



## Financial Services Guide

AFSL 404737  
ABN 31 150 436 776

Unit 1, 149 Ambleside Circuit  
Lakelands NSW 2282

Phone (02) 4956 6659  
Email: [info@beyondwealth.com.au](mailto:info@beyondwealth.com.au)  
Website: [www.beyondwealth.com.au](http://www.beyondwealth.com.au)

**Version 6: 1 November 2016**



## Why am I receiving this document?

This Financial Services Guide (FSG) will help you decide if you want to use the services being offered by Beyond Wealth.

It contains information about:

- Beyond Wealth
- 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

When we provide you with financial planning services you may receive:

- A Statement of Advice (SoA) or Record of Advice (RoA) which documents the advice we provide to you
- A Product Disclosure Statement (PDS) which explains the products we recommend

## Who is Beyond Wealth?

Beyond Wealth is owned and managed by Rosemary Tapner.

Beyond Wealth is different to many financial planning practices as it holds its own Australian Financial Services Licence (404737) which has been issued by the Australian Securities and Investments Commission (ASIC).

As a licensee we are required to comply with the obligations of the Corporations Act and the conditions of our licence.

This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the services that we provide.

## What services do we provide?

Beyond Wealth Pty Ltd holds a licence to provide a comprehensive range of financial planning services which include:

- Superannuation advice
- Retirement planning advice
- Direct equity advice
- Managed investment advice
- Margin lending advice
- Personal insurance advice
- SMSF compliance and administration

## Your Financial Advisor

Rosemary Tapner will be your financial advisor and will provide these services to you as a representative of Beyond Wealth Pty Ltd.

Beyond Wealth Pty Ltd is responsible for the services provided by Rosemary.

We will ensure our financial advisers:

- Only provide advice to you where they are competent to do so
- Complete ongoing training to maintain their competency
- Are provided with the best quality technical support and investment research
- Are monitored and supervised

You can rely on Beyond Wealth to deliver professional advice and to stand by that advice.

## The financial planning process

Beyond Wealth recognises that the objectives and personal circumstances of each client are different.

What is right for one client may not be right for another.

We will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we address all issues.

When we provide advice to you it will be explained thoroughly and documented in a Statement of Advice which you can take away and read.

The Statement of Advice will explain the basis for the 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 could have influenced the advice.

We will also provide you with a Product Disclosure Statement, if required. This contains information about each product recommended to help you understand the investment being recommended.

At all times you are able to contact us and ask questions about the advice and investments recommended.

You can provide instructions to us in writing, via phone or via email/fax. Please note you are responsible for ensuring your instructions do however reach us.

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 available.

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.

## Fees

Your first meeting with us is complimentary and obligation free. From this meeting we will set out the services we can provide and the cost.

### **Plan Preparation & Implementation Fees**

The plan preparation fee includes all meetings with you, the time we take to determine our advice and the production of the SOA. The fee is based on the

scope and complexity of advice provided to you. We will agree the fee with you at our first meeting or shortly thereafter.

If you agree to proceed with our advice we may charge a fee for the time we spend assisting you with the implementation. We will let you know what the fee will be in the SOA.

### Ongoing Services Fees

We will meet with you at least every twelve months to ensure our advice is appropriate as changes occur in your personal circumstances.

Ongoing fees will depend on what ongoing service is provided and will be determined annually as a set amount.

Full details will be provided to you in the SoA.

### Additional Services

If you require additional services we will determine the fee based on the scope of the advice and the amount of work involved. We will tell you what the fee will be before commencing any work.

### Commissions

---

Beyond Wealth Pty Ltd does not receive commissions.

### Making a Complaint

---

If you are not satisfied with our services then we encourage you to contact us.

Please call us at our office or put your complaint in writing.

If you are not satisfied with our response you can escalate it to the Financial Ombudsman Service. You can contact FOS on 1300 780 808. This service is provided to you free of charge.

### Your Privacy

---

Beyond Wealth is committed to protecting your privacy. We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information.

We will collect personal information from you so that we can understand your personal situation and provide you with advice which meets your needs and objectives.

We will also collect information from you to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act.

We will generally collect this information directly from you however in some cases we will seek your authority to collect if from other parties such as your accountant or your superannuation fund.

If you do not provide us with all of the information that we request, we may not be able to provide our services to you.

We will hold and use your personal information so that we can continue to provide our services to you. We will only disclose your personal information to external parties where:

- The law requires us to do so
- You consent for us to do so
- You direct us to provide information to other professional services providers such as your accountant or Lawyer.

Our Privacy Policy contains further information on 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 full Privacy Policy is available on our website.

