

# Financial Services Guide

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## Licensee:

Independent Wealth Services Pty Ltd  
(AFSL 512433)

This Financial Services Guide (FSG) is authorised for distribution by Independent Wealth Services.

## Authorised Representatives:

Independent Wealth Partners Pty Ltd  
(ASIC # 1286417 ABN 66 647 667 249)  
Cameron Howlett (ASIC # 308442)  
Chris Haggart (ASIC # 343176)  
Andrew Brown (ASIC # 1293631)  
Shane Nicholas (ASIC # 260900)  
Linhui (Lynn) Zhao (ASIC # 1299088)  
Williza Demirel (ASIC # 1310765)  
Brigitta Nadya (ASIC # 1311276)  
Tim Dawe (ASIC # 410551)

The Authorised Representatives act on behalf of Independent Wealth Services who is responsible for the services that they provide.

## Contact Details

Level 16 / 530 Collins St, Melbourne Vic 3000

## 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.

\* In this document 'we' refers to the Authorised Representatives listed above.

## Our services

We are authorised to provide advice and dealing services in the following areas:

- Superannuation and SMSF
- Retirement planning
- Personal risk insurance
- Managed investments
- Securities (direct shares)

## 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 for any products we recommend 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 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

### Initial Fees & Annual Fees

Our initial advice fees include meeting with you, the time we take to determine our advice and the production of the SoA. They will be based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

Our annual fees depend on the services that we provide to you. They are an agreed fixed fee and they are paid monthly. Our services and fees will be set out in an agreement with you.

### One-Off Fees

In limited circumstances, we may provide one-off services and charge a fee at an hourly rate. This will be discussed with you prior to engagement.

## Commissions

We work to avoid conflicts of interest including the receipt of commissions. Where we receive commissions, we will either offset the commission against your fees or (in the case of small amounts) donate the commission to charity. We do not retain any commissions.

This approach allows us to meet the Corporations act definition of independence. As a result, we proudly call ourselves independent.

## 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

Cameron Howlett, Chris Haggart and Shane Nicholas are the owners of Independent Wealth Partners and are remunerated through the profits of the practice.

The other Authorised Representatives are employees of the practice and are paid a salary. They may also receive a bonus depending on their performance and the financial success of the practice.

## Associated Services

Independent Wealth Partners also provides accounting, tax and SMSF services. We may recommend these services as part of providing our financial planning services.

## 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 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 or via their website [www.afca.org.au](http://www.afca.org.au). AFCA provides a fair and independent complaint resolution service, which is provided to you free of charge.

Independent Wealth Services holds Professional Indemnity insurance which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act. It covers the financial services provided by current and past representatives.

## **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. Our Privacy Policy is available on request and on our website.