

## Financial Services Guide

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### Licensee:

EFS Advice Pty Ltd  
(ASIC# 525674 ABN 27 617 833 084)

### Contact Details

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### Purpose of this FSG

This 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.

### Our services

We are authorised to provide general advice, personal advice and dealing services in the following areas:

- Superannuation and SMSF
- Retirement planning
- Personal risk insurance
- Portfolio management
- Managed investments
- Securities
- Margin lending

### 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 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.

We will provide you with a Product Disclosure Statement where we recommend a financial product other than securities. 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 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.

## **Fees**

All fees are payable to EFS Advice.

### **Discovery Service Fee**

Our initial service is called our Discovery Service. The purpose of this initial service is to understand you and your situation better and to determine how we can best help you moving forward. We may provide you with information and/or a report as part of this service, however, this is NOT financial advice, and you shouldn't make any decisions based on this service.

### **Initial Advice Fee**

Our advice preparation fee includes meeting with you, the time we take to determine our advice and the production of the SoA. It is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

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

### **Annual Fee**

Our annual fee depends on the services that we provide to you. We will typically charge a flat agreed fee which is paid monthly.

Each year we will seek your engagement on the services to be provided and the fee.

## **Other Benefits**

We do not receive commissions from product providers. We may however receive additional benefits by way of sponsorship of education seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

## **Adviser Remuneration**

Andrew Reynolds and Craig Stubbs are the owners of the practice. They are paid a fixed salary and remunerated through the profits that the practice makes.

The other financial advisers are employed in the practice and are paid a salary. They may also receive a bonus depending on the profits of the practice and their performance.

## **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 or via their website [www.afca.org.au](http://www.afca.org.au). This service is provided to you free of charge.

EFS Advice holds Professional Indemnity insurance which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act. It covers the financial services provided by current and past representatives.

## **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.