

FINANCIAL SERVICES GUIDE

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How Can We Help You?

Before seeking our advice, you probably have a number of questions you would like to ask about us and how we can help you. To help you get to know us and decide whether to use our services, we have prepared this Financial Services Guide (FSG) which is designed to explain:

1. Who We Are
2. Matters We Can Help You With
3. How We Are Paid
4. Privacy
5. If You Have A Complaint
6. Other Matters You Might Want To Know
7. Our Relationships

If you need more information or clarification, please contact us.

1. WHO WE ARE

We are a specialist financial planning & asset management team, providing retail clients – both current and prospective, with comprehensive solutions for their wealth accumulation and retirement planning needs.

For further information on our team members, please see the attached profile of your adviser.

This FSG is given to you by your adviser with the authority of Consortium Private Wealth Pty Ltd. When a member of our team provides financial services to you, they will be acting for you on behalf of Consortium Private Wealth Pty Ltd.

We are a Member of the Financial Planning Association (FPA) and must comply with the Financial Planning Association (FPA) code of conduct.

2. MATTERS WE CAN HELP YOU WITH

We can help you with the following:

- Retirement planning strategies
- Wealth creation
- Superannuation strategies
- Self-managed superannuation advice
- Aged care advice
- Salary packaging
- Insurance services
- Gearing strategies
- Social security advice
- Estate planning
- Tax consequences of our financial advice

In addition, we can offer you an on-going monitoring and review service for your investment portfolio or life insurance program.

We are licensed to provide financial product advice and deal in some or all of the following financial products:

- Deposit and payment products, including basic deposit products, deposit products other than basic deposit products and non-cash payment products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Risk insurance products, including life, trauma, income protection and total and permanent disability insurance
- Retirement savings accounts
- Securities



**ONGOING MONITORING AND
REVIEW SERVICES FOR YOUR
INVESTMENT PORTFOLIO**

**WE ARE COMMITTED TO ENSURING
THE PRIVACY AND SECURITY OF
YOUR PERSONAL INFORMATION**

- Superannuation
- Managed investments

If we provide personal advice to you, we are required under the law to act in your best interests and prioritise your interests ahead of our own.

You may specify how you would like to give us instructions. For example by telephone, email, fax or other means. But in all cases we must receive a written confirmation of these instructions.

3. HOW WE ARE PAID

Initial & On-going Commissions and Fees

The initial commission for investment type financial products can range between 0% and up to 10%, while on-going commissions may range between 0% and up to 1.45%. For example, for an investment of \$10,000 in a managed investment paying 4% initial commission and 1% on-going commission, the upfront commission would be \$400 and the on-going commission \$100 per year.

The upfront commission for risk insurance financial products can range between 0% and 140% depending on the product provider, while on-going commission may range between 0% and 50%. For example, on an insurance premium of \$1,000 paying 100% initial commission and 20% on-going commission, the upfront commission would be \$1,000 and the on-going commission \$20 per year.

OR

Fee for Service

We may charge a fee for our service in conjunction with, or instead of, commission. The fee may range between \$0 to \$100,000, depending on the advice you have sought and whether we receive a commission. We may rebate to you part or all of the commission we would otherwise receive. You may also be charged a Statement of Advice (SoA) preparation fee. This can range between \$0 and \$20,000 (inclusive of GST) depending on the complexity and the time spent. Any fee for service must be paid within seven (7) days of the date of the tax invoice being issued to you.

Further details about commissions and or other benefits your adviser receives for recommending investments will be available to you when specific recommendations are made in the SoA or Record of Advice (RoA).

4. PRIVACY

We will need to find out your individual objectives, financial situation and needs before we recommend any financial product to you. You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

We keep a record of the personal information, which may include details of your investment objectives, financial situation and particular needs, you provide to us. On your request, we can provide you with a copy of your personal information and advice documents, which we keep on record for no less than 7 years. Please note that a fee for this service may apply.

We are committed to implementing and promoting a Privacy Policy which will ensure the privacy and security of your personal information. A copy of our Privacy Policy is enclosed for your information.

5. IF YOU HAVE A COMPLAINT

We are committed to providing quality advice to you. This commitment extends to providing accessible complaint resolution mechanisms for you.

If you have any complaint about the service provided to you, you should contact Robert Goudie or Ashley Rowan at Consortium Private Wealth Pty Ltd on 03 5382 3460 or info@consortiumpw.com.au about your complaint and we will try and resolve your complaint within 45 days.

If after 45 days we cannot reach a satisfactory resolution to your complaint, we are a member of the Financial Ombudsman Service and you can raise your concerns with them through the contact details below:

Financial Ombudsman Service

GPO Box 3 Melbourne VIC 3001

Phone: 1300 780 808

Fax: 03 9613 6399

Email: info@fos.org.au

Web: www.fos.org.au



**OUR CLIENTS ARE IN NO WAY AN
INTERRUPTION TO OUR WORK, THEY
ARE THE PURPOSE OF IT.**



6. OTHER MATTERS YOU MIGHT WANT TO KNOW

We will also provide you with a SoA whenever we provide you with any advice which takes into account your objectives, financial situations and or needs. The SoA will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

If we give you further advice, or when no financial product is recommended, a RoA may be provided to you instead of a SoA. You can request a copy of the RoA by contacting us (if you have not previously received a copy) within 7 years of that further advice being given.

In the event we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

We hold professional indemnity insurance cover for the activities conducted under our AFS licence which we believe satisfies the requirements of section 912B of the Corporations Act 2001 for compensation arrangements. The insurance will cover claims in relation to the conduct of authorised representatives, representatives and employees who no longer work for the Licensee (but who did at the time of the relevant conduct).

7. OUR RELATIONSHIPS

Neither your Adviser nor the Licensee have any association or relationship with the issuers of financial products that might reasonably be expected to be capable of influencing them in the provision of financial services.

8. REFERRALS

If you have been referred to us or we refer you to someone else, we may have arrangements in place to receive a referral fee, commission, or other benefit.

Details of any arrangement will be provided in our advice to you.

OUR TEAM



Robert Goudie
Financial Adviser

CFP – Certified Financial Planner
Dip FP – Diploma of Financial Planning
SPAA – SMSF Professionals Association of Australia
ASIC Authorised Representative No.: 235974

Rob has been providing advice for over 19 years and specialises in self managed superannuation funds and investment advice. Rob enjoys building long-term relationships and adding value for his clients who share the same passion for investing.



Ashley Rowan
Financial Adviser

Dip FP – Diploma of Financial Planning
Adv Dip FP – Advanced Diploma of Financial Planning
FChFP – Fellow Chartered Financial Practitioner
ASIC Authorised Representative No.: 433899

Ashley has been in the finance industry since 2010, beginning as a Paraplanner, and from 2013 as a Financial Advisor after completing his studies. Ashley's areas of expertise include Centrelink, Aged Care, Investing and Insurance.

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