Skye

Financial Services Guide

Understanding the advice process
and our relationship with you

Purpose

This Financial Services Guide (FSG) explains the financial services and advice provided by Skye Money and your Financial Adviser (Adviser), who are authorised representative of Skye Money. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, our related parties and potential conflicts of interests, how we manage privacy and complaints. It also contains information about how we are paid and fees you may be charged.

This FSG contains an Adviser Profile for your Adviser. It contains important information about your Adviser including relevant authorised representative number and areas of authorisation.

Please take the time to review the FSG and Adviser Profile before engaging our services.

Not Independent

Skye Money and our Advisers may receive commissions associated with the issue of life insurance products.

We may receive benefits from product issuers.

For these reasons, we do not represent ourselves as independent, impartial or unbiased. Please refer to the 'Remuneration' section for more information.

How to contact us

Skye Money ACN 162 326 552
Address:
1/8 Simms Road Greensborough 3088
Vic Australia

Phone: (03) 9068 0032
Email: phil@skye.com.au
Website: skye.com.au

Life insurance, *simplified.*

Financial Services & Products

Skye Money can offer the following services and products. Your Adviser's specific authorisations are included within their personalised Adviser Profile.

Wealth Protection

- Term Life Insurance
- Total and Permanent Disability (TPD) Insurance
- Trauma Insurance
- Income Protection Insurance
- Business Insurance
- Insurance Claims Assistance

The Advice Process and Documents

Your Adviser will guide you through the advice process. This includes the following steps:

Engagement and Discovery

In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives, and gather relevant information required to provide you appropriate advice.

Your Adviser may use an engagement document to define the arrangement with you, and the fees that may apply.

Your Adviser will generally collect relevant information within a Insurance Fact Find Form and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. Your Adviser will ask you to consent to your personal information being collected and stored. Please refer to the 'Privacy' section for more information on how we manage your privacy.

Where your goals relate to areas of advice that are not within the scope of our financial services guide such as investments, superannuation or legal advice your Adviser will include a referral to a trusted partner to help assist you with this need.

Your Adviser may also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.

Strategy and Personal Advice

After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed utilising specialised financial planning software.

Implementation

Where you elect to proceed with the recommendations Skye Wealth & your Adviser will work with you to implement the strategy. This may include liaising with various insurance or superannuation product issuers.

Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant **Product Application Form**. This may be online, or paper based.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a **Health Questionnaire**. This could be online, paper-based or over the phone. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied

General Advice

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

Further Advice

Depending on your relevant circumstances, you may require further advice such as adjustments to insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a **Record of Advice** and relevant file notes. In some instances, a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

How to Provide Instructions

Your Adviser may accept your instructions by phone, letter, or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.

Remuneration

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you
- Commissions paid by insurance providers

The following table summarises the types of fees or commissions that applicable to the services that we provide. Before providing you with advice, your Adviser will agree with you the fees that apply. All amounts are inclusive of Goods and Services Tax (GST).

Renumeration	Up to
Insurance Advice Fee	$330-$770 depending on complexity
Commitment Fee	$0 - $770

Renumeration	Initial	Ongoing - Per Annum
Insurance Commission*	0% to 66%^	0% to 35%

*Commission is based off the annual insurance premiums and paid by the insurance company

Your adviser is an employee of Skye Money Pty Ltd and is paid a salary, they may also receive a bonus based on performance and achievement of various objectives. The variable bonus component of your adviser's remuneration is generally determined quarterly, based on factors such as compliance, standards of service provided to clients, further training, and revenue received by Skye in the previous quarter

Life insurance, *simplified.*

Claims Support

For clients who Skye Wealth has set up the policy for these claims fees are often waived.

Our Claims advocacy service is broken into two stages;

- Stage 1 - Initial Claims Assessement
- Stage 2 - Claims Management Fee

Initial Claims Assessment

This covers collecting all required information to prepare and submit your claim application to the insurer, the cost below is per claimed product and is non refundable

Type of Claim	Reumeration
Life, Trauma, Income Protection	$1,100 per application
TPD	$2,200 per application
*for multiple concurrent claims a 30% discount would apply	

Claims Management Fee

If you choose to have us manage the claim on your behalf beyond the initial submission — including ongoing insurer correspondence, responding to requests for further information and seeing the claim through to payment — we will confirm the Stage 2 fee in writing after the Initial Claims Assessment and ask for you to agree to it before any further work is undertaken. You are always free to manage the claim yourself from this point. There is no obligation to engage us for Stage 2.

Type of Claim	Reumueration (paid on successful claims)
Life, Trauma,	3-5% of the sum insured
TPD	5-7% of the sum insured
Income Protection	$1,500 - $4,500 when the first monthly benefit is paid, plus $220-$440 per moth for the duration of the claim

Life insurance, *simplified.*

Benefits, Interests, and Associations

The Licensee and the financial planning business have arrangements with third parties that may be capable or reasonably seen to be capable of influencing their advice. Arrangements may include payments or benefits and/or where another party may benefit financially should you utilise certain services or products.

Where applicable the specifics of any benefits or payments made or received will be disclosed to you in writing and agreed at the time of providing advice.

Complaints

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact the Claims team to discuss your complaint.

Phone	(03) 9068 0032
Online	skye.com.au
Email	compliance@skye.com.au
Mail	Phillip Thompson PO Box 86 Montmorency Vic 3094

2. We will acknowledge receipt of a complaint within 1 business day. Where this is not possible, acknowledgement will be made as soon as practicable.

3. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. If additional time is required, we will advise you in writing.

4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Phone	1800 931 678 (free call)
Online	www.afca.org.au
Email	info@afca.org.au
Mail	GPO Box 3 Melbourne VIC 3001

Our Professional Indemnity Insurance

We have professional indemnity insurance in place that complies with the Corporations Act 2001. Our insurance covers claims made against former representatives for their conduct while they were authorised by us.

Privacy

Your Adviser is required to maintain documentation and records of any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may not be able to provide you with the advice you require.

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

We may engage third party service providers to assist in the provision of products or services. Some services may require disclosure of personal information to service providers outside Australia including the Philippines. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents.

Skye Money respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please refer to our Privacy Policy here https://www.skye.com.au/disclaimer

Meet your Advisers

Skye Wealth's Advisers are authorised representatives of Skye Money Pty Ltd, AFS License No. 545313.

Phil Thompson

Director
Authorised Representative Number 417583
Graduate Diploma of Financial Planning
Masters in Financial Planning

Phone: (03) 9068 0032
Email: phil@skye.com.au
Web: skye.com.au

Phil is authorised in the following financial services and products:

- Superannuation
- Retirement Savings Account Products
- Managed Investments Schemes
- Self-Managed Superannuation Funds
- Cash and Term Deposits
- Life Products
- Government Debentures Stocks and Bonds
- Deposit and Payment Products

Phil is remunerated by:

- Salary
- Bonuses based on performance
- As Director and sole shareholder, Phil also receives profit distributions

As the Director and Financial Adviser at Skye Wealth, **Phil** helps young professionals and young families sort out personal insurance fit for their individual needs. He provides customised personal insurance advice to make sure people get the right cover by securing the best plans possible from insurers. Phil's favourite part of his job is providing clients peace of mind knowing tomorrow will be taken care of no matter what happens in life.

Meet your Advisers

Skye Wealth's Advisers are authorised representatives of Skye Money Pty Ltd, AFS License No. 545313.

Trent Bacon

Head of Advice/Financial Adviser
Authorised Representative Number 1252940
Bachelor of Commerce (Financial Planning)

Phone: (03) 9068 0032
Email: trent@skye.com.au
Web: skye.com.au

Trent is authorised in the following financial services and products:

- Superannuation
- Retirement Savings Account Products
- Managed Investments Schemes
- Self-Managed Superannuation Funds
- Cash and Term Deposits
- Life Products
- Government Debentures Stocks and Bonds
- Deposit and Payment Products

Trent is remunerated by:

- Salary
- Bonuses based on performance

Trent is a passionate financial adviser and Authorised Representative dedicated to helping Gen Y and Gen X achieve their financial goals while living their best life. With a Bachelor of Commerce in Financial Planning, Trent has built expertise in guiding clients through complex financial decisions.

Life insurance, *simplified.*

Meet your Advisers

Skye Wealth's Advisers are authorised representatives of Skye Money Pty Ltd, AFS License No. 545313.

Aimee Cowling

Financial Adviser
Authorised Representative Number 1312617
Bachelor of Laws/Bachelor of Financial Services

Phone: (03) 9068 0032
Email: aimee.cowling@skye.com.au
Web: skye.com.au

Aimee is authorised in the following financial services and products:

- Superannuation
- Retirement Savings Account Products
- Managed Investments Schemes
- Cash and Term Deposits
- Life Products
- Government Debentures Stocks and Bonds
- Deposit and Payment Products

Aimee is remunerated by:

- Salary
- Bonuses based on performance

Life insurance, simplified.

Meet your Advisers

Skye Wealth's Advisers are authorised representatives of Skye Money Pty Ltd, AFS License No. 545313.

Ashleigh Campbell

Financial Adviser
Authorised Representative Number 1312582
Bachelor of Commerce
Chartered Accountant
Graduate Diploma of Financial Planning

Phone: (03) 9068 0032
Email: aimee.cowling@skye.com.au
Web: skye.com.au

Ashleigh is authorised in the following financial services and products:

- Superannuation
- Retirement Savings Account Products
- Managed Investments Schemes
- Self-Managed Superannuation Funds
- Cash and Term Deposits
- Life Products
- Government Debentures Stocks and Bonds
- Deposit and Payment Products

Ashleigh is remunerated by:

- Salary
- Bonuses based on performance

Life insurance, simplified.

Meet your Advisers

Skye Wealth's Advisers are authorised representatives of Skye Money Pty Ltd, AFS License No. 545313.

Eddie Scalpelli

Financial Adviser
Authorised Representative Number 305320
Bachelor of Commerce
Advanced Diploma of Financial Advising

Phone: (03) 9068 0032
Email: eddie.scalpelli@skye.com.au
Web: skye.com.au

Eddie is authorised in the following financial services and products:

- Superannuation
- Retirement Savings Account Products
- Managed Investments Schemes
- Self-Managed Superannuation Funds
- Cash and Term Deposits
- Life Products
- Government Debentures Stocks and Bonds
- Deposit and Payment Products

Eddie is remunerated by:

- Salary
- Bonuses based on performance

Meet your Advisers

Skye Wealth's Advisers are authorised representatives of Skye Money Pty Ltd, AFS License No. 545313.

Jordan Perret

Financial Adviser
Authorised Representative Number 1295240
Bachelor of Commerce (Financial Planning)

Phone: (03) 9068 0032
Email: jordan.perret@skye.com.au
Web: skye.com.au

Jordan is authorised in the following financial services and products:

- Superannuation
- Retirement Savings Account Products
- Managed Investments Schemes
- Cash and Term Deposits
- Life Products
- Government Debentures Stocks and Bonds
- Deposit and Payment Products

Jordan is remunerated by:

- Salary
- Bonuses based on performance

Meet your Advisers

Skye Wealth's Advisers are authorised representatives of Skye Money Pty Ltd, AFS License No. 545313.

Kellie Pearce

Financial Adviser
Authorised Representative Number 1002907
Graduate Diploma of Financial Planning

Phone: (03) 9068 0032
Email: kellie.pearce@skye.com.au
Web: skye.com.au

Kellie is authorised in the following financial services and products:

- Superannuation
- Retirement Savings Account Products
- Managed Investments Schemes
- Self-Managed Superannuation Funds
- Cash and Term Deposits
- Life Products
- Government Debentures Stocks and Bonds
- Deposit and Payment Products

Kellie is remunerated by:

- Salary
- Bonuses based on performance

Life insurance, simplified.

Meet your Advisers

Skye Wealth's Advisers are authorised representatives of Skye Money Pty Ltd, AFS License No. 545313.

Lenny Stoncius

Financial Adviser
Authorised Representative Number 1295166
Bachelor of Commerce (Financial Planning)

Phone: (03) 9068 0032
Email: lenny.stoncius@skye.com.au
Web: skye.com.au

Lenny is authorised in the following financial services and products:

- Superannuation
- Retirement Savings Account Products
- Managed Investments Schemes
- Self-Managed Superannuation Funds
- Cash and Term Deposits
- Life Products
- Government Debentures Stocks and Bonds
- Deposit and Payment Products

Lenny is remunerated by:
- Salary
- Bonuses based on performance

Meet your Advisers

Skye Wealth's Advisers are authorised representatives of Skye Money Pty Ltd, AFS License No. 545313.

Matthew Warren

Financial Adviser
Authorised Representative Number 1300563
Bachelor of Commerce

Phone: (03) 9068 0032
Email: matthew@skye.com.au
Web: skye.com.au

Matt is authorised in the following financial services and products:

- Superannuation
- Retirement Savings Account Products
- Managed Investments Schemes
- Self-Managed Superannuation Funds
- Cash and Term Deposits
- Life Products
- Government Debentures Stocks and Bonds
- Deposit and Payment Products

Matt is remunerated by:
- Salary
- Bonuses based on performance

Meet your Advisers

Skye Wealth's Advisers are authorised representatives of Skye Money Pty Ltd, AFS License No. 545313.

Natalia King

Financial Adviser
Authorised Representative Number 1312597
Bachelor of Commerce (Accounting)
Bachelor of Laws
Graduate Diploma of Financial Planning

Phone: (03) 9068 0032
Email: natalia.king@skye.com.au
Web: skye.com.au

Natalia is authorised in the following financial services and products:

- Superannuation
- Retirement Savings Account Products
- Managed Investments Schemes
- Self-Managed Superannuation Funds
- Cash and Term Deposits
- Life Products
- Government Debentures Stocks and Bonds
- Deposit and Payment Products

Natalia is remunerated by:

- Salary
- Bonuses based on performance

Life insurance, *simplified.*

Email: hello@skye.com.au

Website: skye.com.au

Thompson Financial Services Pty Ltd ACN 162 326 552 t/as Skye Wealth is a Corporate Authorised Representative of Skye Money, AFS License No. 545313