

FINANCIAL SERVICES GUIDE



A guide to the services we provide and how we will work with you to achieve your goals

This Financial Services Guide describes our self-managed superannuation and financial advisory services to assist you to decide whether to use them. It describes how we are remunerated, our professional indemnity insurance and how we handle any complaints you may have.

We may also give you a Statement of Advice if we advise you on self-managed superannuation funds or other financial strategies or products, and that advice is tailored to your personal circumstances. This documents the advice we provide to you. When we provide further advice to you, we may not give you a Statement of Advice, however we will record the advice and you can ask us for a copy by calling us.

Partners Wealth Group Advice Pty Ltd,
trading as Partners SMSF Advice

Version: 1.0, 1 September 2016

Fabio Salvatore

Fabio has over 20 years' experience in the accounting industry and in particular the self-managed superannuation fund sector.

Fabio is able to identify and implement solutions for his clients ensuring they meet their compliance obligations.

Qualifications & Memberships

Qualifications

- Bachelor of Business
- Diploma of Financial Planning
- CPA (SMSF Specialist)

Membership

- CPA Australia

Advice I can provide

The superannuation and financial advisory services that I can provide under my authorisation include:

- Advising you on whether a self-managed superannuation fund (SMSF) is a suitable superannuation structure for you and, if so, helping you to establish an SMSF
- Advising you on superannuation contributions
- Advising you on pension and lump sum benefit payments
- Winding up an SMSF

My services

I am an authorised representative of the Australian Financial Services (AFS) Licensee Partners Wealth Group Advice Pty Ltd (ABN 82 162 826 083 / AFSL 483842), trading as Partners SMSF Advice.

I act for you when advising you on financial products or assisting you to set up your self-managed superannuation fund.

I am not licensed to advise you on other superannuation funds, such as providing advice on whether you should consolidate superannuation funds. I am also not authorised to provide advice on other financial products.

Documents you may receive

When we provide you with advice, this will normally be documented in a Statement of Advice (SoA). The SoA will contain a summary of your goals and strategies that we have recommended to you.

If we provide further advice, a Statement of Advice may not be required. We will keep a record of any further advice we provide you. You may request a copy by contacting our office.

How we are paid

Advice Costs

The fees charged for our advice may be based on a combination of:

- Based on an hourly rate of \$280 plus GST; and/or
- A set dollar amount, which will normally range between \$200 to \$4,000 plus GST

Types of Advice Costs

- Initial Advice
- Implementation Advice
- Ongoing Advice which will normally be based on hourly rates as outlined above

Payment Methods

We offer the following payment options for payment of our advice fees:

- Bpay
- Direct debit (credit card or savings)

Payments from other professionals

You may be referred to an external specialist to receive further advice. We may receive a referral fee for introducing you to the specialist. If a referral fee is not known to us until we provide you with advice, this will be disclosed in your SOA if applicable.

Payments to other professionals

We may pay a referral fee when clients are referred to us from other professionals.

- We will pay our referral partners up to 50% of our initial fee and 50% of our ongoing fee.
- This will be disclosed in your SOA if applicable.

Distribution of fees

I receive 100% of advice costs and payments from other professionals.

Our professional indemnity insurance

Partners SMSF Advice has professional indemnity insurance in place which covers us for any errors or mistakes relating to our SMSF advisory services. This insurance meets the requirements of the Corporations Act and covers the services provided by myself after I cease working with us provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

What to do if you have a complaint?

If you wish to complain about our services, you can either discuss the matter with your accountant or contact Partners SMSF Advice's Complaints Officer on 03 8508 7805. We will acknowledge receipt of your complaint immediately, and attempt to resolve it within 30 days.

Partners SMSF Advice is a member of the Financial Ombudsman Services, an external dispute resolution scheme. If you are not satisfied with the manner in which we handle your complaint, you are entitled to take your complaint to them. Their contact details are:

Phone: 1800 367 287
Website: FOS www.fos.org.au

You can access this scheme for free and any decision they make is binding on us, but not on you.

How can you contact us?

We can be contacted at:

Your authorised representative Fabio Salvatore AR no: 463483 41 Gellibrand Crescent RESERVOIR VIC 3073 Ph: 03 9838 3055 Fax: n/a Email: fsalvatore@concisesuper.com.au http://www.concisesuper.com.au	Our AFS licensee Partners Wealth Group Advice Pty Ltd, trading as Partners SMSF Advice ABN: 82 162 823 083 AFS Licence no: 483842 Level 13, 636 St Kilda Road, Melbourne VIC 3004 Ph: 03 8508 7800 Fax: 03 8508 7899 Email: smsfadvice@pwg.com.au www.pwg.com.au
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How we protect your privacy?

We are committed to protecting your privacy. We use the information you provide us to advise you on your financial circumstances, goals and strategies. We do not trade, rent or sell your information or disclose it to overseas recipients. We may disclose your information to recipients in overseas countries. If a recipient is not regulated by laws which protect your information in a way that is similar to the Privacy Act, we will seek your consent before disclosing your information to them.

If you don't provide us with full information, we can't properly advise or assist you with your financial services needs. For more information about how to access the information we hold about you, how to have it corrected and how to complain if you think we have breached the privacy law, ask us for a copy of our Privacy Policy by contacting us on 03 8508 7800 or by visiting our website at www.pwg.com.au.