



SMSF ADVISERS NETWORK PTY LTD

ABN 64 155 907 681

An Australian Financial Services Licensee

Licence Number: 430062

29-33 Palmerston Crescent, South Melbourne Vic 3205

Ph: (03) 9209 9999 Fax: (03) 9686 4744

SMSF STRATEGY ADVICE FINANCIAL SERVICES GUIDE & PRIVACY POLICY

Updated: 1/06/2016

Version 2.0

Adviser: Brad Waldon

Adviser Office Address: Suite 507, Level 5, 2-8 Brookhollow Avenue
Baulkham Hills NSW 2153

Phone: (02) 9894 8884

Fax: (02) 9894 8886

Email: brad.waldon@vantagepartners.com.au

We are required by law to give you a **Financial Services Guide (FSG)**, which helps to educate and protect you and promote honesty and fairness in financial products and services.

SMSF Advisers Network Pty Ltd has authorised the distribution of this Financial Services Guide by its Authorised Representatives.

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Wholly owned subsidiary of the
National Tax & Accountants'
Association

Financial Services Guide (FSG)

This document is a Financial Services Guide, and is designed to assist you in deciding whether to use any of the financial services that we provide. This Guide contains information on:

- How we provide you advice and make recommendations;
- Our Privacy Policy;
- Remuneration that may be payable in connection with the provision of financial services; and
- Our complaints handling procedures, should you have a complaint.

The named Authorised Representative on this Financial Services Guide is the person that is providing you the advice.

SMSF Advisers Network Pty Ltd

SMSF Advisers Network Pty Ltd is dedicated to providing you with financial services and strategies relating specifically to your requirements for a Self Managed Superannuation Fund (SMSF).

SMSF Advisers Network Pty Ltd is not owned by any fund manager, bank, superannuation fund or life insurer. SMSF Advisers Network Pty Ltd and its Authorised Representatives always act on behalf of you, the client. We hold an Australian Financial Services Licence No: 430062, issued by the Australian Securities and Investments Commission.

We are responsible for the financial services provided by our Authorised Representatives and have authorised the distribution of this Financial Services Guide.

The contact details for SMSF Advisers Network are:

SMSF Advisers Network Pty Ltd

Australian Financial Services Licence Number: 430062

29-33 Palmerston Crescent, South Melbourne VIC 3205

Tel: (03) 9209 9999

Fax: (03) 9686 4744

Email: support@smsadvisersnetwork.com.au

The Planning Process

SMSF Advisers Network Pty Ltd requires that all Representatives follow a process when meeting and advising customers of the services we offer. This process is summarised in 6 steps:

- Step 1: Introduce the advice process;
- Step 2: Identify your current situation and objectives;
- Step 3: Determine and document strategy;
- Step 4: Present and proceed with advice;
- Step 5: Manage the implementation process; and
- Step 6: Review ongoing recommendations.

Statement of Advice (SOA)

When you are provided with personal advice that takes into account your particular circumstances, you will receive a Statement of Advice (SOA). The SOA sets out the personal advice given to you, including any recommendations about particular financial products and the basis on which those recommendations are made.

The SOA will provide information on the amount of any commissions and other fees payable in respect of financial products recommended to you in connection with this advice.

Fees and Remuneration

Your Authorised Representative is a professional adviser who receives payment for the advice and services they provide. These payments are used to fund the cost of such things as:

- Ongoing education and development for the adviser;
- Running a business, including office rental, phone/fax, internet, stationery etc; and
- Providing an income for the adviser.

Your adviser will receive remuneration by charging you a fee for service.

Fee for service

Fees are charged according to the work undertaken by your adviser and may be charged on an hourly basis or as a flat fee. A fee may be charged for the initial work in developing and implementing a strategy, as well as for ongoing monitoring and reviews. A typical rate for fee for service arrangements is between \$250 and \$350 per hour plus GST.

Details of all fees will be clearly documented in the Statement of Advice you receive.

All fees are paid directly to SMSF Advisers Network who then pays the income to the Authorised Representative on a bi-monthly basis.

Referral Fees

SMSF Advisers Network Pty Ltd and its Authorised Representatives work closely with many professional people and organisations such as solicitors and clubs. Where we receive referrals from these sources, they may be paid a referral fee. Referral fees are generally in the range of 20% to 40% of the income we receive for developing and implementing our advice. Referral fees are not a separate charge to you, they are paid from the fees received by SMSF Advisers Network Pty Ltd.

Association and Relationships

SMSF Advisers Network Pty Ltd may from time to time receive marketing allowances from Companies within the Financial Services industry. These allowances are provided to assist SMSF Advisers Network with the cost of developing marketing materials and for the training of Authorised Representatives. The value of any allowance is negotiated on a case by case basis and is paid solely to SMSF Advisers Network Pty Ltd.

Insurance

We hold Professional Indemnity Insurance cover for the activities conducted under our AFS Licence. 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). We believe that our Professional Indemnity Insurance cover satisfies the requirements of S.912B of the Corporations Act.

Complaints

If you do have a complaint, please contact your Authorised Representative, or SMSF Advisers Network to obtain a copy of our Complaints Handling Policy and Procedures.

SMSF Advisers Network is committed to providing quality financial services in an efficient and honest manner. We take all complaints seriously, and have developed a formal complaints handling process to deal with any complaints from our clients. If you do have a complaint, you should follow the steps outlined below:

1. Contact your Authorised Representative directly to discuss the issue and to seek a resolution.
2. If the complaint cannot be resolved by talking to your Authorised Representative, you should then contact SMSF Advisers Network directly in writing to:

The Complaints Officer

SMSF Advisers Network Pty Ltd

29-33 Palmerston Crescent, South Melbourne VIC 3205

Tel: (03) 9209 9999

Fax: (03) 9686 4744

3. If SMSF Advisers Network is not able to resolve your complaint to your satisfaction, you can then lodge a complaint with the Credit Ombudsman Service.

Credit and Investments Ombudsman Service Ltd

PO Box A252, South Sydney NSW 1235

Telephone: 1800 138 422

Fax: (02) 9273 8440

Email: info@cosl.com.au

Privacy Policy

The privacy of our clients and their personal information is an important issue for SMSF Advisers Network Pty Ltd. The following policy describes how SMSF Advisers Network complies with the National Privacy Principles, and how we collect, use, disclose and manage personal information.

We understand that you value your privacy and wish to have your personal information kept secure. For these reasons, we place a high priority on the security of the personal information we hold. We have developed this policy to inform you of how we manage your personal information and maintain its integrity and security.

We are bound by the *Privacy Act 1988* and must comply with the Australian Privacy Principles. You can find more information about the Privacy Act and the Australian Privacy Principles at the Office of the Australian Information Commissioner's website at: www.oaic.gov.au.

While we believe in keeping your personal information highly secure, we also believe that you have the right to be informed about how we deal with that information so, if on reading this policy you are unclear on any of the matters or simply want more information, please contact us by using the contact details provided below.

Collecting Personal Information

We aim to collect personal information only if it is reasonably necessary to providing the service, product or information you have requested from us. In general you can assume that we may collect and hold the following personal information:

- Name;
- Address;
- Email address;
- Telephone and fax number; and
- Financial information;

How we collect Personal Information

Unless it is unreasonable and impracticable to do so, we collect your personal information from you directly. However we ensure that we collect and hold only that personal information which is relevant and necessary to your specific matters.

Purposes of Collection

We collect your information solely for the purpose of assessing whether your stated goals and objectives can be met, and by what means or strategies may be employed. This allows us to meet our obligations to give recommendations in a clients' best interest, as outlined under s.961B of the Corporations Act.

We may disclose your personal information to the following third parties:

- Auditors of our advice from the SMSF Advisers Network and any compliance professionals they see fit to employ for this purpose;
- IT technicians who may need access when providing on-site support (although it is our practice for them to work under the supervision of one of our own IT technicians); and
- file storage service providers.

We are not likely to disclose information to overseas recipients and would only do so in accordance with legal requirements. The privacy and collection practices of entities to whom we disclose personal information are governed by their own Privacy Policies and Collection Notices.

We will not otherwise disclose information about you unless the disclosure:

- is required by law;
- is authorised by law; or
- you have consented to our disclosing the information about you.

Personal Information Quality

We aim to ensure that your personal information is accurate, complete and up to date. To assist us in this, you need to provide true, accurate, current and complete information about yourself as requested and properly update the information to us to keep it true, accurate, current and complete.

Please note that by not providing us with complete, current and accurate data this can lead to our analysis not meeting your needs adequately, as we will be acting on inaccurate information.

In the event that we do not believe the information to be incorrect, we will take reasonable steps to add a statement to the information claiming that you believe the information is not accurate, complete or up-to-date.

Securing Your Personal Information

We are committed keeping your information secure and will take reasonable steps to protect the personal information we hold from misuse, loss and unauthorised access, modification or disclosure. We will also take reasonable steps to destroy or permanently de-identify personal information if it is no longer needed.

Accessing and Correcting Your Personal Information

You may request access, or correction, to personal information that we hold about you. We will give you access to, or correct, your personal information unless there is a lawful reason for refusing your request for access or correction. If we refuse your request we will give you a written notice explaining our reasons for that refusal and how you may complain about that refusal.

Changes to this Statement

This Privacy Policy is not a static document, we may make changes to this Privacy Policy from time to time for any reason. We will publish these changes on our website.

Complaints

If you have a complaint about our collection, use or disclosure of your personal information, or you wish to make a complaint about a breach of the Australian Privacy Principles, please contact our Privacy Officer at the details set out below.

Please set out details of your complaint and your contact details. Our Privacy Officer will contact you to acknowledge your request and ask for any other applicable information. Our Privacy Officer will then investigate the issue and advise you in writing of the outcome.

You can also make a complaint to the Office of the Australian Information Commissioner. Further information is available at www.oaic.gov.au.

Contacting Us

If you would like further information regarding this Privacy Policy, if you have concerns about the information that we currently hold about you, or any aspect of this Privacy Policy, please contact the Privacy Officer at:

Telephone +61 3 9209 9999

Email support@smsfadvisersnetwork.com.au

Post SMSF Advisers Network Pty Ltd
29-33 Palmerston Crescent
SOUTH MELBOURNE VIC 3205

Your Authorised Representative

Your financial adviser is Brad Waldon and he is an Authorised Representative of SMSF Advisers Network Pty Ltd. Brad's Authorised Representative Number is 001244528 and his contact details are as follows:

Brad Waldon

Authorised Representative No: 001244528

Suite 507, Level 5, 2-8 Brookhollow Avenue

Baulkham Hills NSW 2153

Phone: (02) 9894 8884

Fax: (02) 9894 8886

Email: brad.waldon@vantagepartners.com.au

Background and Experience

Brad is a member of Chartered Accountants Australia and New Zealand and a Chartered Tax Adviser with the Taxation Institute of Australia. Having started his career in the financial services industry in 2004, Brad has over a decade of experience advising clients across a broad range of matters including taxation, the growth and protection of their assets, and retirement planning.

Brad has also completed a Masters of Applied Taxation as well as met the ASIC training requirements to advise his clients regarding superannuation and in particular self-managed superannuation funds (SMSFs). With these qualifications and his many years of experience in the industry, Brad provides his clients with strategic and technical advice regarding the setup, operation, and windup of SMSFs on a daily basis.

The products on which Brad Waldon can provide advice comprise:

- Deposit Products; and
- Superannuation.

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MY ADVISER HAS PROVIDED ME WITH A FSG AND EXPLAINED ITS CONTENTS

Name(s): _____

Signature(s): _____

Dated: _____