Viridian Select Pty Ltd Authorised Representatives

Financial Services Guide

Part 2 (Advisor Profile)

Issue date: 1 October 2021
Version: 3.1

About this document

This Viridian Select 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**).

The FSG is comprised of Part 1 and Part 2 and these documents should be read together. This document is Part 2.

Viridian Select Pty Ltd (**Viridian Select** or **Licensee**), ABN 41 621 447 345, holds Australian financial services licence (**AFSL**) number 515 762 and has authorised the Corporate Authorised Representative and the individual Authorised Representative(s) identified in this Part 2 of the FSG to distribute this FSG to retail clients.

The licensee's contact details are:

Viridian Select Pty Ltd
ABN 41 621 447 345
Australian Financial Services Licence 515762
Level 17, 120 Collins Street
Melbourne VIC 3000,

Phone: 1300 84 74 34
Email: enquiries@viridianselect.com.au
Website: viridianselect.com.au

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

Part 1 of this FSG contains important information about:

- Viridian Select and the financial services that Viridian Select is authorised to provide
- the process which Viridian Select and its Advisors follow to provide financial services
- how Viridian Select and its Advisors and associates are paid
- any arrangements which may influence Viridian Select and its Advisors advice to you
- how Viridian Select 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 Corporate Authorised Representative and individual Authorised Representative Advisors who may provide services to you. This Part 2 includes information about the services your Corporate Authorised Representative and Advisor are authorised to provide on behalf of Viridian Select, the Advisor’s experience, qualifications and professional memberships and more detailed information about how your Corporate Authorised Representative and Advisor are paid.

Who are your Advisors?

Your Advisors are Benjamin King Money Wealth Pty Ltd, ABN (50 106 926 470), 328688 a Corporate Authorised Representative of Viridian Select, and Grant McWhinney, 333637. Each Advisor is an Authorised Representative of Viridian Select.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Benjamin King Money Wealth Pty Ltd and Grant McWhinney. In this document, the term 'Advisor' refers generally to Viridian Select's individual Authorised Representatives and 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, professional memberships and industry experience:

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

Do your Advisors have any associations and relationships?

Grant McWhinney has an association with Benjamin King Money Wealth Pty Ltd (ABN 50 106 926 470) as an employee. Fees and commissions are paid to Benjamin King Money Wealth Pty Ltd by Viridian Select. Benjamin King Money Wealth Pty Ltd is also a Corporate Authorised Representative of Viridian Select and is not a related company of Viridian Select. 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 Select to provide financial product advice and to deal in financial products, in relation to retail or wholesale clients.

Grant McWhinney is authorised by Viridian Select 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
- superannuation (including Self-Managed Superannuation Funds (SMSFs))
- securities

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 Select (authorised under Viridian Select's AFSL number 515 762). 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 financial Advisors are not authorised to provide?

Grant McWhinney is not authorised to provide the following:

- derivatives (including warrants)
- MDA services

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 financial Advisor be paid when making a referral'. It will 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 Viridian Select's website viridianselect.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 financial Advisor be paid for the services provided?

Grant McWhinney is an employee 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 below under the headings: 'What other benefits do your financial Advisors receive?' and 'Will your financial Advisor be paid when making a referral?'

What is your financial 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 the fees with you.

Advice Fees
We charge fees for the preparation and presentation of our advice. These fees are based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice for you. As a guide our Advice Fees for the preparation of a Statement of Advice range between $2,200 and $11,000 (incl. GST) and vary depending on whether or not you agree to implement our advice. Advice Fees will be detailed in full in your SOA or ROA.

Implementation Fees
We may charge fees for the implementation of our advice or for arranging transactions on your behalf without advice (such as when we provide an 'execution only' service). Implementation Fees are based on your individual circumstances, the complexity involved in your situation and the value of your portfolio. The Implementation Fees will generally be between $550 and $2,200 (incl. GST) and will be charged after we provide our implementation or transaction services. We will discuss these fees with you and gain your agreement to the fees before we provide you with our services. Implementation Fees will be detailed in full in your SOA or ROA.

Fixed Term Service Agreement Advice Fees
If you elect to receive advice services from your advisor, we will agree to the arrangements with you via a Fixed Term Service Agreement for a period of up to 12 months. Fees to provide advice services will generally be a fixed fee between 0.44% and 1.10% per 12 month period(incl. GST) of the value of the funds under advice based on the complexity, number of contacts during the year and time required. Fees will be agreed with you and you may generally choose to pay the Fixed Term Service Agreement Advice Fee annually or monthly.

Infinity Asset Management (only where you are recommended or use this product)
A separate fee is charged by IAM in relation to SMA services. This fee is a percentage of your portfolio and generally will not exceed 0.275% p.a. (incl. GST), calculated on the average daily balance for the month of your portfolio. For example, if the average daily balance of your SMA portfolio for each month in a year is $100,000, you will be charged an amount of up to $23 for each month, or up to $275 over a 12 month period. This will be in addition to any other fees agreed via a Fixed Term Service Agreement.

We may also receive the following 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.

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

Benjamin King Money Wealth Pty Ltd employs the Individual Authorised Representatives.

Benjamin King Money Wealth Pty Ltd pays a licensee fee to Viridian Select to cover the administration, support and licensee services that Viridian Select provides to it. This arrangement allows Benjamin King Money Wealth Pty Ltd to maintain our authorisations to provide financial services and allows Benjamin King Money Wealth Pty Ltd to access Viridian Select'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 Select, up to 100% of the fees and commissions payable in connection with the financial products or services we provide are collected by Viridian Select and passed on to Benjamin King Money Wealth (except Separately Managed Account (**SMA**) service fees which are paid to IAM and referral fees which may be paid directly to us). The fees and commissions payable in connection with our services are detailed above under the heading 'What is your financial fee structure?'.

Benjamin King Money Wealth Pty Ltd is also owned by its employees and DFK Benjamin King Money Pty Ltd and its employees. These shareholdings entitle Benjamin King Money Wealth Pty Ltd employees and DFK Benjamin King Money Pty Ltd employees to corresponding percentages of the annual profits generated by Benjamin King Money Wealth Pty Ltd.

What other benefits do your financial Advisors receive?

In addition to the remuneration detailed above, we may also receive 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).

Will your financial 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:

Grant McWhinney:
Phone: 03 9098 4255
Email: grantm@bkmwealth.com.au

Practice details:

Benjamin King Money Wealth Pty Ltd

Address:	Level 3 | 689 Burke Road Camberwell VIC 3124
Phone:	03 9813 4711
Email:	administration@bkmwealth.com.au
Website:	www.bkmwealth.com.au
Postal Address:	PO Box 1163 Camberwell VIC 3124