



## Financial Services Guide

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## Why am I receiving this document?

This Financial Services Guide 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 and your adviser are remunerated
- How we deal with complaints if you are not satisfied with our services.

## Beyond Wealth

Beyond Wealth holds an Australian Financial Services Licence (AFSL) to provide financial planning services.

Beyond Wealth is required to comply with the obligations of the Corporations Act and the conditions of its licence. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that we provide.

## What services do we provide?

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

- Superannuation and SMSF
- Securities (shares)
- Managed investments
- Retirement planning
- Portfolio reviews
- Personal insurance
- Margin lending facilities

## Your Financial Advisor

Rosemary Salway 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 processes

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.

For administration platforms, managed funds and personal risk insurance products we will provide you with a Product Disclosure Statement. 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.

## 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.

All fees are payable to Beyond Wealth.

### **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. We will agree the fee with you before providing you with advice.

### **Advice Implementation Fee**

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

### **Ongoing Services Fees**

Our ongoing service fees depend on the ongoing service that we provide to you. They will typically be a fixed fee which is paid monthly. We also charge a fee for each share trade we execute for you.

The services and fees will be set out in the SoA or RoA that we provide to you.

## Commissions

We do not receive commissions or other benefits from product providers and other third parties.

## Adviser Remuneration

Rosemary Salway is the owner of the practice and is entitled to the profits that it makes.

Employees of the practice are paid a salary. They may also receive a performance bonus which is dependent on a number of criteria including the revenue they generate for the practice.

## Additional Services

We also provide accounting, tax and SMSF services. In some cases, we may refer you to the provision of these other services.

## Making a Complaint

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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 Financial Ombudsman Service. You can contact FOS on 1800 367287. This service is provided to you free of charge.

## Your Privacy

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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.

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.

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 it 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.

