provided to us for the purposes described above.

Tell us what you think

We welcome your questions and comments about privacy. If you have any concerns or complaints, please contact Grant Alleyn, at Allegra Wealth by post (PO Box 3528 Manuka ACT 2603) or phone (02 6273 8821).