



FINANCIAL SERVICES GUIDE

Accumen Wealth Pty Ltd

Authorised Representative of The SMSF Expert Pty Ltd

Version 01.1/2016

The purpose of this FSG

This guide contains important information about:

- The SMSF Expert Pty Ltd (the company that authorises us to provide our financial planning services)
- the types of financial planning services we can provide
- how we are paid
- any potential conflict of interest we may have and;
- our internal and external dispute resolution procedures and how you can access them.

Other documents you may receive

When you receive personal advice, it will normally be documented in the form of a statement of advice. This document contains information about:

- The advice being provided
- The fees, costs and any other benefits payable as a result of your advice and;
- any associations we have with Financial Product Issuers or other parties which may have influenced our advice.

About your financial advisers

Accumen Wealth Pty Ltd (ABN 39 624 808 037) is a Corporate Authorised Representative No. 1262563 of The SMSF Expert Pty Ltd.

Please be aware that Accumen Accountants + Business Advisors is a business that may be associated with the provision of advice to you. As a result of this association, the below listed Authorised Representatives may benefit from the payment of fees to Accumen Accountants + Business Advisors (Accounting Practice) in addition to the fees charged for advice provided by Accumen Wealth Pty Ltd and the SMSF Expert Pty Ltd. Confirmation and details of the fees involved where this arrangement is applicable, will be included in your Statement of Advice.

Details of Authorised Representatives of the SMSF Expert Pty Ltd who can provide you with financial advice within our office are as follows:

David Cooke FCA, MAICD, BEC, JP

Authorised Representative No: 1252281

Email: david@accumen.com.au

David has the following qualifications and memberships:

- Fellow of Chartered Accountants Australia & NZ (1998)
- Bachelor of Economics (ANU 1993)
- RG 146 – Superannuation and SMSF (Kaplan 2017)

Elise Edwards CA, BBus(Acc)

Authorised Representative No: 1262802

Email: elise@accumen.com.au

Elise has the following qualifications and memberships:

- Chartered Accountants Australia & NZ
- Bachelor of Accounting (CSU 2010)
- RG 146 – Superannuation and SMSF (Kaplan 2017)

How are we paid

As employees, shareholders and directors of Accumen Wealth Pty Ltd which is a Corporate Authorised Representative of The SMSF Expert (Authorised Rep No. 1262563) and Accumen Accountants + Business Advisors, we receive remuneration by way of a salary plus dividends.

Who is The SMSF Expert Pty Ltd?

The SMSF Expert Pty Ltd is a privately owned and managed business and holds an Australian Financial Services Licence (No. 445113).

The SMSF Expert Pty Ltd has authorised us to provide the advice and services set out in this Financial Services Guide (FSG) and is responsible for the financial services we provide, including the distribution of this guide.

You can contact them at:

The SMSF Expert Pty Ltd
Suite 450, Level 5, 311 Castlereagh Street
Sydney, NSW, 2000
Phone: 1300 554 321
Email: info@thesmsfexpert.com.au

Relationships and associations

The SMSF Expert Pty Ltd is privately owned and is not controlled by any financial institution/s such as a fund manager, bank or insurance company.

Our services

We can provide you with the following advice and services:

- (a) Financial product advice for the following classes of financial products:
 1. Superannuation limited to:
 - a. Self-Managed superannuation fund;
 - b. A persons existing holding in a superannuation product but only to the extent required for:
 - i. Making a recommendation that the person establish a self-managed superannuation fund; and
 - ii. Providing advice to the person on contributions or pensions under a superannuation product;
- (b) Provide class of financial product advice for the following classes of financial products:
 1. Superannuation; and
- (c) Deal in a financial product by:
 - a. Arranging for another person to issue, apply for, acquire, vary or dispose of a financial product in respect of the following classes of financial products:
 - i. Superannuation limited to:
 1. Self-managed superannuation fund; and

- ii. Arranging for another person to apply for, acquire, vary or dispose of financial products in respect of the following classes of financial products:
 1. Superannuation limited to:
 - a. Self-managed superannuation fund.

Where you feel you need additional advice to the products listed above, we advise you to seek the services of a full Australian Financial Services Licensee.

Providing information to us

You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information, so that we can offer you the most appropriate advice possible.

You have the right not to tell us, if you do not wish to. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read the warnings contained in our Statement of Advice carefully before making any decision relating to a Financial product/s.

Paying for my services

We operate on a fee for service basis and we will provide you with an estimate of our fees before commencing our engagement. The actual fees and costs will be provided in your Statement of Advice.

Where you have been referred to us by someone else, if we pay them a fee or commission in relation to that referral, we will tell you in the Statement of Advice who will receive that fee or commission and the amount they will receive.

Our fees

The fees charged for our advice and services will be invoiced directly to you and may be based on either:

- A set dollar amount; or
- An hourly rate.

Privacy policy

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 can be provided upon request.

If you wish to examine your file, please ask us. We will make arrangements for you to do so.

Complaints

If you have any complaints about our advice or services, you should take the following steps.

1. Contact us first and tell us about your complaint. We will try to resolve your complaint quickly and fairly.
2. If your complaint relates to a financial service and is not satisfactorily resolved by us, then you can contact:

Matthew Morris- Chief Executive Officer,

Email: Matthew@thesmsfexpert.com.au

or

Ross Marett – Advice Manager and Responsible Manager,

Email: Ross@thesmsfexpert.com.au

**The SMSF Expert Pty Ltd,
Suite 450, Level 5, 311 Castlereagh Street
Sydney, NSW, 2000
1300 554 321**

3. If you are not fully satisfied with any of these responses, you have the right to lodge a complaint with the Financial Ombudsman Service (FOS). The contact details for FOS are: Phone 1300 780 808 (free of charge) Fax 03 9613 6399 Online www.fos.org.au Email info@fos.org.au Mail GPO Box 3 MELBOURNE VIC 3001 Furthermore, the Australian Securities and Investments Commission (ASIC) has a free of charge infoline on 1300 300 630, which you may use to obtain information about your rights and to make a complaint.

Compensation and insurance

We have Professional Indemnity Insurance in place to cover us for the financial services that we provide.

The SMSF Expert Pty Ltd also has Professional Indemnity Insurance in place to cover claims made in relation to the conduct of representatives/employees who no longer work for them (but who did at the time of the relevant conduct).