Wisdom Wealth

RJN FINANCIAL

Supplementary Financial Services Guide

Dated: 01/07/2019

This document, the Supplementary Financial Services Guide (SFSG), should be read in conjunction with the Wisdom Wealth Pty Ltd Financial Services Guide (FSG) dated 1/7/2019.

Distribution of the SFSG by the Authorised Representative/Adviser detailed below, has been approved by Wisdom Wealth Pty Ltd. Australian Financial Services Licence Number 488036.

Robert Negri – Authorised Representative

Introduction	My name is Robert Negri and I am a Corporate Authorised Representative of Wisdom Wealth Pty Ltd. Wisdom Wealth commenced operations on 1 September 2016
My educational qualifications and experience	I hold qualifications in Economics, Accounting, Finance and Financial Planning. I worked with AXA for 12 years in roles such as Superannuation Administrator, Finance and Fund Accountant. I have worked as a financial adviser in the financial planning industry since 2004. • Bachelor of Economics 1990 (La Trobe University) • Bachelor of Business (Accounting) 1996 (RMIT) • Graduate Diploma in Finance and Investments 2002 (FINSIA) • Graduate Diploma in Financial Planning 2004 (FINSIA) • Certified Financial Planner® 2014
The products I can offer you	❖ Life Insurance (all types) ❖ Superannuation Investments ❖ Shares ❖ Savings for Wealth Creation Products ❖ Self Managed Superannuation Funds (SMSFs) ❖ Managed Funds, including Investor Directed Portfolio Service ❖ Products suitable for Retirement Plans (e.g. Allocated Pension, Annuities etc.)
The services I can advise you on	Please refer to Section 2 of the FSG.
How my principal and I are paid	**THE LICENSEE** Please refer to page 2 of the FSG. Wisdom Wealth is paid by way of commission or fee once the business has been lodged or a Statement of Advice has been provided. **THE ADVISER** Wisdom Wealth initially receives all commission and "fee for service" amounts and subsequently splits these amounts with my employer, RJN Financial Solutions Pty.

	Ltd., a Corporate Authorised Representative of Wisdom Wealth. I may be paid a salary or receive dividends from RJN Financial Solutions Pty Ltd. The Statement of Advice will disclose the manner in which the fees and commissions are split between Wisdom Wealth and RJN Financial Solutions Pty Ltd and the Referring Party (where applicable). For details of other possible benefits, please refer to the FSG and/or Statement of Advice.
Options	It is important that you understand the costs associated with the financial services we provide. We offer a range of payment options which include: - SOA (Statement of Advice) Preparation Fee - Ongoing Strategic Advice Fee (to ensure your advice remains relevant to your changing needs) - Brokerage/Commissions, paid by Life Insurance Companies
Fees & Charges	All fees and/or commissions charged will be fully detailed in the Agreement we enter into before you ask for a Statement of Advice. All fees disclosed are inclusive of GST.
Other benefits, interests or associations	As at the date of this SFSG I, Robert Negri hold 50% of the shares of Wisdom Wealth Pty Ltd.
How to find me	My office is situated at 86 Grange Rd, Fairfield VIC 3078. If you'd like to make an appointment to discuss your financial needs and objectives in more detail, please contact me on: (03) 9499 3435, or 0407 077 945, or at robert@rjnfinancial.com.au.

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