FINANCIAL SERVICES GUIDE

Clear Wealth Planners | 533442

05/11/2026

Understanding the advice process and our relationship with you

Clear Wealth Planners
ABN 27 647 649 643
AFSL No. 533442
Suite 1, 30 Warwick Avenue, Springvale VIC 3171
PO Box 234, Springvale VIC 3171
(03) 8566 1288
support@cwplanners.com.au

PURPOSE

This **Financial Services Guide** (FSG) explains the financial services and advice provided by Clear Wealth Planners and your Financial Adviser (Adviser), who is an authorised representative of Clear Wealth Planners. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, our related parties and potential conflicts of interests, how we manage privacy and complaints. It also contains information about how we are paid and fees you may be charged.

This FSG contains an **Adviser Profile** for your Adviser. It contains important information about your Adviser including relevant authorised representative number and areas of authorisation.

The distribution of this FSG, including the Adviser Profile, by your Adviser has been authorised by Clear Wealth Planners Pty Ltd (AFSL 533442).

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

NOT INDEPENDENT

Clear Wealth Planners Pty Ltd (AFSL 533442) and its authorised representatives may receive fees and/or commissions when we provide personal advice on Life Insurance Products or other financial products.

Clear Wealth Planners Pty Ltd (AFSL 533442) and its authorised representatives may also receive commission based on your premium for the duration of time you hold an insurance policy.

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

Clear Wealth Planners
ABN 27 647 649 643

Suite 1, 30 Warwick Avenue
Springvale VIC 3171

03 8566 1288

support@cwplanners.com.au

cwplanners.com.au

FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE

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



Superannuation and Retirement Planning

Personal Superannuation
Corporate Superannuation
Industry and Public Sector Superannuation
Pensions and Annuities
Self-Managed Superannuation
Centrelink / Veterans' Affairs Assistance
Aged Care



Wealth Creation and Investments

Cash and Term Deposits
Investment Bonds
Managed Investments



Wealth Protection

Term Life Insurance
Total and Permanent Disability (TPD) Insurance
Trauma Insurance
Income Protection Insurance
Business Insurance
Insurance Claims Assistance



Other Financial Planning Services

Budgeting and Cashflow Management
Debt Management
Estate Planning Assistance
Tax (Financial) Advice

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

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

The following table summarises the types of fees or commissions that are applicable to the services that we provide. Before providing you with advice, your Adviser will agree with you the fees that apply. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration	Up to	
SoA Preparation Fee	$11,000 including GST	
Implementation Fee	$2,200 including GST	
Hourly Rate	$600	
Insurance Claims Handling	$5,000 / 0.66%^^	
Remuneration	**Initial**	**Per Annum**
Adviser Service Fee	Up to $11,000	Up to $11,000
Adviser Service Fee (asset based)*	Up to 1.1%	Up to 1.1%
Insurance Commission*	0% to 66%^	0% to 35%

*Based on a % of funds invested or insurance premiums

^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.

For example, a 1% Adviser Service Fee based on a $200,000 investment would equal a $2,000 fee payable.

^^Based on 0.66% of the insurance claim paid.

For example, where you purchase an insurance policy with an annual premium of $2,000, we may receive up to $1,320 in initial commission (66%) from the insurer and up to $440 per annum (22%) in ongoing commission for as long as you hold the policy.

Your Adviser

All fees and commissions are initially paid to Clear Wealth Planners before being distributed to your Adviser or to the financial planning business.

Information about how your Adviser is remunerated will be disclosed in the Adviser Profile. 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.

BENEFITS, INTERESTS AND ASSOCIATIONS

Your Adviser and the financial planning business have arrangements with the following parties that may be capable or reasonably seen to be capable of influencing your Adviser's 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.

Licensee ownership

Clear Wealth Planners Pty Ltd is owned 50% by Unicorn Financial Planning Pty Ltd (as trustee), a company associated with Duy Quan Tran, and 50% by Yuvraj Verma (as trustee). The directors of Clear Wealth Planners are Duy Quan Tran, Anshul Jindal and Yuvraj Verma. Yuvraj Verma is also associated with Clear Tax.

Related parties

Unicorn Financial Services Pty Ltd, Unicorn Financial Planning Pty Ltd, Clearview Conveyancing Services Pty Ltd and Clearview Conveyancing Services (sole trader) – businesses of which your Adviser is a director or operator.

AY Consultants Pty Ltd (trading as Clear Tax) and Loansbay Pty Ltd – businesses of which Anshul Jindal, a director of Clear Wealth Planners, is a director.

Referral parties

Clients may be referred between Clear Wealth Planners and the following parties: Unicorn Financial Services Pty Ltd, Clearview Conveyancing Services Pty Ltd, Clearview Conveyancing Services (sole trader), AY Consultants Pty Ltd (trading as Clear Tax) and Loansbay Pty Ltd. No referral fees are paid or received by Clear Wealth Planners or your Adviser for these referrals; however, these parties may benefit financially if you use their services. You are under no obligation to use these services.

Shareholdings

Clear Wealth Planners Pty Ltd – your Adviser has an interest in Clear Wealth Planners through Unicorn Financial Planning Pty Ltd, which holds 50% of the shares in Clear Wealth Planners as trustee. Your Adviser may therefore benefit from the profits of Clear Wealth Planners.

Unicorn Financial Services Pty Ltd – your Adviser holds 100% of the shares.

Unicorn Financial Planning Pty Ltd – your Adviser holds 100% of the shares.

Clearview Conveyancing Services Pty Ltd – your Adviser holds 100% of the shares.

Clearview Conveyancing Services – your Adviser owns and operates this business as a sole trader (100%).

Your Adviser may therefore benefit from the profits of these businesses, including where you are referred to and use their services.

Product arrangements

Nil.

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 Complaints Manager Duy Quan Tran to discuss your complaint.

   Phone 03 8566 1288
   Online cwplanners.com.au
   Email support@cwplanners.com.au
   Mail PO BOX 234
   Springvale VIC 3171

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

We may engage third party service providers to assist in the provision of products or services.

Some of our service providers, including administration and paraplanning service providers, are located overseas, including in Vietnam and India. Your personal information may be disclosed to these overseas service providers. For more information, please refer to our Privacy Policy.

Clear Wealth Planners 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 here: https://cwplanners.com.au/wp-content/uploads/2025/11/Privacy-Policy-CWP-V2.1-November-2025.pdf

ADVISER PROFILE

Duy Quan Tran | Authorised Representative Number 1254779

Contact Details

Suite 1, 30 Warwick Avenue, Springvale VIC 3171

Phone: 03 8566 1288

Mobile: 0468 882 883

Email: john@cwplanners.com.au

Web: cwplanners.com.au

About Me

I have been working in the financial planning industry since 2015 and providing financial advice since 2018. I am well specialised in Risk Insurance Advice, Superannuation Fund Advice, Self Managed Superannuation Fund, and Investment Strategies.

I hold the following qualifications:

- Master of Financial Planning
- Master of Professional Accounting
- Master of Business
- Bachelor of Banking and Finance
- Diploma of Financial Planning
- Diploma of Finance and Mortgage Broking
- Advanced Diploma of Conveyancing

I hold the following memberships:

- Financial Advice Association of Australia (FAAA)

I am a director of, or operate, the following businesses:

- Clear Wealth Planners ABN 27 647 649 643 - AFSL Number 533442 – 50% held through Unicorn Financial Planning Pty Ltd (as trustee)
- Unicorn Financial Services Pty Ltd ABN 73 618 591 003 – 100% shareholder
- Unicorn Financial Planning Pty Ltd ACN 647 433 832 – 100% shareholder
- Clearview Conveyancing Services Pty Ltd ACN 690 709 721 – 100% shareholder
- Clearview Conveyancing Services (business name – sole trader) ABN 20 320 175 154 – 100% owner

Authorisations

I am authorised in the following financial services and products:

- Superannuation
- Pensions and Annuities
- Self-Managed Superannuation Funds
- Cash and Term Deposits
- Managed Investments
- Investment Bonds
- Life Insurance
- Centrelink/Veterans Affairs Assistance
- Aged Care
- Budgeting and Cashflow Management
- Debt Management
- Tax (financial) advice

Remuneration

I am remunerated by Profit Share