advice evolution

Better, by choice

Website Disclosure Information

A guide to the services we provide

and how we will work with you to achieve your goals.

Generational Wealth Partners

Corporate Authorised Representative of Advice Evolution
ASIC ID: 381917
ABN: 90 144 950 032
4/6 APLIN STREET
TOWNSVILLE CITY QLD 4810
PHONE: 07 4724 5458
WEBSITE: generationalwealthpartners.com.au

Andrew Cox is an
Authorised Representative of Advice Evolution
ASIC ID: 000332477

Reegan Wass is an
Authorised Representative of Advice Evolution
ASIC ID: 001272918

Rachel Borm is an
Authorised Representative of Advice Evolution
ASIC ID: 001317532

James Stievenard is an
Authorised Representative of Advice Evolution
(Professional Year under supervision)
ASIC ID: 001322627

Business profile

Website Disclosure Information : Website Disclosure Information 2.3

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Important

Before we provide you with financial advice, you should read this Website Disclosure Information (WDI). It contains the following important information to help you decide whether to use our services:

- Who we are;
- Advice we provide;
- How we are paid;
- Who to contact if you have a complaint.

Lack of Independence Disclosure

Advice Evolution is owned by advisers and has an open approved products list, however, as we continue to be paid commissions for life insurance products and receive fees based on the asset value of some investments, we must disclose this lack of independence.

About our practice

Generational Wealth Partners, corporate authorised representative (CAR) number 381917, trading as Generational Wealth Partners, is authorised to provide financial services on behalf of Advice Evolution Pty Ltd.

We are a leading financial services provider. Our business was established by Andrew Cox in 2010.

Generational Wealth Partners offers comprehensive financial planning advice to assist clients to develop a structured financial plan that helps them achieve their lifetime goals.

Generational Wealth Partners has developed a reputation for explaining financial concepts simply and clearly. We will provide you with strategies that allow you to take control of your own financial future and build relationships with you and your family to secure each generation's financial well-being.

Contact Details

Generational Wealth Partners
4/6 Aplin Street, Townsville City 4810
PO Box 1226, Townsville City 4810
(07) 4724 5458
admin@gwpartners.net.au

About our team

We have a dedicated team of advisers, paraplanners and support staff to help deliver quality financial planning services to you.

Attached to this document is a profile for your adviser. The adviser profile provides information about their contact details, qualifications, experience and any memberships they may hold.

Why you should choose us

We aim to provide personalised and responsible advice suited to your objectives and believe that sound advice and planning is the key to improving your financial position.

We undertake continuous professional development, to keep us up to date with all applicable legislative, strategy and product changes.

We have access to technical, risk and investment research professionals who provide us with additional analysis on strategies and products that become available.

We will help you determine your goals and weigh up different investment strategies to achieve them.

Most importantly, we turn your thoughts into action. There are no secret formulas for achieving financial security. We work with you to get the basics right and ensure you have a plan to achieve your goals over time.

Approved Products

Advice Evolution Pty Ltd maintains a broad approved list, containing investment and insurance products that have been researched by at least 2 research houses. Our choice of product will not be limited by any external party.

Documents you may receive

Our advice will be provided to you in a financial plan, known as a Statement of Advice (SOA). The financial plan contains a summary of your goals, our strategies and financial product recommendations to achieve your goals. It also provides you with detailed information about the fees, costs and other benefits we will receive as a result of the advice we have provided.

We will keep a record of any further advice we provide. You may request a copy by contacting our office.

You will also receive a Product Disclosure Statement (PDS) if we have recommended you invest in or purchase a financial product. The PDS contains key features of the recommended product, significant benefits, risks and the fees you pay the product provider to professionally manage your investment or insurance.

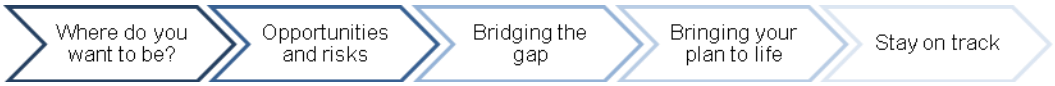
You may also receive an ongoing or Annual agreement which will outline how we monitor your strategy and portfolio and make sure they are the best available to achieve your goals.

You should read any warnings contained in your financial plan, the PDS or IDPS guides carefully before making any decision relating to a financial strategy or product.

You can contact us with any questions relating to your financial products.

Our financial planning process

Everyone has different circumstances, needs and goals. We treat everyone as an individual, but follow a defined financial planning process, to make sure you know what to expect from us.



Identifying where you want to be

We help you identify your financial and lifestyle goals and explain the services we offer to help you achieve them. The type of advice you need could depend on your life stage, the amount of money you want to invest and the complexity of your affairs.

We will help you to identify the issues that need to be addressed to meet your goals. You can then decide whether you want our advice to meet a single need or a broad range of issues.

Considering opportunities and risks

Good personal advice starts with having an understanding of your current situation. We take a close look at your current financial situation – assets, debts, income, expenses and insurance, and explore the options to reach your goals.

Bridging the gap

Based on the research, we will recommend a strategy to bridge the gap between where you are now and where you want to be.

Bringing your plan to life

We work closely with you to implement your financial plan. We help you to complete any necessary paperwork and are available to attend meetings with your accountant, solicitor and general insurer so that your strategy is implemented efficiently.

Staying on track with regular annual or ongoing advice

Time goes on and circumstances and needs change. The final step in our advice process ensures your financial plan remains on track, by providing you with regular ongoing or annual advice Agreement.

We will design an annual or ongoing service program so your plan remains up to date.

Transaction services

If you would like us to help you complete a particular transaction without our advice, we can take your instructions and arrange for the transaction to be completed without providing any advice.

It is important to understand that in these circumstances we will generally ask you to confirm your instructions in writing and to sign a letter that acknowledges you have declined our offer of advice as well as understand the risks of a transaction service. You will be provided with a copy of the letter for your own records.

Fees

Fees and other costs that may apply to you:

The fees charged for our advice are designed to be fair and clear. Our advice fees may include charges for the following advice services:

Initial Consultation Fee - You may be charged up to $550 for a consultation

Advice Fee- The advice fee covers the cost of researching and preparing your financial plan. Fees will vary depending on the complexity, scope and time required to provide the advice.

Annual or Ongoing advice agreement – This is the fee for your advice agreement, it will cover the cost to keep your strategy and investments current and up to date as well as any services provided by the practice. This will be a separate document provided at the time of the advice, it can be paid directly or collected from your investments.

Life insurance payments:

- **Initial commission** – One off commission that is paid at the inception of insurance policy. This can range from 11% to 66% of initial premium paid. (Paid by the product issuer)
- **Ongoing commission** – This is a part of the product provider's ongoing charges and is paid every year that the insurance policy is retained. (Paid by the product issuer)

Admin Fee – This will be charged for any other admin services provided.

Hourly Rate – The hourly rate charged for the Adviser and Administration time is $440.
Advice Evolution Pty Ltd will receive commission directly from the product provider and is based on a percentage of the insurance premium paid. Commissions are deducted from the premium by the product provider so are not paid directly by you.

Your advice fees will be calculated at the time we provide you with personal advice. Your SOA will outline the advice fees and any commission inclusive of GST.

Payment Method & Frequency

We offer you the following payment terms:

- Bpay, direct debit (credit card or savings), cheque
- Deduction from your investment
- Ongoing advice fees may be deducted as an annual instalment or in monthly or quarterly instalments.
- Annual or ongoing advice fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or percentage each year. The specific amount will be agreed to by you and outlined in our annual or ongoing advice agreement.

About Advice Evolution Pty Ltd

Advice Evolution Pty Ltd ABN 66 137 858 023

Australian Financial Services Licence 342880

Suite 302, 20 Bungan Street, MONA VALE NSW 2103

www.adviceevolution.com.au

Advice Evolution Pty Ltd has approved the distribution of this Website Disclosure Information.

Privacy and Disclosure

Your privacy is important to us. To learn more about our collection and handling of your personal information and for details on how to access our Privacy Policy, please refer below.

Another financial adviser may be appointed to you if your financial adviser leaves Advice Evolution or if your financial adviser is unable to attend to your needs due to an extended absence from the business. In

these circumstances, Advice Evolution will write to you advising of the change. Your personal information will be passed on to the new financial adviser.

If you choose to appoint a new financial adviser, your new adviser will be provided access to your policy information. They will be responsible for providing you with annual or ongoing advice relating to those policies and all future advice fees deducted from the policy/(ies) will be paid to your new adviser.

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the *Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006* to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

Your financial adviser and Advice Evolution may have access to this information when providing financial advice or services to you;

Your financial adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised by Advice Evolution to review customers' needs and circumstances from time to time.

Your information is only disclosed to other parties as are necessary for us to provide our services to you. Other parties may include fund managers, life companies, other Licensees and related parties who provide services to us. In certain situations, some of the parties that we share information with may be in, or have operations in, other countries. This means that your information might end up stored or accessed in overseas countries.

When we send your personal information to overseas recipients, we make sure appropriate data handling and security arrangements are in place. In all such cases, we commit to making reasonable enquiries to ensure that these organisations comply with their local privacy legislation where such legislation is comparable to the Australian legislation and to comply with the key components of Australian Privacy legislation in cases where their local legislation is considered inadequate or non-existent. In addition, we will disclose your information where we are required to by law.

Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the Advice Evolution Privacy Policy);

Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your financial adviser and Advice Evolution will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Licensee holds about you at any time to correct or update it as set out in the Advice Evolution Privacy Policy. The Advice Evolution Privacy Policy also contains information about how to make a complaint about a breach of the *Australian Privacy Principles*. For a copy of Advice Evolution's Privacy Policy visit www.adviceevolution.com.au or you can contact us.

Professional indemnity insurance

Professional indemnity insurance is maintained by Advice Evolution Pty Ltd to cover advice, actions and recommendations which have been authorised by Advice Evolution Pty Ltd and provided by your adviser. The insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

What should you do if you Have a complaint?

If you have any complaints about the services provided to you, you should take the following steps:

Contact your financial adviser and tell them about your complaint.

If your complaint is not satisfactorily resolved within three business days, please contact Advice Evolution Pty Ltd on 02 7227 8392 or email us at admin@adviceevolution.com.au

Advice Evolution Pty Ltd will acknowledge your complaint and will try to resolve your complaint as quickly and fairly as possible.

We will conduct a thorough investigation of your situation and the issues that you raise, and we will provide you with a formal written response within a 30-day period.

If your complaint has not been resolved satisfactorily, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA):

Website: www.afca.org.au
Email: info@afca.org.au
Phone:1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

Adviser profile

Adviser profile version:	2.3
Date issued	19th October 2026
Andrew Cox	Andrew is an Authorised Representative of Advice Evolution and can be contacted using the following details: Name: Andrew Cox Business: Generational Wealth Partners Pty Ltd ABN/ACN: 90 144 950 032 Address: PO Box 1226, Townsville City QLD 4810 Telephone: 07 4724 5458 E-mail: andrew@gwpartners.net.au Generational Wealth Partners Pty Ltd commenced providing financial planning services to individuals and businesses in 2010. Andrew is authorised by Advice Evolution to provide personal financial advice through Generational Wealth Partners Pty Ltd. Andrew Cox BAppSC, MBA, GDAF CFP® ASIC Adviser identification number: 000332477 Andrew joined the financial services industry in 2007. He completed a Graduate Diploma of Applied Finance (Majoring in Financial Planning) from Kaplan in 2009. Andrew went on to further his studies by undertaking the highly regarded Graduate Diploma Certified Financial Planner program. This program saw Andrew being awarded the highest designation, CERTIFIED FINANCIAL PLANNER (CFP ®) from the Financial Planning Association of Australia. Andrew also has a Bachelor of Applied Science from the University of Queensland and an MBA from James Cook University. Andrew is a member of Golden Key International Honour Society. Andrew has built up a considerable client base offering services in Superannuation and Retirement Planning, Cash Flow Management, Wealth Creation and Risk Management.
Reegan Wass	Reegan is an Authorised Representative of Advice Evolution and can be contacted using the following details: Name: Reegan Wass Business Name: Generational Wealth Partners Pty Ltd ABN/ACN: 90 144 950 032 Address: PO Box 1226, Townsville City QLD 4810 Telephone: 07 4724 5458 E-mail: reegan@gwpartners.net.au Reegan is authorised by Advice Evolution to provide personal financial advice through Generational Wealth Partners Pty Ltd: Reegan Wass GDFP, GCFP, ADFP, DIP FP, ABFP, CRPC, MastFinPlan ASIC Adviser identification number: 001272918 Having over 20 years' experience in the banking and finance industry, Reegan branched out into the financial planning sector in 2012. Reegan successfully completed her Diploma of Financial Planning from Kaplan in 2013 and went on to build on this foundation by completing a Graduate Diploma of Financial Planning from Kaplan in 2018. Reegan has completed her Masters in Financial Planning with Central Queensland University and is a member of the Golden Key International Honour Society. Reegan enjoys all advice areas and has extensive experience in developing strategies for clients in the areas of Aged Care, Retirement Planning, Superannuation, Cash Flow Management and Risk Management. Reegan is particularly passionate about the importance of seeking quality financial advice early on in life and embedding good financial behaviours.
Rachel Borm	Rachel is an Authorised Representative of Advice Evolution and can be contacted using the following details: Name: Rachel Borm Business: Generational Wealth Partners Pty Ltd ABN/ACN: 90 144 950 032 Address: PO Box 1226, Townsville City QLD 4810 Telephone: 07 4724 5458

E-mail: rachel@gwpartners.net.au

ASIC Adviser identification number: 001317532

Rachel joined Generational Wealth Partners in 2022, bringing with her a strong background in banking and a genuine passion for helping people make confident financial decisions. Since stepping into the financial planning space, she has dedicated herself to building both her knowledge and skills, recently completing a Bachelor of Business with a major in Financial Planning.

In her role at GWP, Rachel supports the advisory team by preparing tailored strategies, conducting in-depth research, and drafting comprehensive advice documentation. Her attention to detail and commitment to delivering quality outcomes ensures that every piece of advice is practical, well-considered, and aligned with client goals.

Rachel's fresh perspective, combined with her drive to continually learn and grow as a financial planner, makes her an invaluable member of the team. Clients and colleagues alike value her approachable nature, professionalism, and determination to create positive outcomes.

James Stievenard

James is an Authorised Representative of Advice Evolution undertaking his Professional Year with Supervision, and can be contacted using the following details:
Name: James Stievenard
Business: Generational Wealth Partners Pty Ltd
ABN/ACN: 90 144 950 032
Address: PO Box 1226, Townsville City QLD 4810
Telephone: 07 4724 5458
E-mail: james@gwpartners.net.au

James is currently undertaking his Professional Year under the Supervision of:

- Andrew Cox who is authorised by Advice Evolution to provide personal financial advice through Generational Wealth Partners Pty Ltd: ASIC Adviser identification number: 000332477
- Reegan Wass who is authorised by Advice Evolution to provide personal financial advice through Generational Wealth Partners Pty Ltd: ASIC Adviser identification number: 001272918

ASIC Adviser identification number: 001322627

James joined Generational Wealth Partners in 2024 following a 15-year career as a mechanical engineer, where he developed a strong analytical mindset, disciplined problem-solving skills, and a practical understanding of complex systems and regulatory requirements. Since moving into financial planning, he has completed a Graduate Diploma in Financial Planning and continued to apply his engineering background to the research, compliance and strategy development process. In his role at GWP, James assists the advisory team by undertaking detailed product and strategy research, preparing advice documents, and ensuring recommendations are clearly supported by client objectives, relevant legislation, and compliance considerations. His methodical approach, attention to detail and ability to interpret technical information help ensure the advice process is thorough, well-documented and client-focused. James is valued for his professionalism, curiosity and commitment to developing as a financial planner while bringing a considered and practical perspective to the team.

Advice your adviser can provide

Andrew and Reegan can provide you with strategic advice as well as arrange the types of financial products listed below.

In addition, you can choose whether to receive advice about a range of needs all at once, or we can provide advice about only those needs that are most important to you so that your most important goals are achieved first. Further advice can then be provided over time about any other needs or goals as required.

Strategies

- Aged care accommodation
- Centrelink planning
- Investment planning
- Superannuation planning
- Pre-retirement planning
- Retirement planning
- Estate planning considerations
- Risk and insurance analysis
- Business succession planning
- Salary packaging advice
- Gearing strategies
- Guidance on budgeting and goal setting
- Savings and wealth creation strategies

Products

- Self-managed super funds
- Direct shares
- Cash management trusts
- Retirement income streams
- Retail & wholesale managed investment schemes
- Master trust products
- Superannuation products
- Personal and group insurance
- Business succession insurance
- Margin lending facilities
- Direct fixed interest
- Socially responsible investments

How the adviser is paid

Advice Evolution Pty Ltd will pay (Generational Wealth Partners) 98% of the gross revenue received and retain 2%.

Other benefits your Adviser may receive

Non-monetary: (Generational Wealth Partners) keeps a full register of any benefits received by advisers between $100 to $300. By law, your adviser is not permitted to receive benefits in excess of $300 per year from a product issuer, however, some non-monetary benefits are permitted because they are covered by an exception e.g. they are valued at less than $300, they meet certain training and education requirements, or the benefit is the provision of relevant IT software or support. These are not additional costs to you.

We keep a register of any other non-monetary benefits your adviser may receive in relation to education, training, technology support or software that is relevant to the provision of financial advice. If you would like a copy of either register, please ask your adviser and one will be made available to you.

Associated businesses: Your adviser may have associations with other related businesses, such as an accountancy firm, real estate agents, mortgage brokers etc. Any arrangement in place will be subject to the Financial Planners and Advisers Code of Ethics 2019.

Appendix: Privacy Collection Statement

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the *Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006* to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised to review customers' needs and circumstances from time to time.
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser in providing financial advice and services to you.
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out.)
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Licensee holds about you at any time to correct or update it.