

Financial Services Guide

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Licensee:

Pacific Wealth Pty Ltd
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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 personal advice and deliver services in the following areas:

- Superannuation and SMSF
- Retirement planning
- Wealth Creation
- Gearing
- Personal risk insurance
- Portfolio management
- Managed investments
- Securities (direct shares)
- Centrelink

Not Independent

We may not charge you a fee for our advice on risk insurance policies as we may be paid a commission by the product provider. Our advice on risk insurance is therefore not independent, impartial or unbiased. 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 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.

Further SOA's will be issued where there has been a significant change in your circumstances, or a new financial strategy is recommended.

Ongoing advice not requiring an SOA 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 Pacific Wealth.

Initial Advice Fees

Our initial advice fees will be quoted to you in our Terms of Engagement letter and includes the preparation of your SoA, implementation of our recommendations, reviewing and monitoring your investments and meetings as required throughout the year. We will agree the fee with you before providing you with advice.

Our initial advice fee is dependant upon a number of factors not limited to but including:

- The complexity of the advice required
- The scope of work
- Number of meetings throughout the year
- The value to you of our advice

Annual Service Fees

Our annual service fee depends on the services that we provide to you. Our services and fees will be set out in an annual engagement.

The fee is typically an agreed fixed fee which is paid monthly.

Commissions

We may receive a one-off upfront commission when you take out an insurance policy that we have recommended. We may 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.

Other Benefits

We 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.

Adviser Remuneration

Paul Birch is the owner of the practice. He is remunerated by way of a salary & through the profits that the practice makes.

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, then you can refer your complaint to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or www.afca.org.au. AFCA provides a fair and independent complaint resolution service which is provided to you free of charge.

Pacific Wealth is required to hold adequate Professional Indemnity insurance for the financial services that it and its current and past representatives provide.

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.