

# Adviser Profile

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This adviser profile is a summary about me and should be read in conjunction with my Licensee Financial Services Guide. My profile sets out my contact details, professional details, the services and products I provide and how I am paid.

Ben Charles Taylor Wauchope | AR number 467194  
Wealth Health Advice Pty Ltd T/A Wealth Health Co |  
CAR number 1296253

ABN 36 658 086 965

Address: 902A Albany Hwy, East Victoria Park WA 6101

Postal: 902A Albany Highway, East Victoria Park WA 6101

Phone: 0477 008 502

Email: ben@wealthhealthco.com.au

Your advisers are authorised representatives of Cobalt Advisers Pty Ltd.

## About Me

### My qualifications:

- Bachelor of Commerce
- Advance Diploma in Financial Planning
- Diploma of Financial Planning
- Certificate of Self-Managed Superannuation Funds
- Certificate of Margin Lending

### Products I can offer you:

I am authorised to provide personal and/or general advice on and deal in the following financial products:

- Basic deposit products
- Government debentures, stocks and bonds
- Life insurance (personal and business)
- Managed investments
- Investor Directed Portfolio Services (IDPS)
- Retirement Savings Accounts (RSA)
- Securities
- Superannuation
- Self-managed superannuation
- Tax (Financial) Advice

### How you are charged for services and adviser remuneration

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever I provide a recommendation for a financial product or service, I will be remunerated through either:

- An initial fee for service
- An ongoing fee for service
- A contribution fee or implementation fee
- Commission payments from product providers where

applicable

- A combination of any of the above.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply.

My service fees	
Hourly rate (or part thereof)	\$440 per hour
Advice and/or implementation fee	Up to \$20,000
Ongoing retainer (Fixed fee based on service package)	Up to \$20,000 pa

**N.B.** The above fees are a guide only, all fees will be documented in either an engagement letter or ongoing service agreement, for your consent, before being charged.

### How commission and other forms of remuneration/benefits are calculated

Where an insurer pays a commission, this may be up to 66% of your initial premium and then up to 33% of your ongoing premium. For example, if your premium is \$1000 your adviser would receive \$660 initial and \$330 in ongoing commission.

I receive a salary from Wealth Health Advice Pty Ltd T/A Wealth Health Co and may also receive a management fee or distribution of profits from Wealth Health Advice Pty Ltd T/A Wealth Health Co and/or Cobalt Advisers Pty Ltd. The amount of my salary is dependent on a range of factors including my experience, skills and professional standards.

The exact amounts of any fees, commissions, bonuses or other incentives received by Cobalt Advisers Pty Ltd and me will be disclosed in your SOA or ROA. Fees and commissions are paid to Cobalt Advisers Pty Ltd in the first instance who then pay your adviser/s.

### Do I have any referral arrangements, conflicts of interest or related parties that affect your advice?

Wealth Health Advice Pty Ltd T/A Wealth Health Co has referral arrangements in place with a range of specialist businesses as this allows us to refer you to other professionals in areas that I do not practice in.

Should you be referred to us by one of those specialists such as an accountant, mortgage broker or solicitor, that third party may receive a fee for the referral. You will receive more detailed information concerning any referral fee in your SoA or other relevant document. I do not receive referral fees personally from any party.

Neither your Adviser nor the Licensee have any association or relationship with the issuers of financial products or third-party service providers that might reasonably be expected to be capable of influencing them in the provision of financial services to you.

Wealth Health Advice Pty Ltd T/A Wealth Health Co and I do not own shares in Cobalt Advisers Pty Ltd.

Wealth Health Advice Pty Ltd T/A Wealth Health Co and I are related parties to:

- Intello Pty Ltd –SMSF administration and accounting work
- Wealth Health Loans Pty Ltd - mortgage broking and credit advice
- Wealth Health Education Pty Ltd – business and money coaching
- Lawrence Business Management Pty Ltd – accounting and business advisory
- The Success Academy Group Pty Ltd – business coaching

### **Questions?**

Please ask me to explain anything you do not understand in my adviser profile or FSG.