

# Financial Services Guide

Version: 16 April 2019

## Licensee:

Resolute Financial Advisory Pty Ltd  
AFSL 436967 ABN 45 155 862 678

This Financial Services Guide (FSG) is authorised for distribution by Resolute Financial Advisory.

## Authorised Representatives:

Total Wealth Advisory \*  
ASIC# 1252893 ABN 58 968 335 176  
Simon Boxshall (ASIC# 317120)  
Jane Cooper (ASIC# 1244101)

\* Total Wealth Advisory is a partnership of family trusts being JRS Cooper Pty Ltd ATF Cooper Family Trust & Boxodosh Pty Ltd ATF Boxodosh Trust

## Contact Details

Business: 37 Ord Street  
West Perth WA 6005

Postal: PO Box 2183  
Claremont North WA 6010  
Phone 0450 579 750

## Why am I receiving this document?

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 Total Wealth Advisory and Your Financial Adviser.

# Total Wealth Advisory and Your Financial Adviser

Total Wealth Advisory is a Corporate Authorised Representative of Resolute Financial Advisory. Resolute Financial Advisory provide the Licensing for which Total Wealth Advisory needs in order to provide financial advice.

Your financial advisers will be either Jane Cooper or Simon Boxshall. Simon and Jane are Authorised Representatives of Resolute Financial Advisory.

We act on behalf of Resolute Financial Advisory who is responsible for the services that we provide.

## Who is Resolute Financial Advisory ?

Resolute Financial Advisory Pty Ltd holds an Australian Financial Services Licence which has been issued by the Australian Securities and Investments Commission (ASIC).

Resolute Financial Advisory 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 it and its current and past representatives provide.

## What services do we provide?

Jane Cooper is authorised to provide personal advice and dealing services for superannuation and Self-Managed Super funds.

Simon Boxshall is authorised to provide personal advice and dealing services in the following areas:

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

## The financial advice process

We recognise that the objectives and personal circumstances of each client are different and what is right for one client may not be right for another.

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 Statement of Advice 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.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, the law, 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

All fees for our services are collected by Resolute Financial Advisory and made payable to Total Wealth Advisory.

### 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 the 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 may be a % of your portfolio value or an agreed fixed fee which is paid monthly. The services and fees will be set out in the SoA or RoA that we provide to you.

## Commissions

We may receive commissions and other benefits from some product providers. The commission or benefit will vary depending on the recommended product and will be documented in the SoA or RoA.

### Insurance Commissions

Resolute Financial Advisory receives a one-off upfront commission when you take out an insurance policy we recommend. We also receive a monthly commission payment for as long as you continue to hold the policy. These commissions will be set out in the SoA that we provide to you.

### Other Benefits

We may also receive additional benefits by way of sponsorship of education seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

## Referral Fees and Commissions

In some situations, we receive fees or commissions where we refer you to external parties. We will disclose the referral arrangements to you whenever we refer you to an external party.

In some situations, we pay fees or commissions to external parties who have referred you to us. We will disclose the referral arrangements to you when we provide you with a SoA.

## Adviser Remuneration

Your adviser is a beneficiary of Family trusts which receives distributions from the profits of the partnership of family trusts.

## 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 an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

## 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. 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.