

Adviser Profile – Ryan Baker

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<i>Introduction</i>	My name is Ryan Baker and I am an Authorised Representative of Wealth Today Pty Ltd.
<i>My educational qualifications and experience</i>	Diploma of Financial Services (Financial Planning) Deakin University & Kaplan Diploma of Business Perth Institute of Business and Technology (PIBT) AFA Membership from July 2018 (voting member) - member number 246129
<i>The advice and products I can offer you</i>	<p>I am authorised by Wealth Today under its AFSL to provide financial product advice for and deal in the following classes of financial products:</p> <ul style="list-style-type: none">• Basic and non-basic deposit products• Debentures, stocks and or bonds issued or proposed to be issued by a government.• Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company• Interests in managed investment schemes including investor directed portfolio services.• Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997)• Superannuation
<i>How my company and I are paid</i>	<p>Wealth Today initially receives all fees received from my clients and product providers and distributes them to me or my company after their fees and other expenses are deducted. Wealth Today generally retains a percentage of fees paid under its arrangements with me or my company. These may vary and will be disclosed in advice documents such as a Statement of Advice or Record of Advice.</p> <p>For details of other possible benefits, please refer to the FSG and/or Advice Documents. All fees and commissions outlined below are inclusive of GST.</p>
<i>Advice preparation</i>	You may be charged a Statement of Advice preparation fee depending on the complexity and the time spent, our minimum fee is \$1100 and may be higher depending on the complexity of your situation and the advice. Any fee for service must be paid within seven (7) days of the date of the tax invoice issued to you.
<i>Implementation</i>	<p>Your Client Declaration will detail all Implementation Fees and will be signed by you, before any work is carried out.</p> <p>If you elect to proceed with our advice an implementation fee will apply and the advice preparation fee may be waived or offset. The fee will vary depending on the complexity of the work involved but ranges from \$990 to \$11,000. Average implementation fees where the advice preparation fee has been waived ranges from \$2,200 to \$4,400.</p>
<i>Pre-existing arrangements</i>	For existing clients already in an established commission arrangement, we may receive commission on investment products or margin lending products held. For investment products the relevant product issuer will pay initial commission between 0% and 10% and ongoing commission between 0% and 1% of the value of your investments for as long as you hold the product. For margin loans the relevant product issuer will pay an ongoing commission between 0% and 0.88% of the outstanding loan balance. Commissions are paid to us by the product provider and are not an additional cost to you.

<i>Insurance products</i>	<p>My company or I may receive up-front commission of up to 80% (exclusive of GST) of your first annual insurance premium for arranging your cover. This amount is reduced to up to 70% from 1 January 2019, and further reduced to up to 60% from 1 January 2020. In addition, my company or I may receive, after the first year, an ongoing annual commission of up to 20% (exclusive of GST) of your annual insurance premium. Note that where commissions are the same for initial upfront and ongoing annual commission (i.e. level commissions) the above commission caps do not apply.</p> <p>These commission payments are made by the relevant product issuers and are not an additional cost to you.</p>
<i>Ongoing fee for advice</i>	<p>If you elect to pay a fee for access to services involved in the ongoing review of your financial planning strategy, the ongoing fee is based on the complexity of ongoing advice and the services provided.</p> <p>The ongoing advice fee will be based on the level of services made available to you and the complexity of the advice. Complex advice requirements include the use of trusts and ownership structures, overseas assets or incomes, executive options or multiple investment entities. The frequency that review services are made available to you will also impact on the fee charged.</p> <p>For clients with less than \$50,000 in funds invested we charge an ongoing fee of 1.10% of your account balance. This is reviewed yearly and once above \$50,000 we will discuss a flat dollar ongoing fee option for you. Our flat dollar ongoing fee ranges from \$990 per annum to \$11,000 per annum for more complex cases. Our average ongoing fee would range from \$1,320 to \$2,200 pa. The change over from a percentage-based fee to a flat dollar ongoing fee is not automatic and will be discussed at a review with you for acceptance prior to the change being made.</p>
<i>Ad hoc advice</i>	<p>FEE FOR SERVICE</p> <p>My/our hourly fee rate is \$198 per hour inclusive of GST.</p>
<i>Other Benefits, interest or associations</i>	<p>Should we believe that as part of our advice process you could benefit from the services of an accountant, finance broker or solicitor we have referral arrangements in place where we are happy to provide you with their details. We do not receive any fees, payments, commission or incentives for referring clients and do this in your best interests. There is no obligation on your part to proceed or take up additional services provided by third parties.</p>
<i>How to find me</i>	<p>If you would like to make an interview time to discuss your financial needs and objectives in more detail, please contact me on 0450 900 436 or via email at ryan@spgwealth.com.au</p>

This document, the Adviser Profile, should be read in conjunction with the Wealth Today Pty Ltd Financial Services Guide (FSG).

Distribution of this Adviser Profile by the Authorised Representative/Adviser has been approved by Wealth Today Pty Ltd.

Wealth Today Pty Ltd
ABN 62 133 393 263 | AFSL 340289

Sydney
Head Office
Level 11, 95 Pitt St
Sydney NSW 2000
T 02 9248 0422

Melbourne
Ground Floor
99 King Street
Melbourne VIC 3000
T 03 9248 6001

Perth
First Floor
144 Northwood Street
West Leederville WA 6007
T 08 9388 4760