

# Financial Services Guide

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## Licensee:

The Financial Advice Shop Pty Ltd  
ABN 17 162 572 901 AFSL 501742

## Contact Details

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## Why am I receiving this document?

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
- How we are remunerated
- Any conflicts of interest which may impact our services
- How we deal with complaints if you are not satisfied with our services.

## Information about us

The Financial Advice Shop Pty Ltd holds an Australian Financial Services Licence (AFSL) which has been issued by the Australian Securities and Investments Commission (ASIC).

The Financial Advice Shop Pty Ltd 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 it provides.

## What services do we provide?

We are authorised to provide personal advice and dealing services for the following financial products:

- Superannuation and SMSF
- Personal risk insurance
- Managed funds
- Shares
- Deposit products
- Margin Lending facilities

## The financial advice process

We recognise that the objectives and personal circumstances of each client are different. What is right for one client may not be right for another.

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 that we recommend.

You can provide instructions to us in writing, via phone or via email.

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 (RoA) 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.

## Fees

All fees are payable to The Financial Advice Shop Pty Ltd.

### Initial Appointment Fee

We usually charge an initial appointment fee for a first appointment. This fee will be discussed and agreed before an appointment is made.

### Plan Preparation Fee

The Plan Preparation fee includes all follow up meetings with you, the time we take to determine our advice and the production of the SoA.

The Plan 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.

### Plan 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 are either paid monthly, or annually in advance, and based on an agreed flat fee (indexed annually to the Consumer Price Index).

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

## Commissions

We do not accept commissions and other benefits from product and service providers.

### Insurance Commissions

We do not accept commissions from insurance policy providers we recommend.

### Investment Commissions

We do not accept commission payments from investment providers.

### Placement Fees

We do not accept one-off placement fees where you invest in listed investments (eg bank issued hybrids and IPO's).

### Licensee Commissions

We do not accept licensee commissions from product providers.

### Other Benefits

We may be entitled to receive additional benefits by way of sponsorship of education seminars, conferences or training days but do not intend to accept them. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

## Referral Fees and Commissions

We do not receive any fees or commissions where we refer you to an external party.

We do not pay fees or commissions to external parties who have referred you to us.

## Adviser Remuneration

Your financial adviser is a Director and owner of The Financial Advice Shop Pty Ltd. They receive a salary and may also be remunerated through the profits of the practice.

## About Your Adviser

Your Financial Adviser is William (Bill) Waller and he is an Authorised Representative of the Financial Advice Shop Pty Ltd. His ASIC Authorised Representative number is 453076.

Bill has extensive experience in the financial planning industry.

Bill has spent close to 20 years as a Financial Adviser offering advice to individual clients as well as small and large business clients.

In previous roles Bill has also been a Chairman and Director of a large Financial Planning business and was formerly a Commissioned Officer in the Royal Australian Navy.

Bill has the following qualifications:

- Certified Financial Planner<sup>®</sup>
- Graduate Member of the Australian Institute of Company Directors
- Bachelor of Communications Engineering (Honours)
- Diploma of Financial Planning
- ACT Justice of the Peace
- Member of the Financial Planning Association of Australia Limited.

## Conflicts of Interest

Your financial adviser may recommend investments in shares that they 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.

## 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 an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Telephone: 1800 931 678 (free call)

In writing to:

Australian Financial Complaints Authority  
GPO Box 3 Melbourne VIC 3001

## 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.

