



## FINANCIAL SERVICES GUIDE

### TOTAL WEALTH ADVISORY

(BOXODOSH PTY LTD ATF BOXODOSH TRUST & JRS COOPER PTY LTD ATF COOPER FAMILY TRUST IN PARTNERSHIP T/AS TOTAL WEALTH ADVISORY)

This Financial Services Guide describes our financial planning and advisory services to assist you to decide whether to use our services. It describes how we are remunerated, our professional indemnity insurance and how we handle any complaints you may have.

We may give you other documents when providing our services. These may include:

- **Statements of Advice** - If we provide you with advice about your personal circumstances, we will set out our advice in a Statement of Advice (or in some cases, a shorter document called a Record of Advice). This will also tell you how we will be remunerated for the advice we give you. When we provide further advice to you, we may not give you a Statement of Advice, however we will record the advice and you can ask us for a copy of the advice by calling us.
- **Product Disclosure Statements** - If we recommend that you acquire a financial product, we will also provide you with a Product Disclosure Statement containing information about the product's features and risks.

### OUR SERVICES

We, and our advisers are authorised representative of Australian Financial Services (AFS) licensee, Resolute Financial Advisory Pty Ltd ABN 45 155 862 678 | AFSL 436 967.

Our high quality financial planning and advisory services can assist you to:

- Identify your financial and investment objectives, taking into account your current financial position and personal circumstances;
- Help you to develop financial goals and investment strategies;
- Advise you how to implement your investment strategies; and
- Recommend and arrange financial products that are suitable for your need.

We provide personal advice and can arrange comprehensive financial services for you in the following areas:

- Cash Management – budgeting & debt management
- Deposit and payment products
- Superannuation & Self-Managed Superannuation Funds (SMSF's) advice & establishment
- Securities
- Managed investment schemes
- Investor directed portfolio services
- Estate Planning
- Investment – full financial plan, one off investment, gearing & margin lending
- Retirement planning – income and investments, transition to retirement, social security advice, aged care planning
- Retirement savings accounts
- Government debentures, stocks & bonds
- Life risk Insurance – personal insurances or business succession

We act for you when giving advice and arranging financial products. We research a broad range of products and select those that are worthy of recommendation to our clients. We also review the performance of those products periodically to ensure they remain competitive and will meet your ongoing needs.

## HOW CAN YOU DEAL WITH US?

You can deal with us in person, by phone, fax or email. It is important that you provide us with complete and accurate information about your circumstances and you take the time to check any assumptions we make and the basis for our advice. If you don't our advice may not be appropriate for your needs.

Naturally, your circumstances may change over time. When this happens, our initial advice and recommendations may no longer be appropriate for you. We can periodically review your financial position, personal circumstances, financial goals and investment strategies to decide whether those strategies and goals and the financial products you hold are appropriate. Or, you can contact us for a review when your circumstances change.

## HOW WE ARE PAID

<p><b>Financial planning and investment services</b></p>	<p>We charge for our advisory, financial planning, investment and dealing services on the basis of the time that we spend looking after your needs, the complexity of your situation, requirements and circumstances.</p> <p>Our fees for advisory, financial planning &amp; strategies, investment, dealing and administration services depend on the type of services we provide to you.</p> <ul style="list-style-type: none"> <li>• <b>Initial advice fees</b> --- For our initial review and advice, we charge a fee of between \$1,650 to \$16,500 incl GST, depending on the complexity of your situation. Our UK pension transfer service charges 2.75% of funds transferred and is capped at \$16,500. We may ask you to pay this in advance or you may qualify to have them debited from your fund.</li> <li>• <b>Implementation fees</b> – For implementing our recommendations or those that we collect on behalf of another, we charge a fee of \$550 to \$7,700 incl GST, depending on the extent of the work, expertise required and complexity.</li> <li>• <b>Ongoing advice fees</b> – To meet your ongoing maintenance, review and advice services, we will offer you either one of our service packages that encompasses as scope of work depending on the nature of the services you require, ongoing advice/complexity or charge up to 1.1% incl. GST of the value of the investments that we manage for you.</li> <li>• <b>Transactions</b> --- If we recommend you buy or sell shares, financial products or we deal in a financial product for you we may charge a fee from \$110 or 1.1% incl. GST of the value of the total transaction value, whichever is greater (in addition to the brokerage charged by your stockbroker, financial institution or any advisory fees).</li> </ul> <p>We will provide a fee estimate when you engage us to provide services to you.</p>
<p><b>Life insurance services</b></p>	<p>If we arrange life insurance for you, we will receive commission from the insurers with whom we place your insurance. The amount is a percentage of the premium (excluding taxes and statutory charges) and is included in the premium quoted to you. We will tell you the amounts that we will receive (or if we do not know, the way our remuneration will be calculated) when we advise you about your insurance requirements. These commissions are included in the premium for the policy.</p> <p>We may also charge you an insurance advice fee, the amount of which will depend upon the type of insurance we arrange. This fee is payable in addition to the premium.</p> <p>If we advise you on insurance within a superannuation fund, we may charge you a fee. We will tell you the amounts that we will receive (or if we do not know, the way our remuneration will be calculated) when we advise you. This fee is payable in addition to the premium.</p> <p>At the end of the financial year, we/our AFS licensee may receive a profit share commission from insurers; depending on the performance and profitability of the portfolio we place with the insurer(s).</p>
<p><b>Non-monetary benefits</b></p>	<p>Some product issuers may give us other benefits such as training seminars or sponsor sporting events. These benefits may change from year to year. We will maintain a register to record any alternative forms of remuneration or benefits that we may exceed a value of \$300.</p>
	<p>Some of our advisers are have an ownership interest in Total Wealth Advisory or are shareholders of the licensee; Resolute Financial Advisory Pty Ltd.</p>



## WHO WE PAY?

<b>Advisers</b>	Our advisers (Authorised Representatives (“AR’S”), collectively, “our advisers”) are paid a share of the fees you pay us and or the commissions and fees our AFS Licensee receives. Our advisers may be eligible to receive a performance bonus if they meet pre-set agreed key performance indicators.
<b>Referrers</b>	If you were referred to us, we pay the person who referred you up to 30% incl GST of the remuneration we receive for providing services to you.

You will receive detailed information concerning adviser remuneration, any referral fee or commission we may pay or receive from referrers in your SoA or RoA, once we know what it will be.

## IMPORTANT ASSOCIATIONS

Our Licensee may operate, under license, online portfolio administration services such as Praemium and Class Super. We may offer these services to you if you need them and we may earn fees from them.

We may refer you to GM Tax should you require assistance with tax/accounting issues. We may receive benefits, referral fees or a distribution of profits if our clients use their services.

## OUR PROFESSIONAL INDEMNITY INSURANCE

Our AFS licensee has professional indemnity insurance in place which covers us for any errors or mistakes relating to our financial planning services. This insurance meets the requirements of the Corporations Act and covers the services provided by us / our advisers, our authorised representatives and/or referrers after they cease working with us provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

## WHAT TO DO IF YOU HAVE A COMPLAINT?

If you wish to complain about our services, you can either discuss the matter with your adviser or contact our Complaints Officer on 0450 579 750. We will acknowledge receipt of your complaint immediately and attempt to resolve it within 45 days.

Our AFS licensee is a member of the Credit and Investment Ombudsman, an external dispute resolution scheme. If you are not satisfied with the manner in which we handle your complaint, you are entitled to take your complaint to them. Their contact details are on their website at [www.cio.org.au](http://www.cio.org.au). You can access this scheme for free and any decision they make is binding on us, but not on you.

## HOW CAN YOU CONTACT US?

We can be contacted at:

<b>Your financial Advisers</b> Total Wealth Advisory ABN No: 58 968 335 176 AR No: 001 252 893 <sup>1</sup> PO Box 2183 Claremont north WA 6010 Ph: 0450 579 750 Email: <a href="mailto:simonb@twadvisory.com.au">simonb@twadvisory.com.au</a> <a href="http://www.twadvisory.com.au">www.twadvisory.com.au</a>	<b>Our AFS licensee</b> Resolute Financial Advisory Pty Ltd ABN: 45 155 862 678 AFS Licence No: 436 967 PO Box 2183 Claremont north WA 6010 Ph: 0450 579 750 Email: <a href="mailto:sboxshall@resolutefinancial.com.au">sboxshall@resolutefinancial.com.au</a>
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## **HOW WE PROTECT YOUR PRIVACY?**

We are committed to protecting your privacy. We use the information you provide us to advise you on your financial circumstances, goals and strategies. We only provide your information to the product issuers with whom you choose to deal (and their representatives). We do not trade, rent or sell your information.

We may disclose your information to recipients in overseas countries for the purposes of fulfilling your instructions to us, our recommendations to you and generally assisting you in and for the purposes you have engaged us. If a recipient is not regulated by laws which protect your information in a way that is similar to the Privacy Act, we will seek your consent before disclosing your information to them.

If you don't provide us with full information, we can't properly advise or assist you with your financial services needs.

For more information about how to access the information we hold about you, how to have it corrected and how to complain if you think we have breached the privacy law, ask us for a copy of our privacy policy.

This FSG was prepared on 23 March 2017 V1.0.