

Financial Services Guide

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INTEGRITY + INTELLIGENCE + ENERGY

Adelaide Wealth Management

Adelaide Wealth Management (Aust) Pty Ltd, (AFSL) 513690, ABN 11 629 147 913,
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Purpose of this Financial Services Guide

This Financial Services Guide (FSG) will help you decide whether to use the services that we offer. It contains information about: services we offer and their cost, any conflicts of interest which may impact the services, how we are remunerated and how we deal with complaints if you are not satisfied with our services.

Adelaide Wealth Management

Adelaide Wealth Management (Aust) Pty Ltd holds an Australian Financial Services Licence. It is required to comply with the obligations of the Corporations Act and the conditions of its licence. This includes having adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that its current and past representatives provide.

Not Independent: We do not charge you a fee for our advice on risk insurance policies as we are paid a commission by the product provider. Our advice on risk insurance is therefore not independent. We receive stamping fees from the product issuer where you invest in financial products which are being listed on the ASX. This includes initial public offers and new listings of hybrid securities and managed funds. Our advice on these investments is also not independent. In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers.

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 (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. We will also 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 typically 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.

What services do we provide?

Adelaide Wealth Management (Aust) Pty Ltd is authorised to provide personal advice and dealing services in the following areas:

Personal Risk Insurance
Portfolio Management
Securities (Direct Shares)
Managed Investments
Margin Lending Facilities
Retirement Planning
Self-managed Super Funds
Superannuation



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Fees and Commissions

Adelaide Wealth Management (Aust) Pty Ltd charges fees for their services and, in addition, receives commissions and other benefits from some product providers.

Advice preparation fee

The Advice Preparation fee includes meeting with you, the time we take to determine our advice, and the production of the SoA. The Advice Preparation fee is based on the scope and complexity of advice provided to you. If you decide to proceed with our advice, the fee will also include the time we spend assisting you with implementation. We will agree any advice preparation fee with you before providing you with advice.

Annual services fee

Our annual service fee depends on the services that we provide to you. It may be a percentage of your portfolio value or an agreed fixed fee which is paid monthly. Fees may also be charged on each transaction. The services and fees will be set out in an annual agreement that we have with you.

Insurance commissions

Adelaide Wealth Management (Aust) Pty Ltd receives a one-off upfront commission when you take out an insurance policy we recommend. We also receive a monthly commission payment for as long as you continue to hold the policy. The commission will vary depending on the recommended product and will be documented in the SoA or RoA.

Stamping Fees

We may receive one-off stamping fees where you invest in some listed investments (e.g. bank issued hybrids and IPO's). These will be paid by the issuer of the investment and will typically be a set percentage of the investment amount. Again, these will be documented in the SoA or RoA.

Adviser Remuneration

Rocco and Francesco Zappia are the owners of the practice and they are remunerated through the profits generated by the practice. Darren Furst and James Inglis are employees of Adelaide Wealth Management (Aust) Pty Ltd and are paid a salary.

Other Benefits

Adelaide Wealth Management (Aust) Pty Ltd and the financial advisers operating under the licence may receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Conflicts of Interest

Your financial adviser may recommend investments in shares that he or his associated parties may 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.

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.

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, email 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. AFCA provides a fair and independent complaint resolution service which is provided to you free of charge.

Wholesale Clients

In some circumstances we may provide services to you as a wholesale client. We will seek your consent before doing so.