# Frequently Asked Questions

LAST UPDATED 1 OCTOBER 2017

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## Frequently Asked Questions

1. *When did Ulton become own licenced?*

This change took place on 1 October 2017.

2. *Why has Ulton decided to become own licenced?*

We wished to control our own professional and business destiny, particularly because we specialise in a number of niche areas not common to the majority of financial planning firms. Being own licenced will allow us to continue to offer bespoke solutions to our clients.

3. *Will my fees change?*

No. If you are on a Fixed Price Agreement now, nothing will change. All other work will continue to be quoted prior to commencing work. There will be no changes to the way we charge for our work.

4. *Will my payment arrangements change?*

Yes. From 1 October 2017 you can pay your invoices via electronic fund transfer (EFT). Our invoices will include the new bank details. You should ensure that you update our bank account details on your internet banking (and remove the old details).

| | NEW BANK ACCOUNT DETAILS | OLD BANK ACCOUNT DETAILS |
|---|---|---|
| **Account Name** | Ulton Wealth Management Pty Ltd | Professional Investment Services Fees Account |
| **Bank** | NAB | Westpac |
| **BSB:** | 084-571 | 034-660 |
| **Account:** | 846 563 421 | 274 483 |

Any cheques for payment from 1 October 2017 need to be made payable to Ulton Wealth Management Pty Ltd.

5. *Will the advice I get be different?*

No. Our strategic advice will remain the same in that we will consider all of your circumstances and relevant legislation before giving you advice.

*6. Will my investments change?*

No. There will be no change to the types of investments used. Some clients in Wraps may be moved to a new badged version of the Wrap however there will be no Ulton fee charged for this for Fixed Price Agreement clients, and it where it will have the effect of reducing the administration fees charged by the same Wrap provider.

*7. Will Ulton's Approved Product List change?*

Our Approved Product List may change over time to meet the needs of our clients. Ulton will continue to outsource investment research to Zenith Investment Partners.

*8. Will my adviser change?*

No. Previously, Kylie Wright and Jessica Wilkinson were sub-authorised representatives of Ulton Wealth Management. Kylie and Jes will be sub-authorised representatives of Ulton Wealth Services. Kylie and Jes will continue to provide advice with the same degree of professionalism and respect for your circumstances.

*9. You've mentioned in the past being audited by Centrepoint Alliance. Who will audit your files now?*

Centrepoint Alliance will continue to provide some compliance functions, including audit. Centrepoint Alliance will continue to randomly audit our files and processes once or twice each year. We take compliance with the *Financial Services Reform Act* very seriously and will continue to act in your best interests.

*10. Who provides training to Ulton Wealth Management Advisers?*

Complying with our Continuing Professional Development requirements remains a key compliance measure. We will continue to access training through accredited organisations such as the SMSF Association of Australia and Kaplan Professional.

*11. Who do I contact if I have a complaint or concern?*

If you have a complaint or concern about the advice you have received you can contact Ulton Wealth Services via wealthservices@ulton.net. Please see our Financial Services Guide for further details.

*12. What about my pre-payment of fees?*

We will receive these fees but any payments after 1 October 2017 should be made to:

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