



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 is an 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

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 & 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.

Where personal financial product advice is being provided, the strategy will be documented in a **Statement of Advice**. The Statement of Advice will include amongst other things, the basis of the advice, explanation of the strategies and products recommended and relevant disclosures including costs of advice and products. The Statement of Advice includes an authority to proceed section where you can consent to proceed with the recommendations.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant **Product Disclosure Statement** (PDS). The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

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).

Remuneration	Up to
Insurance Proposal Fee - Individual (Statement of Advice)	\$330
Insurance Proposal Fee - Couple (Statement of Advice)	\$495
Insurance Proposal Fee - Business (Statement of Advice)	\$1,100 per director

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

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

Compensation Arrangements

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.

Your Skye Adviser

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



Phil Thompson

Financial Adviser

Authorised Representative Number 417583

Advanced Diploma of Financial Services

B2C: 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.

B2B: Phil is the Director and Financial Adviser at Skye Wealth. Skye Wealth specialises in helping young professionals and young families sort out personal insurance needs, plain and simple. Phil started in holistic advice over 12 years ago and in the middle of 2019 decided to zig as others zagged and pivoted to insurance-only advice, which has led to over 700% in organic growth over the last three years.



Trent Bacon

Financial Adviser

Authorised Representative Number 1252940

Bachelor of Commerce (Financial Planning)

Trent is a passionate financial adviser and Authorised Representative with a mission to empower high achieving Gen Y's and Gen X's to live their best life today while securing their financial future. With a Bachelor of Commerce in Financial Planning and extensive training, Trent has established himself as an expert in his field.

Trent's journey in the financial advice industry began straight out of university, and since then, he has been helping his clients navigate the complex world of finance to achieve their goals. He joined Skye in May 2021 and is currently based in Victoria.

When it comes to financial tips or advice, Trent believes that having a Plan B is crucial. Life is unpredictable, and not everything goes according to plan all the time. Therefore, having insurance, savings, or another fallback plan is vital to ensure financial security. Trent is committed to helping his clients achieve their financial goals while enjoying the present moment.



Azaria Bell

Financial Adviser

Authorised Representative Number 1294172

Bachelor of Commerce

Azaria is a financial planner who is passionate about helping people take control of their financial independence. With a keen focus on personal insurances, Azaria is committed to providing affordable, expert advice to ensure that all Aussies are financially protected from illness or injury.

Azaria has hosted a personal finance podcast, spoken at industry events, and was awarded IFA Newcomer of the Year in 2022. Her mission is to empower everyday Aussies to live their lives to the fullest, without the fear of financial difficulties that can arise from unexpected health issues.



Matthew Warren

Provisional Financial Adviser

Authorised Representative Number 1300563

Bachelor of Commerce

Matt is a financial adviser with over five years of experience in the industry. He enjoys assisting young adults in obtaining personal insurance that is tailored to their unique health needs and occupational requirements. He excels in helping them navigate the process and ensuring they receive the cover they deserve.

Matt's favourite part of his job is providing support and guidance to his clients when they need to make a claim. Although this is generally one of the worst times in a client's life, Matt is well aware of the impact of having someone in your corner when you're at your lowest. With his expertise as a financial adviser, Matt is committed to empowering his clients to make informed decisions about their insurance needs and secure their financial future with confidence.



Kathleen Dean

Financial Adviser
Authorised Representative Number 1255721
Bachelor of Commerce (Financial Planning)
CFP Certification Program (CFP 1-4)

Kathleen's a Certified Financial Planner (CFP®) with over 10 years of experience in the profession who is passionate about helping all Australians secure their financial future. Her drive to make a positive impact on people's lives is what led her to pursue a career in financial planning.

She's committed to delivering exceptional service and collaborating closely with people to achieve the best possible outcome for personal insurances and was nominated as a finalist for the IFA Newcomer of the Year in 2022. With Kathleen by your side, you can rest assured that you're in good hands and that she'll work tirelessly to help you achieve your financial goals even in the event of illness or injury.



Mark Thomas Oliver

Financial Adviser
Authorised Representative Number 0284979
Diploma of Financial Advising
Accredited Listed Product Adviser Program
CFP Certification Program (CFP 1-3 & 8)

Mark is a highly experienced Financial Adviser with a distinguished track record in the financial services industry, spanning more than 22 years. Mark is an accredited practitioner with the Financial Advice Association Australia, with Diplomas in Financial Advising and Financial Services (Financial Planning) along with credentials from the Kaplan Listed Product Adviser Program. Mark is on a mission to provide expert guidance and personalised financial solutions to his valued clients. His extensive qualifications equip him to navigate the complex world of finance, ensuring clients make informed decisions aligned with their financial goals.

Mark's expertise spans various financial realms, including deposit and payment products, government securities, life insurance, managed investments, retirement savings, and superannuation. This versatility enables him to tailor comprehensive solutions to each client's unique needs and circumstances. As a dedicated Financial Adviser, Mark is passionate about helping individuals and families secure their financial future, providing sound advice to empower clients in achieving their goals.



Eddie Scalpelli

Financial Adviser

Authorised Representative Number 305320

Bachelor of Commerce

Advanced Diploma of Financial Advising

Eddie has been a Financial Adviser specialising in personal insurances for 20 years. With a Bachelor of Commerce, Diploma, and Advanced Diploma in Financial Planning, his primary focus is to work closely with clients to understand their personal, financial, and health circumstances to navigate the often-complex world of life insurance, disablement cover, income protection, and trauma cover. Having witnessed firsthand the financial impact that unexpected events can have on families, Eddie's focus is on making sure clients have the right cover in place to protect themselves, their loved ones, and maintain their financial security should an insurable event occur.