



INTEGRITY + INTELLIGENCE + ENERGY

Financial Services Guide

Adelaide Wealth Management (Aust) Pty Ltd

Version: 10 April 2019

Adelaide Wealth Management
(Aust) Pty Ltd (AFSL) 513690
ABN 11 629 147 913

This Financial Services Guide
(FSG) is authorised for
distribution by Adelaide
Wealth Management (Aust).

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Purpose of this Financial Services Guide (FSG)

This Financial Services Guide (FSG) will help you decide whether to use the services that we offer. It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

Adelaide Wealth Management (Aust) Pty Ltd

Adelaide Wealth Management (Aust) Pty Ltd holds an Australian Financial Services Licence. It is required to comply with the obligations of the Corporations Act and the conditions of its licence. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that its current and past representatives provide.

Authorise Representatives

James Inglis (ASIC# 1005163)
Frank Zappia (ASIC# 1237960)
Rocco Zappia (ASIC# 1239707)

The Authorised Representatives act on behalf of Adelaide Wealth Management (Aust) Pty Ltd who is responsible for the services that they provide.

What services do we provide?

Adelaide Wealth Management (Aust) Pty Ltd is authorised to provide personal advice and dealing services in the following areas:

- Superannuation and SMSF
- Retirement planning
- Portfolio Management
- Personal risk insurance
- Managed investments
- Securities (direct shares)
- Margin Lending facilities

James and Rocco are authorised to provide advice in all areas. Francesco is authorised to provide advice in all areas except margin lending.

Your privacy

We are committed to protecting your privacy. We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information. Our Privacy Policy is available on request and on our website.

The financial advice process

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

For administration platforms, managed funds and personal risk insurance products we will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and the products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice it will typically be documented in a Record of Advice which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

Commissions

Adelaide Wealth Management (Aust) Pty Ltd receives commissions and other benefits from some product providers. The commission or benefit will vary depending on the recommended product and will be documented in the SoA or RoA.

Insurance commissions

Adelaide Wealth Management (Aust) Pty Ltd receives a one-off upfront commission when you take out an insurance policy we recommend. We also receive a monthly commission payment for as long as you continue to hold the policy.

Investment commissions

Adelaide Wealth Management (Aust) Pty Ltd may receive a monthly commission payment from some investment providers. This will be based on your account balance and will continue to be paid for as long as you hold the investment.

Placement commissions

Adelaide Wealth Management (Aust) Pty Ltd may receive one-off placement fees where you invest in some listed investments (eg bank issued hybrids and IPO's). These will be paid by the issuer of the investment and will typically be a set percentage of the investment amount.

Other benefits

Adelaide Wealth Management (Aust) Pty Ltd and its Authorised Representatives may also receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Fees

All fees are payable to Adelaide Wealth Management (Aust) Pty Ltd. Adelaide Wealth Management may charge one, or a combination of, the following fees:

Advice preparation fee

The Advice Preparation fee includes meeting with you, the time we take to determine our advice and the production of the SoA.

The Advice Preparation fee is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

Advice implementation fee

If you decide to proceed with our advice, we may charge a fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

Ongoing services fees

Our ongoing service fees depend on the ongoing service that we provide to you. They may be a percentage of your portfolio value or an agreed fixed fee which is paid monthly. They may also be charged on each transaction.

The services and fees will be set out in the SoA or RoA that we provide to you.

Adviser remuneration

Rocco and Francesco are the owners of the practice and they are remunerated through the profits generated by the practice. James Inglis is an employee of Adelaide Wealth Management (Aust) Pty Ltd. He is not paid a salary. He will receive all fees/commissions paid by clients that he introduces to the practice.

Conflicts of interest

Your financial adviser may recommend investments in shares that he or his associated parties may hold or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

Wholesale clients

In some circumstances we may provide services to you as a wholesale client. We will seek your consent before providing services to you as a wholesale client.

Making a complaint

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our services, then we encourage you to contact us. Please call us or put your complaint in writing to our office.

If you are not satisfied with our response you can refer it to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678. This service is provided to you free of charge.