

Financial Services Guide

Date of issue: 1 April 2024

The Financial Services Guide (FSG) is designed to provide you with important information to help you decide whether to engage our services. It contains information about:

- The financial services we offer and their cost;
- Any conflicts of interest which may impact the services;
- How we deal with complaints if you are not satisfied with our services.

About us

Symes Warne & Associates Pty Limited, ABN: 25 002 495 098, trading as SWA Financial Planning holds an Australian Financial Services Licence (AFSL 241050) which has been issued by the Australian Securities and Investment Commission (ASIC).

Symes Warne & Associates Pty Limited is responsible for the financial services provided to you by its representatives under its AFSL.

SWA Financial Planning is a Professional Practice of the Financial Advice Association of Australia (FAAA) and is committed to upholding of the FAAA's Code of Professional Practice.

SWA is **independent**, impartial, and unbiased because we:

- Do not receive commissions for the advice we provide or in the event we do, we rebate the commissions in full to our clients; and
- Are 100% privately owned and no product issues or provider has any stake in the organisation.

Investments we are authorised to provide advice on

We are authorised to provide financial planning services to retail and wholesale clients. Our licence authorises us to provide advice and deal with the following specific financial products on behalf of clients:

- Deposit & payment products;
- Government debentures, stocks and bonds;
- Life insurance products;
- Managed Investment Schemes, including Investor Directed Portfolio Services;
- Superannuation;
- Securities; and
- Standard margin lending products.

Financial Planning Advice Fees

We charge an annual fee to provide our advice services. This includes the preparation of our initial advice, the implementation of the advice, and any further advice required and provided during the subsequent 12 month period.

Our financial planning services typically range between \$5,500 and \$33,000 per annum based on the complexity of your situation and the nature of the advice and investments you require.

An additional fee may be quoted for any advice and assistance that may unexpectedly be required outside of the agreed scope of services in a specific year. This may involve one-off issues such as aged care, relationship breakdowns, or the loss of a partner.

For new clients, a consultation fee of \$330 will apply for an initial appointment.

Documentation you may receive

When we provide you with financial advice services you may receive the following documentation from us:

Letter of Engagement

A Letter of Engagement that will provide a scope of the advice and services to be provided and fees associated with our services.

Statement of Advice

A Statement of Advice (SOA) will document our advice to you. The SOA will explain the basis for our advice, the main risks associated with the advice, information about fees, and any specific conflicts of interest that may have influenced the advice we give you.

Further Advice

Further advice via SOAs or Records of Advice (ROAs) may be provided on an ongoing basis throughout the advice service period as required.

Product Disclosure Statement

A Product Disclosure Statement (PDS) will be provided for any financial products recommended as required.

Fee Disclosure Statement

A Fee Disclosure Statement (FDS) will be provided each year on the anniversary date of the advice service period to renew our services and will outline your ongoing financial planning fees.

You can provide instructions regarding the abovementioned documentation in writing, via phone or via email. In some circumstances we may require you to provide signed instructions. You may request a copy of the above documentation at any time subject to statutory guidelines.

What we will require before providing advice

It is important that you provide us with accurate and complete information about your personal and financial circumstances, goals and objectives.

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.

Any information provided in the initial appointment is general only and does not constitute personal financial advice.

Other Disclosures

We are committed to implementing and promoting a Privacy Policy, which will protect and secure your personal information. A copy of our Privacy Policy is available on our website or can be provided upon request.

SWA Financial Planning staff are remunerated by salary. They may also receive a performance bonus based on performance and quality measures.

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.

Making a Complaint

We are committed to providing quality financial services. However, if you are not satisfied with our services, please take the following steps:

1. Contact us via email, phone, letter, or in person, and tell us about your complaint. We will acknowledge receipt of your complaint within one business day or as soon as practicable thereafter. We will endeavour to resolve your complaint within 30 business days. Our Internal Dispute Resolution (IDR) Scheme is free of charge to our clients.
2. If you do not receive a satisfactory outcome, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides a fair and independent External Dispute Resolution (EDR) Scheme that is free to consumers.

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

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

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.