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Version 9.

Financial Services Guide

Licensee:

Boston Reed Pty Ltd (AFS License No 225738), ABN 89 091 004 885.

This Financial Services Guide (FSG) is authorised for distribution by Boston Reed Pty Ltd

Authorised Representatives:

My Path Financial Planning Pty Ltd
Tradings as Wealth Effect Private
(CAR number 424768) and Andre
Dirckze (AR number 395157)

The Authorised Representatives act on behalf of Boston Reed who is responsible for the services that they provide.

Contact:

Unit 6, 68-70 Old Princes Highway,
Beaconsfield VIC 3807

Not Independent

Because:

- We are not independent, impartial or unbiased because we may:
- receive commissions for the advice we provide on superannuation, life investment and life risk insurance products and the commissions may not be rebated in full to you; and
- Boston Reed, your Adviser or another authorised representative that is authorised by Boston Reed, may receive commissions, volume-based payments or other gifts or benefits.
- For further information regarding how we are remunerated, please refer to the section titled Our Remuneration for Financial Services Provided.

Why am I receiving this Document?

This Financial Services Guide (FSG) will help you decide whether to use the services that are offered by Boston Reed Pty Ltd, My Path Financial Planning Pty Ltd Tradings as Wealth Effect Group and Andre Dirckze (we, us, our). It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How you are charged for any services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

Boston Reed Pty Ltd & Wealth Effect Private

Your Adviser is Andre Dirckze. Andre is engaged by My Path Financial Planning Pty Ltd Tradings as Wealth Effect Group, a Corporate Authorised Representative of Boston Reed Pty Ltd. My Path Financial Planning Pty Ltd Tradings as Wealth Effect Group and Andre Dirckze are the "providing entity" for the purposes of the Corporations Act. Andre Dirckze is also an authorised representative of Boston Reed Pty Ltd.

Boston Reed Pty Ltd (ABN 89 091 004 885) holds an Australian Financial Services License ('AFSL" Number 225738) and has authorised the issuance of this Financial Services Guide ("FSG").

What Services do we Provide?

We are authorised to provide general and personal advice and dealing services in the following areas:

- Managed investments
- Securities (direct shares)
- Derivatives
- Deposit products
- Government bonds and debentures
- Superannuation
- Life Products
- Retirement planning

The Financial Advice Process

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

If we recommend investment platforms and managed funds, we will provide you with the Product Disclosure Statement for those products. This contains information to help you understand the product being recommended and contains information about the product including its features and risks.

At all times you are able to contact us and ask questions about our advice and the products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions. You must provide us with complete and accurate information about your circumstances and ensure that any assumptions that we have made when providing advice are correct. If you fail to do so, our advice may not be suitable to your needs.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice it will typically be documented in a Record of Advice (RoA) which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

Fees

Our fees and other charges: who receives the fees?

My Path Financial Planning Pty Ltd Tradings as Wealth Effect Group will provide you with full details of all fees before doing any significant work for you. Fees will be explained in your meeting and detailed in a statement of advice. Your adviser will also provide you with a detailed breakdown of fees on an annual basis in a fee disclosure statement.

Initial Advice Fees

We may charge fees for the preparation, presentation and implementation of your advice. These fees will be based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice. My Path Financial Planning Pty Ltd Tradings as Wealth Effect Group will provide you with written estimates of these fees to ensure that there are no 'surprises' after the event.

Ongoing Advice Fees

We may charge a fee to provide ongoing portfolio review, ongoing advice appropriate to your needs and/or ongoing services. My Path Financial Planning Pty Ltd Tradings as Wealth Effect Group will offer you the option to select from a set charge or a charge based on the value of funds under advice and/or the time involved in reviewing your portfolio and circumstances.

Salaries to staff and other services to you

The payment of staff salaries does not influence our advice in any way. The provision of accounting services and other business services to you for a fee does not influence our advice in any way.

Commissions Fees

If you implement a financial product through My Path Financial Planning Pty Ltd Tradings as Wealth Effect Group, we may receive payments in the form of initial commissions and/or ongoing commissions from the financial product providers. These commissions are included in the fees and premiums you pay for the product. This is not an additional cost to you if you elect to pay your fee by commission from a product provider for a financial product policy which lapses or you elect to change your adviser resulting in a reduction in our commission or inability to be paid for our services, you will be liable for any unpaid or unrecovered commission due to us.

Insurance providers may pay us commissions if your adviser recommends insurance products to you. Commissions are based on a percentage of your insurance premium. On all commission arrangements where the commission in the first year is greater than that payable in later years, the maximum upfront (year 1) commission is 66% and the maximum ongoing (year 2+) commission is 22% (inclusive of GST). Where upfront and ongoing commissions are the same, there is no legislated maximum however product providers generally pay up to 33%.

For insurance products purchased prior to 1 January 2018, we may continue to be paid commissions in the same manner as what would have previously been advised to you at the time of obtaining the products(s).

Investment products held pre 1 July 2013

We may receive initial (upfront) commission from the product provider for additional amounts invested in products you held prior to 1 July 2013. Generally, the commission will be a percentage of the amount you invest (may be up to 5.5 per cent) and may vary from product to product. We may also receive ongoing (trail) commission from the product provider on a periodic basis for the duration of your investment. Details of such commission (which may be up to 1.1 per cent) will be set out in your SoA.

Investment products held post 1 July 2013

For most products with an investment component entered into after 1 July 2013, initial and ongoing commissions from the product provider will not be paid to your adviser. Information about any variations or exceptions will be provided to you.

Other Benefits

We may also receive additional benefits by way of sponsorship of education seminars, conference or training days.

Details of any fees, commissions or other benefits that we will be entitled to receive if you retain us as your Adviser and if you implement our recommendations will be disclosed to you in the clearest terms. Disclosure will be in dollar terms, or where this is not possible, in percentage terms and will be included in your Statement of Advice or Record of Advice. Fees will also be advised in detail in the PDS for recommended financial products.

Conflicts of Interest

We may recommend investments in shares that advisors hold or may hold in the future. We will manage any conflicts of interest to ensure our advice is always in your best interests in accordance with his best interests duties and obligations under the Corporations Act 2001 (Cth) and the Code of Ethics. We will also tell you about any conflict of interest when we provide advice.

The SoA or RoA you receive will make reference to any potential conflicts of interest that you need to be aware of when deciding whether to rely on our advice.

Wholesale Clients

In some circumstances we may provide services to you as a wholesale client. We will seek your consent before providing services to you as a wholesale client.

Making a Complaint/ Dispute Resolution Procedure

We endeavor to resolve all complaints quickly and fairly.

Boston Reed Pty Ltd provides a dispute resolution services to its clients. This obligation is a key tenet of the consumer protection principles of the Australian Financial Services Licensing system.

If you have a complaint about any services, you should:

1. Contact your Adviser by telephone to explain your situation and let him/her know of your concerns. Your Adviser will do everything possible to resolve your complaint promptly;
2. If this does not resolve your complaint, put your complaint in writing addressed to Compliance Manager, Boston Reed Pty Ltd at PO Box 284 Beaconsfield, Victoria, 3807 where it will be objectively considered and discussed with you and your Adviser with a view to being resolved as soon as possible.
3. If your complaint is not resolved appropriately by Boston Reed Pty Ltd, you can access our external dispute resolution scheme. Boston Reed Pty Ltd is a member of the Australian Financial Complaints Authority (AFCA). AFCA can be contacted on 1800 931 678 or info@afca.org.au. This is a free service to complainants.

Your Privacy

Your personal information is protected by our privacy policy and the privacy laws. This information will not be provided to anyone or used for any other purpose unless this is necessary to comply with the law.

A copy of Boston Reed Pty Ltd and your Adviser's Privacy Policy will be provided to you upon request.

If you are not satisfied with our approach to privacy you are entitled to contact the Office of the Privacy Commissioner who may investigate any complaints you may make.

Our Privacy Policy is available at www.weprivate.com.au

Our Compensation arrangement

Boston Reed Pty Ltd has arrangements in place to ensure it continues to maintain Professional Indemnity Insurance. In particular, the Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the required regulatory sum insured for Boston Reed Pty Ltd, our Representatives (Advisers) and employees in respect of our authorisations and obligations under our Australian Financial Services License. This insurance continues to provide coverage for financial services work done by your Advisor while engaged with Boston Reed Pty Ltd.

Please do not hesitate to contact your Adviser should you have any questions about your Adviser's services and how your Adviser and Boston Reed Pty Ltd can help you improve your financial position.

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