

# Financial Services Guide

## ABOUT YOUR ADVISER

This document forms part of and should be read in conjunction with the Principal Edge Financial Services Guide (FSG).

### Bruce Kluk

Authorised Representative No 1001700

I am an Authorised Representative of The Principal Edge Pty Ltd and employee of Principal Edge Financial Services Pty Ltd ("my Practice").

I hold the following qualifications:

- Bachelor of Commerce (Natal University)
- Certificate in the Theory of Accountancy (Witwatersrand University)
- Chartered Accountant (SA)
- Diploma of Financial Planning
- Certified Financial Planner

### Your Best Interests

I will act in your best interests at all times and I am bound by the Code of Ethics as governed by the Australian Securities and Investments Commission (ASIC).

I am committed to providing you with quality financial advice and a wide choice of products and/or services to suit your individual circumstances.

### Services I Can Provide

I can provide financial advice and deal in financial products in relation to the following areas:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Derivatives
- Life Products
- Managed Investment Schemes
- Retirement Savings Account Products
- Securities
- Direct Equities
- Margin Lending
- Superannuation
- Self Managed Superannuation Funds
- Estate Planning Strategies

### My Remuneration

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## Ownership & Licensing Structure

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- On a \$1,000 annual insurance premium with an ongoing commission of 22%, the Practice would receive \$220.

## My Referral Arrangements

Principal Edge will neither pay a third party nor receive payments from a third party for any referrals.

## CONTACT DETAILS

### Business Address

Level 3, Pallas House, Suite 3.4  
30-36 Bay Street  
DOUBLE BAY NSW 2028

**T:** 02 9363 2900

**E:** [bklu@principaledge.com.au](mailto:bklu@principaledge.com.au)

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### Dwayne Fernandes

Authorised Representative No 1001691

I am an Authorised Representative of The Principal Edge Pty Ltd and employee of Principal Edge Financial Services Pty Ltd ("my Practice").

I hold the following qualifications:

- Bachelor of Business majoring in Economics and Finance (Western Sydney University)
- Master of Commerce majoring in Financial Planning (Western Sydney University)
- Associate Financial Planner
- Certified Financial Planner
- Accredited Estate Planning Strategist

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### Alexander Goldsmith

Authorised Representative No 1001677

I am an Authorised Representative of The Principal Edge Pty Ltd and employee of Principal Edge Financial Services Pty Ltd ("my Practice").

I hold the following qualifications:

- Bachelor of Economics (Australian National University)
- Diploma in Financial Planning (Deakin University)
- Accredited Aged Care Professional (AACCP)

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### Thomas La Mela

Authorised Representative No 1250319

I am an Authorised Representative of The Principal Edge Pty Ltd and employee of Principal Edge Financial Services Pty Ltd ("my Practice").

I hold the following qualifications:

- Bachelor of Commerce (University of Western Australia)
- Advanced Diploma of Financial Planning (Kaplan Professional)
- Diploma of Financial Planning (Kaplan Professional)
- Tier 1 Margin Lending - Personal Advice (Kaplan Professional)

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# Financial Services Guide

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### Grant Goldsworthy

Authorised Representative No 435423

I am an Authorised Representative of The Principal Edge Pty Ltd and employee of Principal Edge Financial Services Pty Ltd ("my Practice").

I hold the following qualifications:

- Master of Business Administration (University of Technology, Sydney)
- Bachelor of Business (University of Western Sydney)
- Advanced Diploma of Financial Planning; (Kaplan)Professional
- Diploma of Financial Planning (Kaplan)Professional

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**W:** [www.principaledgefinancialservices.com.au](http://www.principaledgefinancialservices.com.au)

# Financial Services Guide

## ABOUT YOUR PROVISIONAL FINANCIAL ADVISER

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### Elaine (Minyu) Wang

Is a Provisional Financial Adviser of Principal Edge. Authorised Representative No 1316311

I am an Authorised Representative of The Principal Edge Pty Ltd and employee of Principal Edge Financial Services Pty Ltd ("my Practice").

In 2024 Elaine (Minyu) Wang began the Professional Year working under the supervision of Dwayne Fernandes AR 1001691.

I hold the following qualifications:

- Graduate Diploma of Financial Planning (Kaplan Professional)
- Master of Financial Planning (Kaplan Professional)

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