

Dated: 1 November 2018

This Financial Services Guide (FSG) and incorporated Credit Guide is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with financial service or credit assistance.

This guide contains important information about SWA Financial Planning including who we are, how we can be contacted, what services we are authorised to provide you, how we are remunerated, details of any potential conflicts of interest, and details of our internal and external complaints handling procedures and how you can access them.

It is intended that this FSG should help you decide whether to use any of the financial services and credit assistance we provide.

Who are we?

SWA Financial Planning is responsible for the financial services and credit assistance provided by its representatives including the distribution of this FSG and takes full responsibility for the conduct of all representatives.

SWA Financial Planning, ABN: 25 002 495 098 is licensed under the Corporations Act. Our Australian Financial Services Licence and Australian Credit Licence number is 241050.

You can contact us by:

- phoning us on 02 4227 2122;
- writing to us at PO Box 815 Wollongong NSW 2520;
- attending our office at Level 1 166 Keira Street Wollongong; or
- emailing us at clientservices@swafinancialplanning.com.au.

SWA Financial Planning was established in 1982 and since this time we have built a reputation as one of the most respected firms in the Illawarra region.

We do not act as a representative of any other licensee in relation to the services we provide you.

We are 100% owned by staff and not by any of the providers or issuers of any financial products which we may recommend to you.

SWA Financial Planning and its Representatives may from time to time hold investments in those recommended to you. They do not have sufficient holding in any one investment to personally benefit from any recommendations made to you.

SWA Financial Planning is a Professional Practice of the Financial Planning Association of Australia and is committed to upholding the FPA's Code of Professional Practice.

What financial services do we offer?

We are authorised to provide the following financial services to retail and wholesale clients:

- To provide financial product advice and deal in:
 - Deposit & payment products – basic deposit and non-basic deposit;
 - Government debentures, stocks and bonds;
 - Investment life insurance products;
 - Life risk insurance products;
 - Managed Investment Schemes, including Investor Directed Portfolio Services;
 - Retirement Savings Accounts;
 - Securities;
 - Standard margin lending products; and
 - Superannuation.
- To provide financial product advice:
 - Derivatives, limited to old law securities options contracts and warrants.
- To provide credit assistance, we may advise and assist you apply for or remain in a particular credit contract with a particular credit provider.

What information do we require to provide personalised advice?

To enable us to provide you with a written Statement of Advice we will conduct an initial fact finding interview where we will ask you to provide us with certain personal information about you, including:

- employment details and employment history;
- details of your financial needs and objectives;
- details of your current financial circumstances, including your assets and liabilities, income, expenditure, insurance cover and superannuation;
- details of your investment preferences and aversion or tolerance to risk;
- information about your family commitments, health and social security eligibility.

You have the right not to tell us this information if you do not wish to. However, if you do not, we may refuse to provide advice. Otherwise if we do provide advice, there is a risk the advice you may receive may not be appropriate to your needs, objectives and financial situation.

Verbal communication can be easily misunderstood and should therefore be considered merely as part of the fact finding process in the context of the first appointment. We explicitly advise you any information provided verbally during the initial fact finding interview is not personal advice and we warn you that it should not be relied upon.

How will we provide you with advice?

You will receive a written Statement of Advice (SoA) that will document our advice to you. Should you participate in our ongoing financial planning advice services you may receive ongoing advice via a further written Statement of Advice (SoA) or a Record of Advice (RoA). You may request a copy of an SoA or an RoA at no charge at any time.

Any of the advice documents provided to you will contain the advice, the basis on which it is given and information about fees, commissions, and any specific conflicts of interest that may have influenced the advice we give you.

If we recommend to you a particular financial product (other than listed securities) we will give you a Product Disclosure Statement (PDS) containing information about the particular product to help you make an informed decision about that product.

Finally, we warn you that circumstances change and that advice that may be appropriate one day may be inappropriate the next. We therefore warn you not to implement our advice without first checking with us to ensure that the advice is still appropriate.

What should you know about the risks of any financial products or strategies we recommend to you?

We will explain to you any significant risks of financial products and strategies that we recommend to you in your Statement of Advice.

You should read the warnings provided in the written Statement of Advice carefully before making any decision relating to a financial product.

What information do we maintain on your file?

We maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is available on our website or can be provided upon request.

SWA Financial Planning has the ability to record appointments and phone conversations for the purpose of retaining record of advice discussions. Please advise us if you do not wish to have conversations recorded.

How can you transact with us?

To implement recommendations made in a Statement of Advice you must complete and return to us the Authority to Proceed attached to your Statement of Advice. You may tell us how you would like to give us other instructions. For example in writing, by facsimile, or e-mail.

How will you pay for the services provided?

If you receive a Statement of Advice from us, we will tell you about any commissions, fees and any other benefits, where possible in actual dollar amounts, in your Statement of Advice. Our fees are broadly summarised as follows.

1. Initial Financial Planning Advice Fee

We will charge you a fee for preparing your initial Statement of Advice. The Initial Financial Planning Advice Fee will typically range from \$1,980 to \$4,950. We will provide you with a quote for you to agree upon before we prepare the written advice.

SWA Financial Planning will generally not accept any upfront commission from any third party as a result of recommending an investment to you. If there is a standard entry fee or commission into any investment recommended it will be rebated to you in full.

We may receive commissions on risk insurance products of up to 60% of the upfront premium and up to 30% of the renewal premium. These commissions may be rebated to you or may be retained by SWA Financial Planning. Any commissions that are retained will be disclosed to you in the SoA.

2. Ongoing Financial Planning Fees

There are two ongoing fee options:

Option 1 – Fixed Fee

Each year we will provide you with a fixed per annum fee that will typically range between \$2,970 and \$12,100 per annum based on the complexity of your financial situation and the nature of the advice and investments you require.

Option 2 – Asset Based Fee

Alternatively we will charge you an ongoing fee of 0.66% per annum of any relevant funds invested, subject to a minimum total fee of \$2,970 per annum (ie. \$247.50 per month).

Ongoing Financial Planning fees can be paid monthly via direct debit from your bank account or from one of your investments, or quarterly, six monthly or annually via BPay, credit card, cash or cheque.

SWA Financial Planning reserve the right to charge clients based on an hourly rate of \$440 should ongoing services required be in excess of what is covered by ongoing management fees and / or commissions received. You will be given advance warning should hourly charges commence to be applicable.

All FPA and IFSA members must maintain a Public Register listing alternative forms of remuneration paid or received. In line with the FPA / IFSA Code, any alternative forms of remuneration paid or received by SWA Financial Planning or its Representatives is maintained in a Public Register. The Public Register is available on our website or will be provided to you upon request.

Professional Indemnity Insurance

SWA Financial Planning holds a Professional Indemnity Insurance Policy that complies with Section 912B of the Corporations Act (2001) to cover its professional financial planning, advisory and insurance broking activities. Professional Indemnity insurance indemnifies the Licensee and its Representatives (both past and present) in the event that a client suffers a loss that is directly attributable to a breach of legislative obligations on the Licensee's or Representative's behalf.

What should you do if you have a complaint?

If you have a complaint about the service provided to you, you should take the following steps:

1. Contact us and tell us about your complaint.
2. If your complaint is not satisfactorily resolved within three days, please contact our Complaints Manager on (02) 4227 2122 or put your complaint in writing and send it to us at PO Box 815 Wollongong NSW 2520. We will try to resolve your complaint quickly and fairly.
3. If you still do not receive a satisfactory outcome you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: GPO Box 3 Melbourne VIC 3001

AFCA provides a fair financial services complaint resolution scheme that is free to consumers.

If your concerns involve ethical conduct you may wish to consider raising your concerns with the Financial Planning Association of Australia Limited (FPA). They can be contacted at GPO Box 4285 Sydney NSW 2001.

ASIC also has a freecall infoline on 1300 300 630 which you may use to make your complaint and obtain information about your rights.

If you have any further questions about the financial services SWA Financial Planning provide, please contact our office on (02) 4227 2122.