

THAT WALL STREET GUY

BETTER WEALTH FOR ALL

That Wall Street Guy Pty Ltd

Financial Planning

FINANCIAL SERVICES GUIDE (Part 2)

Adviser Profile

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The financial services offered in this Guide are provided by:

Paul Thomas Atherton

Authorised Representative No. 1257955

That Wall Street Guy Pty Ltd

Corporate Authorised Representative No 1257947

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InterPrac Financial Planning Pty Ltd ABN 14 076 093 680

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About Your Adviser Profile

We understand how important financial advice is and wish to thank you for considering engaging an InterPrac Financial Planning adviser to assist you in identifying and achieving your financial goals and objectives.

To assist you in choosing a financial planner, our advisers are required to provide a Financial Services Guide - Part 1 and an Adviser Profile - Part 2, to you **prior** to providing any personalised financial advice, products and services.

These documents provide you with information regarding the financial planning advice process and charging model used by **Paul Thomas Atherton**, Authorised Representative No. 1257955 of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Paul Thomas Atherton** to prepare financial advice for you.

Paul Thomas Atherton operates under That Wall Street Guy Pty Ltd, Corporate Authorised Representative No 1257947.

If you have not yet received a copy of our Financial Services Guide - Part 1, please ask your Adviser for a copy or contact InterPrac Financial Planning head office.

About That Wall Street Guy Pty Ltd

Paul is an ex-Wall Street advisor, on a mission to help people win back their financial power, wealth and security. He does this by helping people understand the hidden world of finance, risk and investments, figure out how it impacts them, and seize opportunities to make it work to their advantage.

That Wall Street Guy team members, in addition to their experience and qualifications, all undergo training with Paul, where they learn the principles of his distinctive approach to wealth-building. They also take part in regular briefings with Paul's networks in New York and London, enabling them to keep ahead of international developments.

Every member of the Wall Street Guy team is dedicated to helping you achieve your financial goals – whether that means freeing up cash, laying solid foundations for the future, or growing your wealth with strategic investments.

About Your Adviser

Paul has worked in global finance for over 30 years. Including:

- Spent more than twenty years on the trading desks of Wall Street and London.
- Worked as a senior managing director of several international investment banks.
- Consulted large financial institutions in London and New York.
- Survived over seven financial crises, including the GFC.

He is an Authorised Representative and Director of That Wall Street Guy Pty Ltd ("the Practice") which is a Corporate Authorised Representative (No. 1257947) of InterPrac Financial Planning.

Paul has worked in the financial services industry since 1996 and became an adviser of InterPrac Financial Planning on 25 February 2022. He is also a Financial Planner Member of the Financial Planning Association.

He holds the following qualifications:

- Diploma of Financial Planning
- Cert IV in Finance and Mortgage Broking
- Masters in Engineering

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Financial Services Your Adviser Provides

The financial services and products which **Paul** can provide advice on comprise:

- Deposit Products;
- Managed Investment Schemes including Unit Trusts, Investment Bonds, Direct Shares, Property Trusts, Growth Funds, Balanced Funds, Indexed Funds and Cash Management Accounts;
- Share Market Investments;
- Tax Effective Investments;
- Superannuation, including Allocated Pensions, Rollovers, Personal Superannuation, Company Superannuation and Self Managed Superannuation Funds;
- Retirement Planning including aged care and estate planning;
- Life Insurance (Personal and Business), including Annuities, Term Insurance, Income Protection, Trauma and Total and Permanent Disability Insurance;
- Margin Lending (subject to client understanding of Margin Lending Gearing).

Fees and Payments

Paul Atherton is a professional adviser who receives payment for the advice and services provided. Your adviser will receive payment either by collecting a fee for service, receiving commissions, or a combination of both.

Fee for service - Fees are charged according to the work undertaken by your adviser and may be charged on an hourly basis or as a flat fee. A fee may be charged for the initial work in developing and implementing a strategy, as well as for ongoing monitoring and reviews. Under a fee-for-service agreement, initial and ongoing commissions will generally be rebated back to you.

Commission – Your adviser may receive upfront and ongoing commission for the personal insurance services they provide. Whilst there are a number of commission rates available, with effect from 1 January 2020, Life Insurance commissions are capped at 66% (including GST). Ongoing commission on Life Insurance is capped at 22% (including GST) on renewals.

Commissions are not an additional charge to you, they are paid by product providers for insurance or investment policies.

Our fees and charges vary according to the scope and complexity of the advice required. The scope of the work and the fees charged for services are agreed with clients prior to commencing work.

Fees for my advice and services may be based on either a fee for service arrangement, commission or a combination of both.

If Paul charges a fee for service, this can range between \$1,000 and \$15,000.00 (including GST). For the Statement of Advice preparation fee, this can range between \$1000 and \$8,000.00 (including GST).

As a guide, **Paul's** current advice fees are \$350.00 per hour including GST.

I may charge an adviser service fee based on a percentage of funds invested and/or an agreed ongoing service fee.

The Statement of Advice provided to you by your adviser will clearly set out all fees, charges, and commissions payable.