Financial Services Guide

Version 1.0, 17 July 2026

We are not independent, impartial or unbiased. We may receive commissions for life insurance advice and may receive other benefits as described in this FSG. For this reason, we are not permitted to describe ourselves or our advice as independent, impartial or unbiased.

ACN: 697 460 067
CWP1 Licensee Services Pty Ltd
AFSL: 700360

Welcome to
Cooee Wealth Partners

Purpose of this FSG

This Financial Services Guide (FSG) helps you understand the services we provide, how we provide them, and whether they may be suitable for your needs. It also explains how to engage with one of our Wealth Partners.

This FSG covers:

- Information about us
- Documents you may receive from us
- How to give us instructions
- The financial services and products we can advise on
- Fees, remuneration, benefits and conflicts of interest
- Our advice process
- How we handle your personal information
- Our complaints process and compensation arrangements

Who is providing the advice to you

The financial services described in this FSG are provided under Australian Financial Services Licence No. 700360, held by CWP1 Licensee Services Pty Ltd ACN 697 460 067. CWP1 Licensee Services Pty Ltd is the licensee responsible for the financial services provided under that licence.

This FSG relates to financial services provided under the Cooee Wealth Partners trading name. Cooee Wealth Partners is the trading name used by Corporate Authorised Representatives appointed by CWP1 Licensee Services Pty Ltd. It is not a separate Australian Financial Services Licence.

Your Wealth Partner provides financial services as an authorised representative of CWP1 Licensee Services Pty Ltd, either directly or through a Corporate Authorised Representative appointed by CWP1 Licensee Services Pty Ltd. Where your Wealth Partner provides services through a Corporate Authorised Representative, that company is authorised by CWP1 Licensee Services Pty Ltd to provide specified financial services on behalf of the licensee.

The relevant Corporate Authorised Representative, individual Wealth Partner and representative details are disclosed in this FSG and may also be disclosed in your engagement agreement, Statement of Advice or other advice documents.

Our Aim

Our aim is to help you achieve your goals with greater clarity, confidence and certainty.

We are proud of what we do, and our name reflects that. “Cooee” is an Australian bush call traditionally used to find someone who is lost. We understand that being unsure which path to take can feel daunting.

Our role is to help you find the right path forward. We work with you to build a financial plan that supports the life and future you want to create.

Best Interest Duty

When we provide personal financial advice, we are required to act in your best interests and to prioritise your financial situation, needs and objectives. Our Authorised Representatives are also bound by a legislated Code of Ethics, which requires them to act with honesty, integrity and fairness.

Documents you may receive

To understand your needs and objectives, your Wealth Partner will need to collect personal information from you.

At your initial advice appointment, your adviser will usually gather this information using a client data collection form.

You will be asked to provide accurate details about your personal and financial circumstances and to tell your adviser about any relevant changes.

Your Wealth Partner will also need to verify your identity.

When your adviser provides personal financial advice, you may receive one or more of the following documents:

- Letter of Engagement
- Statement of Advice (SoA)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Fixed Term Agreement
- Ongoing Service Agreement

Your Statement of Advice (SoA) will set out advice tailored to your circumstances. It will also include relevant disclosures, including the costs of the advice. If you receive ongoing or further advice, we may provide a Record of Advice (RoA).

If we recommend a financial product, we may provide a Product Disclosure Statement (PDS). A PDS includes important information about the product, including its features, benefits, risks, costs, conditions and any cooling-off rights.

Our advice is provided based on the information you give us. If your circumstances change, you should let us know.

How to give instructions

Your adviser may accept your instructions by phone, letter or email.

In some cases, we can only act on written instructions. Your adviser will let you know when this applies.

What can we advise on?

Where advice is provided under the Cooee Wealth Partners trading name, our Wealth Partners can provide a broad range of financial planning services under the authority of CWP1 Licensee Services Pty Ltd. From your first contact with us, we aim to provide high-quality service and practical strategies that respond to your circumstances, goals, economic conditions and legislative change.

Your Wealth Partner can provide advice in the following areas:

- Superannuation
- Retirement Savings Accounts
- Life Insurance – Risk and Investment
- Debentures, Stocks and Bonds
- Deposit Products

A Flexible Fee Structure

Our fee structure is flexible and based on your needs. Fees may reflect the time involved, the level of service required, the complexity of the advice and the value we expect the advice to provide. Understanding how we charge helps you make an informed decision before proceeding.

Our fees may include fixed fees, asset-based fees, performance-based fees, insurance commissions and/or hourly rates.

Fees may be charged by CWP1 Licensee Services Pty Ltd, a Corporate Authorised Representative, or another authorised service entity, depending on the arrangements that apply to your Wealth Partner. Where services are provided under the Cooee Wealth Partners trading name, the entity charging the fee, the amount payable and the services covered will be set out in your engagement agreement, service agreement, Statement of Advice or another relevant advice document.

Hourly Rates

Service Performed by	Hourly Rate
Wealth Partner	$660
Associate Wealth Partner	$440
Paraplanner / Technical	$285
Administrator	$220

Ongoing Strategic Advice

We may provide ongoing advice services, including reviews of your financial strategy and investment portfolio. The ongoing service fee is based on the complexity of your advice needs, the time required and the value of the advice provided.

Asset Based Fees

Depending on your advice needs, we may recommend an asset-based fee for ongoing investment management advice. This fee may be up to 1.10% per annum of the value of funds under our advice. Consistent with regulatory requirements, asset-based fees are not charged on amounts borrowed to invest.

Fixed Fees

After we understand your advice needs and how we can help, we will provide an Initial Advice Agreement. This agreement will outline the work involved, including research, strategy development and presentation of your advice.

An implementation fee may also apply. The amount will depend on the work required, the value added and the time needed to implement your advice. Depending on your strategy, some implementation steps may be completed by you, referred to other professionals or completed by us.

We may also charge fixed fees for ongoing strategic advice. These fees are based on your expected advice needs during the term of the relevant service agreement.

Commissions

We may receive commissions for insurance products we recommend and arrange for clients. These commissions are paid by the insurer and are usually calculated as a percentage of the premium you pay. The amount and method of calculation will be disclosed when we provide advice or arrange insurance for you.

How is your Wealth Partner Remunerated?

Your Wealth Partner may be remunerated by salary, drawings, dividends, profit distributions, performance-based payments or other business income, depending on their role and the structure through which they provide services. Where your Wealth Partner, their associated entity or a related party may benefit from fees, commissions, referrals or related-party arrangements, relevant details will be disclosed in your advice document or service agreement where required.

Our Advice Process

Initial Appointment

Define Goals

Your first meeting is at our cost. We use this meeting to understand your current position, discuss what you need, explain our services and outline any advice fees that may apply.

Documentation

Gather Information

To ensure our advice is based on accurate information, we may ask you to provide supporting documents such as tax returns, account statements and other records. We will provide a checklist so you know what to send us.

Personalised Plan Modelling

Model Scenarios

We may create a personalised model of your current financial position to compare strategies and test how they may help you achieve your goals. This helps you understand the value of the advice before proceeding.

Strategy Meeting

Discuss Strategy

We meet with you to discuss the modelling outcomes and the strategies being considered. This gives you an opportunity to ask questions and confirm you are comfortable before we document the advice.

Advice Presentation Meeting

Receive Advice

At the advice presentation meeting, we confirm the strategy discussed with you and explain the steps required to implement the advice.

Implementation

Embed Strategy

If you ask us to implement your advice, we can manage the process to help ensure your plan is put in place accurately and as efficiently as possible.

Ongoing Advice

Enhance & Review

We may recommend ongoing advice to help keep your strategy aligned with changes in your circumstances, goals, legislation, markets, and the broader economic environment.

What services we provide

Strategic Advice

Our strategies consider your whole current position and future changes to ensure that you maximise all opportunities that are available to you. Our advice is tailored to your financial situation, needs and objectives.

Tax Efficiency

We can help identify opportunities to improve the tax efficiency of your financial strategy. Tax refunds can be used to pay off your home loan sooner, build an investment portfolio or even pay for a holiday.

Investment Management

We focus on delivering consistent long term investment outcomes aligned with your goals and risk profile. Our approach prioritises robust portfolio construction, diversification and disciplined implementation.

Personal Insurance

We provide advice on personal insurance to help protect you and your family against financial risks. We explain the key features, costs and risks of any recommended cover so you can make an informed decision.

Superannuation

We find that most people do not have an effective strategy in place to maximise their super for wealth creation. We find that too often super is not reviewed to maximise its potential. We can explore ways to maximise your investment, minimise tax and build wealth for retirement.

Loan & Debt Reduction

We provide strategies designed to help reduce debt and improve cash flow over time.

Planning for Retirement

Retirement planning can be very scary, going from a salary to relying on an income from your portfolio. We can guide you through this to ensure that you understand what is needed to be done to maximise your retirement income with the right amount of risk.

Estate Planning

We recommend strategies to provide peace of mind that your assets will be passed to your beneficiaries at the right time, tax effectively & protected from challengers to your estate.

Related Entities

The Cooee Group comprises companies offering essential services for setting up and maintaining your advice.

Cooee Mortgages

Our mortgage team work very closely with our Wealth Partners to ensure that your mortgage strategy is in line with your wealth strategy.

Cooee Accounting

Our Accounting Team are specialists in ongoing compliance, GST report and tax return lodgements for SMSFs, Companies and Trusts.

Cooee Adviser Services

Provides centralised administration and support to your Wealth Partner at a fee

Property Profits

Property Profits provides property investment research and advisory services. Their approach involves assessing relevant market factors, including broader economic conditions and local market dynamics, to support informed property investment decisions

Referral Arrangements

If you are referred to your Wealth Partner by a third party, such as an accountant, mortgage broker, property agent or lawyer, that third party may receive a referral fee.

Any referral fee that applies will be disclosed in your Statement of Advice or another relevant advice document.

You have the freedom to choose whether to engage with any of these related companies.

Conflicts of Interest

CWP1 Licensee Services Pty Ltd, Corporate Authorised Representatives appointed by the licensee, entities using the Cooee Wealth Partners trading name and related entities may have ownership, director and commercial relationships that give rise to actual, potential or perceived conflicts of interest. These conflicts are identified, assessed and managed under the licensee's conflicts management framework.

Daniel White is a director of Cooee Accounting, Cooee Mortgages and Cooee Adviser Services. These entities are wholly or partly owned by a family trust associated with Daniel White. That trust, or associated parties, may also hold equity interests in CWP1 Licensee Services Pty Ltd, Corporate Authorised Representatives of the licensee and Property Profits Pty Ltd.

If you choose to use services provided by a related entity, that entity may receive fees or other benefits. This may indirectly benefit shareholders, directors, associated family trusts or other related parties. These relationships create a risk that referrals or strategic recommendations could be perceived as being influenced by related-party interests.

We manage these conflicts by requiring advice and referral decisions to be based on your needs and objectives, not on related-party benefits. You are not required to use any related entity. Where appropriate, your Wealth Partner may discuss alternative providers, and any material referral arrangement or related-party benefit will be disclosed in your advice document.

Other remuneration or benefits

Cooee Wealth Partners, its Wealth Partners and employees may receive non-monetary benefits where:

- the value is less than $300 and the benefit is not provided regularly; the benefit has a genuine educational purpose relevant to financial advice; or
- the benefit is IT software or support connected with financial product advice.

Payments or benefits above $300 are recorded in a register. A copy of the register is available on request.

Regulatory & Consumer Protection

Privacy & AML Statement

We collect personal information needed to provide financial advice and meet our legal obligations. This may include your name, address, contact details, bank account details and tax file number (TFN).

Providing your TFN is optional. However, if you choose not to provide it, some investments may be taxed at a higher rate.

We use your information to provide financial advice, process payments, administer your arrangements and comply with legal and regulatory requirements.

We may share your information with authorised representatives, financial advisers, product providers, professional advisers and external service providers, including some providers located overseas.

If you do not provide the information we request, we may not be able to provide personal financial advice or assist with your investments or insurance.

CWP1 Licensee Services Pty Ltd and Cooee Wealth Partners maintain procedures to meet anti-money laundering and counter-terrorism financing obligations. This includes verifying your identity and, where required, collecting information under the Anti-Money Laundering and Counter-Terrorism Financing Act and related rules.

Our Privacy Policy contains more information about how we collect, use and disclose your personal information, and how you can access or correct it or make a complaint. It is available on request and on our website at www.cooeewealth.com.au.

Compensation Arrangements

CWP1 Licensee Services Pty Ltd maintains professional indemnity insurance arrangements designed to satisfy the compensation requirements under section 912B of the Corporations Act. The policy covers financial services provided by CWP1 Licensee Services Pty Ltd and its current and former representatives, including authorised representatives, subject to the policy terms, conditions and exclusions.

This insurance does not cover product failure or general investment losses. It is intended to respond to certain claims relating to breaches of obligations under Chapter 7 of the Corporations Act by CWP1 Licensee Services Pty Ltd or its representatives, subject to the policy terms, conditions and exclusions.

If you have a complaint

Let us resolve any issues!

Step 1 - Speak with your Wealth Partner

If you have a concern, please speak with your Wealth Partner first. We also ask that you put your complaint in writing so we can properly review and respond to it.

Step 2 - Contact our licensee

If your complaint is not resolved to your satisfaction within seven days, please contact the licensee in writing. The financial services described in this FSG are provided under Australian Financial Services Licence No. 700360, held by CWP1 Licensee Services Pty Ltd, which is responsible for financial services provided under that licence.

complaints@cwp1ls.com.au

Step 3 – External Dispute Resolution

If you are not satisfied with our response, or your complaint is not resolved within 30 calendar days, you may contact the Australian Financial Complaints Authority (AFCA).

AFCA is an external dispute resolution scheme of which we are a member.

Phone: 1800 931 678 (free call within Australia), 9:00am–5:00pm AEST/AEDT weekdays

International calls: add +61. International calls may incur a charge from your carrier.

Email: info@afca.org.au

Website: https://www.afca.org.au/make-a-complaint

Our Wealth Partners

Andrew Grinsell MFinPlan, SMSF Specialist Advisor™

Head of Wealth and Wealth Partner

Authorised Representative No. 343147

Provides Services Through:

- CWP 1B Pty Ltd (ACN 660 019 518, Corporate Authorised Representative No. 001297839), and
- Wealth Partner 7 Pty Ltd (ACN 660 060 551, Corporate Authorised Representative No. 001297835)

Julian Coleman GradDipFinPlan,

Wealth Partner

Authorised Representative No. 412674

Provides Services Through:

- Wealth Partner 6 Pty Ltd (ACN 660 059 576, Corporate Authorised Representative No. 001297833)

Nithin Thomas MBA (Finance), GradDipFinPlan,

Wealth Partner
Authorised Representative No. 411020

Provides Services Through:

- CWP 3B Pty Ltd (ACN 660 054 599, Corporate Authorised Representative No. 001297838), and
- Wealth Partner 7 Pty Ltd (ACN 660 060 551, Corporate Authorised Representative No. 001297835)