



FINANCIAL SERVICES GUIDE

Walker Lane | AFSL 509305

Version 5.0 | 17 November 2025

**Understanding the advice process and our
relationship with you**

PURPOSE

This **Financial Services Guide** (FSG) explains the financial services and advice provided by Walker Lane Pty Ltd (Walker Lane) and your Financial Adviser (Adviser), who is an authorised representative of Walker Lane. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, how we manage privacy, related parties and potential conflicts of interests, and how we manage complaints.

This FSG should be read in conjunction with the **Adviser Profile**. The Adviser Profile contains important information about your Adviser including relevant authorised representative number, qualifications, experience, areas of authorisation, how they get paid and fees that you may be charged. If you have not received an Adviser Profile, please ask your Adviser for a copy, or contact us directly.

Please take the time to review both the FSG and Adviser Profile before engaging our services.

Throughout this FSG, Walker Lane Pty Limited is referred to as “we”, “us”, “our” or any variations. The term “Adviser” refers to Walker Lane Pty Limited’s authorised representatives.

NOT INDEPENDENT

Walker Lane and our Advisers may receive commissions associated with the issue of life insurance products.

We may recommend that you invest in a financial product where Agentia, an associated entity, receives benefits as investment management fees.

We may receive benefits from product issuers.

For these reasons, we do not represent ourselves as independent, impartial or unbiased.

Please refer to the ‘Remuneration’ section for more information.

HOW TO CONTACT US

Walker Lane Pty Ltd
ABN 70 626 199 826

PO Box R1226, Royal Exchange NSW 1225
Level 18, 1 Margaret Street Sydney NSW 2000



(02) 9135 2935



ops@walkerlane.com.au



www.walkerlane.com.au

FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE

Walker Lane can offer the following services and products. Your Adviser's specific authorisations are included within their personalised Adviser Profile.

Walker Lane Pty Limited is licensed to provide financial product advice on the following services:

- Wealth creation strategies
- Life insurance advice
- Superannuation strategies
- Debt reduction strategies
- Cash flow management
- Retirement planning
- Aged care strategies
- Estate planning strategies
- Tax (financial) advice

We can advise in the following products:

- Basic deposit products
- Debentures, stocks and bonds
- Life insurance (personal and business)
- Managed investments
- Investor Directed Portfolio Services (IDPS)
- Retirement Savings Accounts (RSA)
- Securities
- Standard margin lending
- Superannuation
- Self-managed superannuation funds

THE ADVICE PROCESS AND DOCUMENTS YOU MAY RECEIVE

Your Adviser will guide you through the advice process. This includes the following steps:



Engagement and Discovery

In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives, and gather relevant information required to provide you appropriate advice.

Your Adviser will generally collect relevant information within a **Client Data Form** and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. Your Adviser will ask you to consent to your personal information being collected and stored. Please refer to the 'Privacy' section for more information on how we manage your privacy.

Where your goals relate to investment or superannuation advice your Adviser will also work with you to define your level of risk tolerance. A **Risk Profile Questionnaire** may be used to document and agree upon your level of risk tolerance.

Your Adviser may also use an **engagement document** to define the arrangement with you, and the fees that may apply.

Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.



Strategy and Personal Advice

After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed utilising specialised financial planning software.

Where personal financial product advice is being provided, the strategy will be documented in a **Statement of Advice**. The Statement of Advice will include amongst other things, the basis of the advice, explanation of the strategies and products recommended and relevant disclosures including costs of advice and products. The Statement of Advice includes an authority to proceed section where you can consent to proceed with the recommendations.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant **Product Disclosure Statement (PDS)**. The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).



Implementation

Where you elect to proceed with the recommendations your Adviser will work with you to implement the strategy. This may include liaising with various insurance, superannuation, or investment product issuers.

Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant **Product Application Form**. This may be online, or paper based.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a **Health Questionnaire**. This could be online, paper-based or over the phone. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.

GENERAL ADVICE

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

FURTHER ADVICE

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a **Record of Advice** and relevant file notes. In some instances, a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An **Ongoing Fee Arrangement** may be utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Alternatively, you may agree to a **Fixed Term Arrangement** with your Adviser. This arrangement will outline the services you will be provided for a fee over a specific term not greater than 12 months.

You may be required to sign a **Consent Form** that is provided to your relevant investment or superannuation provider. The Consent Form will detail the services offered and estimated fees for the next 12 months.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.

HOW TO PROVIDE INSTRUCTIONS

Your Adviser may accept your instructions by phone, letter, or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.

REMUNERATION

Before providing you with advice, your Adviser will agree with you the fees that apply and explain any benefits we receive.

Your Adviser

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided.

Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you
- Commissions paid by insurance providers

Please refer to the Adviser Profile for more detailed estimates and ranges of fees and commissions.

All fees and commissions are initially paid to Walker Lane before being distributed to your Adviser or to the financial planning business.

Your Adviser may also receive non-monetary benefits which include benefits of less than \$300, benefits related to education and training (including attendance at professional development days and conferences), and provision of software related to the financial products being recommended.

Any referral arrangements or related party arrangements your Adviser has in place will be disclosed in the Adviser Profile and your Statement of Advice.

The Licensee

Walker Lane receives a split of advice fees and insurance commissions and/or a flat fee per Adviser per practice for the provision of services required under its AFSL.

Walker Lane and its related companies may receive payments or benefits from product providers in return for granting rights such as being recognised as a sponsor and the right to promote their product and give presentations at conferences and/or professional development training days.

Payments or benefits received are disclosed in a register. A copy of the register is available upon request.

Related Parties

Approved Product List

Walker Lane's Approved Product List contains a range of financial products and investment platforms from product providers not associated with Walker Lane.

We are generally only permitted to recommend financial products and investment platforms on the Approved Product List, however, we can recommend other products and services to you where it suits your objectives, financial situation and needs.

Any other relationships or associations we have that may influence our advice to you will be disclosed in the Adviser Profile, attached to this FSG.

Education, training & technology partners

Walker Lane may receive payments or benefits from product providers in return for granting rights such as being recognised as a sponsor and the right to promote their product and give presentations at conferences and/or professional development training days.

Walker Lane may use these payments to pay for costs associated with such conferences, training or professional development days.

We have partnership agreements with the following companies:

Artesian Invest

BetaShares

Blackwattle

BT

Fortlake Asset Management

Netwealth

Pinnacle

Praemium

Vanguard

COMPLAINTS

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact the Walker Lane to discuss your complaint.

Phone (02) 9135 2935
Email info@walkerlane.com.au
Mail Walker Lane Pty Limited
PO Box R1226
Royal Exchange NSW 1225

2. We will acknowledge receipt of a complaint within 1 business day. Where this is not possible, acknowledgement will be made as soon as practicable.
3. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. If additional time is required, we will advise you in writing.
4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Phone 1800 931 678 (free call)
Online www.afca.org.au
Email info@afca.org.au
Mail GPO Box 3
Melbourne VIC 3001

Compensation Arrangements

We have professional indemnity insurance in place that complies with the Corporations Act 2001.

Our insurance covers claims made against former representatives for their conduct while they were authorised by us.

PRIVACY

Your Adviser is required to maintain documentation and records of any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may not be able to provide you with the advice you require.

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers
- IT service providers
- Other specialists we refer you to (such as legal, mortgage broking) which will be agreed with your prior, express permission

We may engage third party service providers to assist in the provision of products or services. Some services may require disclosure of personal information to service providers outside Australia including the Philippines, India, Serbia and Sri Lanka. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents.

Walker Lane respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please refer to our Privacy Policy on our website: www.walkerlane.com.au.

ADVISER PROFILE

Business Name: Rethink Wealth Pty Ltd

ABN: 34 686 619 590

ASIC Corporate Authorised Representative Number: 1315676

Adviser Name	Patrick Casey
Qualifications	<ul style="list-style-type: none">• Bachelor of Commerce - University of Wollongong• Graduate Diploma in Financial Planning – Securities Institute of Australia• Self-Managed Superannuation Funds (SMSF) – Kaplan Australia• ASX Accredited Listed Product Adviser (ALPA) – Kaplan Australia• SMSF Specialist Course – University of Adelaide & SuperConcepts
Authorised Representative Number (ASIC)	1244748
Memberships	Financial Advice Association Australia (FAAA)
Bio	<p>Pat is the Managing Director of Rethink Wealth Pty Ltd. Prior to this Pat Casey held executive management roles within Commonwealth Bank, Colonial First State and the Suncorp Group in within wealth management and financial planning between 2003 to 2016.</p> <p>Pat has built a reputation for providing high quality advice to a range of families, successful individuals, executives, and business owners.</p> <p>Pat has a deep knowledge of helping couples in their 30's, 40's and 50's, who've built successful careers or businesses, to help optimise their financial position by protecting the wealth they have built, removing the stress and complexity from managing their finances, and developing a plan to grow their wealth for the future.</p> <p>Pat also works closely with people who are approaching retirement who are generally overwhelmed with the complexity that comes with retirement planning.</p>
Services and Products which can be advised on	<ul style="list-style-type: none">• Provide financial product advice• Deposit and Payment Products• Deposit and Payment Products - Non-basic Deposit Products• Government Debentures, Stocks or Bonds• Government Debentures, Stocks or Bonds• Life Products• Investment Life Insurance Products• Life Risk Insurance Products• Managed Investment Schemes• Managed Investment Schemes, including IDPS• Retirement Savings Account Products• Retirement Savings Account Products• Securities• Securities• Superannuation• Superannuation - All

Benefits, interests and associations

The financial planning business and I have arrangements with the following parties that may be capable or reasonably seen to be capable of influencing my advice. Arrangements may include payments or benefits and/or where another party may benefit financially should you utilise certain services or products.

Where applicable the specifics of any benefits or payments made or received will be disclosed to you in writing and agreed at the time of providing advice.

Related Parties

Agentia Pty Ltd, Rethink Group including Rethink Investing, Rethink Residential, Rethink Property Lawyers, Rethink Property Insurance and Rethink Finance.

Referral Parties

Rethink Investing, Rethink Residential, Rethink Property Lawyers, Rethink Property Insurance and Rethink Finance. There are no financial arrangements for referrals to these parties.

Shareholdings

Walker Lane Pty Ltd, Agentia Pty Ltd, Rethink Wealth Pty Ltd

Product Arrangements

Agentia Pty Ltd

Privacy Statement

In addition to the information provided in the Walker Lane FSG on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at www.walkerlane.com.au

What is my Remuneration & Fee Structure?

I am remunerated by:

- Salary, bonus & profit share

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your Adviser provides a recommendation for a financial product or service, your Adviser may be remunerated through either:

- An initial fee for service; or
- An ongoing fee for service; or
- An implementation fee; or
- Insurance commissions; or
- A combination of any of the above.

What is your Financial Advisers Fee Structure

Type of Remuneration	Initial	Ongoing
Hourly Rate	\$550	\$550
Insurance Commission [^]	0% to 66%	0% to 35%

[^] Applicable from 1 January 2020 to new policies.

If the policy was issued before 1 January 2020 commission of up to 130% will apply to additional cover.

Contact Details

Sydney City office

Rethink Wealth Pty
L18, 1 Magaret St,
Sydney NSW 2000

Caringbah office

Suite 103/304-318
Kingsway,
Caringbah NSW
2229

Postal address

PO Box 129
Caringbah NSW 1495

Phone: 1300 798 038

Website: www.rethinkgroup.com.au

Email: info@rethinkwealth.au



PRIVACY POLICY

Walker Lane Pty Ltd | AFSL 509305

Version 3.3

Understanding how we use and manage personal information

We understand that the privacy of your information is important to you, and we respect the confidentiality of the information that you provide to us. Protecting your information is an important part of maintaining trust between us and our clients and by handling information in a secure manner we build strong business relationships.

This document provides information and details about how we manage the personal information that we collect, hold, use and disclose about individuals.

The Privacy Policy applies to the Licensee and our representatives. We are bound by the Privacy Act 1988, and we manage and protect your personal information in accordance with the Australian Privacy Principles.

Why we collect and use personal information

We collect, hold, use and disclose personal information so we can provide you with financial products, advice and services relevant to your needs. We may also collect, use and disclose your information for related purposes such as:

- Complying with our legal obligations, such as verifying your identity
- Assisting with your questions and complaints
- Arranging for services to be provided by third parties
- Internal operations, such as record keeping, data analytics, auditing or training
- Promotion of other products and services that may be of relevance to you

Please contact us should you wish not to receive direct marketing.

We collect, use, hold and sometimes disclose personal information about financial advisers, and other people who we do business with (including employees) to administer and manage our business operations. This information is afforded the same standard of care as that of our clients.

What personal information we collect

We ask you for personal information that is necessary to assist us in providing relevant products and services to you. The information we collect could include (but is not limited to) your name, date of birth, contact details, financial information, employment details, residency and citizenship status. We may also collect the personal information of your family members where it is relevant to the advice or service being provided.

We may also collect sensitive information about your medical history, health and lifestyle to provide you with financial advice about life insurance products.

The only circumstances in which we would collect, use or disclose your government related identifiers is where we are required or authorised by law to do so. For example, we may be required to disclose your Tax File Number (TFN) to the Australian Taxation Office, a superannuation or retirement income product provider.

We are also required to destroy or permanently de-identify TFNs when they are no longer necessary for this purpose. Drivers licence numbers and passport numbers may also be collected when we are required to verify your identity.

By law, we are required to comply with record keeping obligations such as keeping records for at least seven years after advice has been provided to you, and Customer Identification Procedure records for the duration of your relationship with your adviser or broker, and for an additional seven years after you stop receiving any designated services.

In most instances, we collect personal information directly from you when you:

- complete a financial product or credit product application form,
- complete an identification form,
- complete data collection documentation,
- interact with an online interactive tool, such as a budget planner,
- provide documentation to us, or
- when you communicate with us in person, over the telephone, email, internet or by using other electronic devices.

Situations where we collect personal information from other people and organisations may include (but are not limited to):

- a financial adviser,
- a mortgage broker or other credit representative,
- other professionals who act on your behalf, such as a lawyer or accountant,
- health professionals,
- other organisations, who jointly with us, provide products or services to you, and
- social media and publicly available sites.

It's your choice whether to provide your personal information. You have the right to not to provide personal information, including about your identity. However, in this case, your adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Your adviser may also decline to provide advice if they feel they have insufficient information to proceed. In some instances, we will decline to provide services or advice if we feel we have insufficient information for the scope of the service or advice requested.

If you wish to remain anonymous or to use a pseudonym when dealing with us, we may only be able to provide you with limited information or services. In many cases it will not be possible for us to assist you with your specific needs.

Accessing and correcting personal information

You, or someone that you nominate, can request access to personal information we hold about you. We will deal with requests for access to your personal information as soon as possible and aim to respond within 30 days. The time we require will depend on the type of information requested and whether it is in physical or electronic format. There may be a cost involved with locating, copying or sending you the information you request. The cost will be discussed and agreed with you at the time.

There may be circumstances where we refuse to provide you with the information you request, for example when the information is commercially sensitive. In these situations, we will inform you and provide an explanation as to why.

We take reasonable steps to ensure that your personal information is accurate, up to date and complete and relevant. We will update your personal information if you contact us. In most cases, you can update your personal information over the phone, by contacting your adviser.

Who we share personal information with

We may disclose your information to a third party where you have given your consent or where you would reasonably expect us to disclose your information to that third party.

From time to time we may share your personal information with other entities both within and outside of the Licensee. This will vary according to the product or service involved, but could include:

- any person acting on your behalf, including your financial adviser, solicitor, accountant, executor, administrator, trustee, guardian or attorney
- financial product and service providers, including financial planning software providers and paraplanners
- for corporate superannuation members, your employer or your employer's financial adviser
- other organisations within the Licensee including related bodies corporate and advice firms we have authorised,
- medical practitioners and health service providers, such as pathology services
- companies involved in the payments system including financial institutions, merchants and payment organisations
- organisations who assist us with certain business functions, such as auditors, compliance consultants, direct marketing, debt recovery and information and communication technology support
- our solicitors, our insurers, courts, tribunals and dispute resolution organisations
- other organisations who provide us with products and services so that they may provide their products and services to you or contact you on our behalf, and/or
- anyone to whom we, or our service providers, are required or authorised by law to disclose your personal information to (for example, law enforcement agencies, Australian and international government and regulatory authorities).

We may also disclose the personal information we hold about our financial advisers to professional organisations, companies and consultants that we work with.

Disclosure of personal information overseas

We may disclose your personal information to service providers who operate outside Australia including the Philippines, India, Serbia and Sri Lanka. The most common example of when we share your personal information overseas is when we work with overseas service providers who prepare financial advice documents. When we send your personal information to overseas recipients, we make sure appropriate data handling and security arrangements are in place.

Your adviser may have their own outsourcing arrangements to countries other than those detailed above. If so, your adviser will disclose these arrangements separately to you. All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act.

How we protect personal information

We strive to ensure that the personal information that you provide to us is stored safely and securely. We take precautions to protect the personal information we hold about you from misuse, interference and loss, and from unauthorised access, modification or disclosure.

We have a range of practices and policies in place to protect personal information we hold, including:

- educating our staff and representatives about how to protect your personal information and updating them about cybersecurity developments, threats and scams,
- secure passwords in accordance with stringent password management policies
- use of Multi-Factor Authentication (MFA)
- using secure client portals and/or password protection
- strict confidentiality arrangements restricting third parties' use or disclosure of personal information for any unauthorised purposes,
- data and cyber security assessments of third-party providers and systems
- employing firewalls, intrusion prevention systems web/email filtering and antivirus/antimalware tools
- a Cybersecurity Policy, Cyber Incident Response Plan, Data Breach Response Plan

We require our representatives to protect your personal information by adhering to a range of cybersecurity measures.

Where personal information is no longer required, we take steps to de-identify or destroy the information in a secure manner.

Using our website

Some personal information may be collected whilst navigating through and interacting with the content of our websites. The electronic methods of collection we use include cookies, log files and web beacons. The information we collect by these electronic means is generally not stored for long – they are temporary records – and can include device-specific data or log data such as your IP address, device screen size, device type, browser information, referring domain, pages visited, the date and time website pages were visited, and geographic location (country only).

Cookies record information about your visit to our websites and it is used to improve your website experience, to serve you with relevant information and to manage your access to certain parts of our websites. You can choose if and how a cookie will be accepted by changing your browser settings; but please be aware that this may affect your access to some parts of our websites.

Web beacons help us better manage content on our websites by allowing us to understand usage patterns, fix issues, and improve the products and services offered to you on our websites. Log files contain information about the devices and browsers used to access our websites and help us to diagnose problems, analyse trends, administer the site or mobile application.

Complaints about privacy

If you have any privacy related questions or would like further information on our privacy and information handling practices or are concerned about how your personal information has been collected, used or disclosed and you wish to make a complaint, please contact us.

Mail Walker Lane Pty Limited
PO Box R1226
Royal Exchange NSW 1225

Phone (02) 9135 2935

Email info@walkerlane.com.au

Website www.walkerlane.com.au

We will acknowledge receipt of a complaint within 1 business day, however, where this is not possible, acknowledgement will be made as soon as practicable. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. If additional time is required, we will advise you in writing.

If you are not fully satisfied with our response, you can contact an external body. In cases of privacy related complaints, this is generally the Office of the Australian Information Commissioner (OAIC).

The contact details for OAIC are:

Mail GPO box 5218 Sydney NSW 2001

Phone 1300 363 992

Email enquiries@oaic.gov.au

Online www.oaic.gov.au

You may also direct privacy complaints related to financial advice to the Australian Financial Complaints Authority (AFCA). The contact details for AFCA are:

Mail GPO Box 3, Melbourne, VIC 3001

Phone 1800 931 678 (free call)

Email info@afca.org.au

Online www.afca.org.au

About this Policy

We may amend or update our Privacy Policy as required by law or as our business processes or technology changes. We will post the updated policy on our website – www.walkerlane.com.au. We encourage you to check our website from time to time to view our current policy or contact us for a printed copy.