

FINANCIAL SERVICES GUIDE

**Strategic Advice Australia Pty Ltd
| AFSL number: 523703**

Version number 2.0 01/09/2022

**Understanding the advice process and
our relationship with you**

PURPOSE

This **Financial Services Guide** (FSG) explains the financial services and advice provided by Strategic Advice Australia Pty Ltd and your Financial Adviser (Adviser), who is an authorised representative of Strategic Advice Australia Pty Ltd. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, how we manage privacy, related parties and potential conflicts of interests, and how we manage complaints.

The Adviser Profile contains important information about your Adviser including relevant authorised representative number, qualifications, experience, areas of authorisation, how they get paid and fees that you may be charged.

Please take the time to review this FSG and Adviser Profile before engaging our services.

NOT INDEPENDENT

Strategic Advice Australia Pty Ltd and our Advisers may receive commissions associated with the issue of life insurance products.

For these reasons, we do not represent ourselves as independent, impartial or unbiased.

Please refer to the 'Remuneration' section for more information.

HOW TO CONTACT US

Strategic Advice Australia Pty Ltd
ABN 76641326954

Suite 322, 5 Lime Street
SYDNEY NSW 2000



02 9221 1224



saaptyltd@gmail.com

FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE

Strategic Advice Australia Pty Ltd can offer the following services and products. Your Adviser's specific authorisations are included within their personalised Adviser Profile.



Superannuation and Retirement Planning

Personal Superannuation
Industry and Public Sector Superannuation
Pensions and Annuities
Self-Managed Superannuation
Centrelink / Veterans' Affairs Assistance
Aged Care



Wealth Creation and Investments

Cash and Term Deposits
Investment Bonds
Managed Investments
Exchange Traded Products
Listed Securities (Shares and other products)
Margin Lending
Gearing



Wealth Protection

Term Life Insurance
Total and Permanent Disability (TPD) Insurance
Trauma Insurance
Income Protection Insurance
Business Insurance
Insurance Claims Assistance



Other Financial Planning Services

Strategic Advice & Financial Modelling
Budgeting and Cashflow Management
Debt Management
Estate Planning Assistance

THE ADVICE PROCESS AND DOCUMENTS YOU MAY RECEIVE

Your Adviser will guide you through the advice process. This includes the following steps:



Engagement and Discovery

In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives, and gather relevant information required to provide you appropriate advice.

Your Adviser will generally collect relevant information within a **Client Data Form** and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. Your Adviser will ask you to consent to your personal information being collected and stored. Please refer to the 'Privacy' section for more information on how we manage your privacy.

Where your goals relate to investment or superannuation advice your Adviser will also work with you to define your level of risk tolerance. A **Risk Profile Questionnaire** may be used to document and agree upon your level of risk tolerance.

Your Adviser may also use an **engagement document** to define the arrangement with you, and the fees that may apply.

Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.



Strategy and Personal Advice

After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed utilising specialised financial planning software.

Where personal financial product advice is being provided, the strategy will be documented in a **Statement of Advice**. The Statement of Advice will include amongst other things, the basis of the advice, explanation of the strategies and products recommended and relevant disclosures including costs of advice and products. The Statement of Advice includes an authority to proceed section where you can consent to proceed with the recommendations.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant **Product Disclosure Statement (PDS)**. The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).



Implementation

Where you elect to proceed with the recommendations your Adviser will work with you to implement the strategy. This may include liaising with various insurance, superannuation, or investment product issuers.

Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant **Product Application Form**. This may be online, or paper based.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a **Health Questionnaire**. This could be online, paper-based or over the phone. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.

GENERAL ADVICE

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

FURTHER ADVICE

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a **Record of Advice** and relevant file notes. In some instances, a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An **Ongoing Fee Arrangement** may be utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Where you have entered into an ongoing fee arrangement for a period of greater than 12-months, you will receive a **Fee Disclosure Statement** (FDS) annually.

The FDS will detail services and fees paid for the previous 12-month period, and the services offered and estimated fees for the next 12-months. To ensure the ongoing fee arrangement continues, you will be required to confirm in writing annually. Confirmation may also include the requirement to sign a **Consent Form** that is provided to your relevant investment or superannuation provider.

Alternatively, you may agree to a **Fixed Term Arrangement** with your Adviser. This arrangement will outline the services you will be provided for a fee over a specific term not greater than 12 months. In this case, you will not be provided with an FDS. You may be required to sign a Consent Form where the fee is deducted from superannuation.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.

HOW TO PROVIDE INSTRUCTIONS

Your Adviser may accept your instructions by phone, letter, or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.

REMUNERATION

Before providing you with advice, your Adviser will agree with you the fees that apply and explain any benefits we receive.

Your Adviser

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you
- Commissions paid by insurance providers

Please refer to the Adviser Profile for more detailed estimates and ranges of fees and commissions.

All fees and commissions are initially paid to Strategic Advice Australia Pty Ltd before being

distributed to your Adviser or to the financial planning business.

Your Adviser may also receive non-monetary benefits which include benefits of less than \$300, benefits related to education and training (including attendance at professional development days and conferences), and provision of software related to the financial products being recommended.

Any referral arrangements or related party arrangements your Adviser has in place will be disclosed in the Adviser Profile and your Statement of Advice.

COMPLAINTS

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact the Licensee to discuss your complaint.

Phone 02 9221 1224
Email saptyltd@gmail.com
Mail Strategic Advice Australia Pty Ltd
Suite 322, 5 Lime Street
SYDNEY NSW 2000
2. We will acknowledge receipt of a complaint within 1 business day. Where this is not possible, acknowledgement will be made as soon as practicable.
3. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. If additional time is required, we will advise you in writing.
4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Phone 1800 931 678 (free call)
Online www.afca.org.au
Email info@afca.org.au
Mail GPO Box 3
Melbourne VIC 3001

Compensation Arrangements

We have professional indemnity insurance in place that complies with the Corporations Act 2001.

Our insurance covers claims made against former representatives for their conduct while they were authorised by us.

PRIVACY

Your Adviser is required to maintain documentation and records of any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may not be able to provide you with the advice you require.

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

We may engage third party service providers to assist in the provision of products or services. Some services may require disclosure of personal information to service providers outside Australia. If so, this will be disclosed by your adviser. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents.

Strategic Advice Australia Pty Ltd respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please refer to our Privacy Policy (found on your adviser's website).

STRATEGIC ADVICE



AUSTRALIA

ABOUT YOUR ADVISER

**Michael Coorey | Authorised
Representative Number 252882**



Strategic Planning Solutions Pty Limited

**Corporate Authorised Representative
Number 252813**

BUSINESS CONTACT DETAILS

Suite 322, 5 Lime Street

Sydney NSW 2000

Phone: 02 9221 1224

Email: michael@strategicplanningsolutions.com.au

Web: www.strategicplanningsolutions.com.au

Strategic Advice Australia ABN 76 641 326 954 | AFSL 523703 authorises your financial adviser to distribute this document. This document forms part of and should be read with the Strategic Advice Australia Financial Services Guide (FSG).

ABOUT ME

I commenced my career as a financial adviser in 1999 and became an authorised representative of Strategic Advice Australia on 13/11/2020.

I hold the following qualifications:

- Master of Financial Planning
- Certified Financial Planner
- Bachelor of Arts (Economics)
- Diploma of Financial Planning
- Margin Lending and Geared Investments
- Diploma of Financial Services (Finance/Mortgage Broking Management)
- Diploma of Education (Commerce)

I have met the Financial Advisor education standards and passed the Financial Adviser Exam.

I hold the following memberships:

- Financial Planning Association
- Million Dollar Round Table

I am authorised to provide these financial services:

Superannuation and Retirement Planning
Personal Superannuation
Pensions and Annuities
Self-Managed Superannuation
Centrelink / Veterans' Affairs Assistance
Wealth Creation and Investments
Deposit Products
Investment Bonds
Managed Investments
Exchange Traded Products
Listed Securities (Shares and other products)
Margin Lending
Gearing
Wealth Protection
Personal Insurance
Business Insurance

Insurance Claims Assistance

Other Financial Planning Services

Strategic Advice & Financial Modelling
 Budgeting and Cashflow Management
 Debt Management
 Estate Planning Assistance

My remuneration

I am remunerated by:

- Salary and Dividends

The following table summarises the types of fees or commissions that apply to my services. Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration Type	Up To	
Advice Fee	\$0 to \$30,000	
Implementation Fee	\$0 to \$10,000	
Remuneration Type	Initial	Annual
Adviser Service Fee	N/A	\$0 to \$30,000
Adviser Service Fee*	N/A	0% to 1.1%
Insurance Commission*	0% to 66%^	0% to 35%

*Based on a % of funds invested or insurance premiums

^Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020 commission of up to 130% will apply to additional cover.

For example, a 1% Adviser Service Fee on a \$200,000 investment would equal \$2,000.

Benefits, interests and associations

The business, or I do not have related parties, shareholdings or arrangements with referral parties that may be capable or reasonably seen to be capable of influencing my advice.

Privacy

We may engage service providers that require the disclosure of personal information outside Australia, including the Philippines. The purpose is to facilitate the provision of financial services including the preparation of financial advice documents.

STRATEGIC ADVICE



AUSTRALIA

ABOUT YOUR ADVISER

**Deanna Coorey | Authorised
Representative Number 361470**



Strategic Planning Solutions Pty Limited

**Corporate Authorised Representative
Number 252813**

BUSINESS CONTACT DETAILS

Suite 322, 5 Lime Street

Sydney NSW 2000

Phone: 02 9221 1224

Email: deanna@strategicplanningsolutions.com.au

Web: www.strategicplanningsolutions.com.au

Strategic Advice Australia ABN 76 641 326 954 | AFSL 523703 authorises your financial adviser to distribute this document. This document forms part of and should be read with the Strategic Advice Australia Financial Services Guide (FSG).

ABOUT ME

I commenced my career as a financial adviser in 2010 and became an authorised representative of Strategic Advice Australia on 13/11/2020.

I hold the following qualifications:

- Master of Financial Planning
- Advanced Diploma of Financial Services
- Graduate Diploma of Financial Planning
- Bachelor of Education (Sec) (Sc)

I have met the Financial Advisor education standards and passed the Financial Adviser Exam.

I am authorised to provide these financial services:

Superannuation and Retirement Planning
Personal Superannuation
Pensions and Annuities
Self-Managed Superannuation
Centrelink / Veterans' Affairs Assistance
Wealth Creation and Investments
Deposit Products
Investment Bonds
Managed Investments
Exchange Traded Products
Listed Securities (Shares and other products)
Margin Lending
Gearing
Wealth Protection
Personal Insurance
Business Insurance
Insurance Claims Assistance
Other Financial Planning Services
Strategic Advice & Financial Modelling
Budgeting and Cashflow Management
Debt Management
Estate Planning Assistance
Aged Care

My remuneration

I am remunerated by:

- Salary

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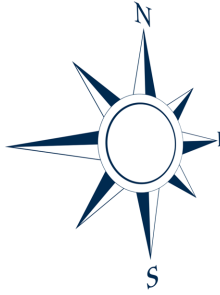
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STRATEGIC ADVICE



AUSTRALIA

ABOUT YOUR ADVISER

**Claire Tamine | Authorised
Representative Number 1297392**



Strategic Planning Solutions Pty Limited

**Corporate Authorised Representative
Number 252813**

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Suite 322, 5 Lime Street

Sydney NSW 2000

Phone: 02 9221 1224

Email: claire@strategicplanningsolutions.com.au

Web: www.strategicplanningsolutions.com.au

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ABOUT ME

I am currently undertaking supervised (by Michael Coorey) work and training in a Professional Year Program in accordance with the Corporations Act 2001 subsection 921B(4). Training activities as part of this program include observing and conducting client meetings, researching, and developing advice strategies as well as documenting and implementing advice recommendations.

My training is under the supervision of Michael Coorey, who is ultimately legally responsible for all of the advice I provide.

I became an authorised representative of Strategic Advice Australia on 22/06/2022.

I hold the following qualifications:

- Bachelor of Marketing and Media
- Graduate Diploma of Financial Planning

I have met the Financial Advisor education standards and passed the Financial Adviser Exam.

I am authorised to provide these financial services:

Superannuation and Retirement Planning
Personal Superannuation
Pensions and Annuities
Centrelink / Veterans' Affairs Assistance
Wealth Creation and Investments
Deposit Products
Investment Bonds
Managed Investments
Exchange Traded Products
Listed Securities (Shares and other products)
Gearing
Wealth Protection
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