

## Financial Services Guide

Version 1: 18 May 2021

### Licensee:

Allied Advice Pty Ltd (AFSL 528160)

### Authorised Representatives:

Allied Wealth Pty Ltd (ASIC# 1281925)

(ABN 53 633 119 936)

Christopher Rae (ASIC# 274547)

### Contact Details

Office (02) 9062 3230

Email [chris@alliedwealth.com.au](mailto:chris@alliedwealth.com.au)

Street Suite 7, Level 57

19 Martin Place

Sydney NSW 2000

Postal GPO Box 5290

Sydney NSW 2001

Website [www.alliedwealth.com.au](http://www.alliedwealth.com.au)

### Purpose & content of this FSG

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.

### Our Services

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

- Deposit Products
- Non Basic Deposit Products
- Government debentures, stocks or bonds
- Life insurance investment products
- Life insurance risk products
- Managed Investments including Investor Directed Portfolio Services
- Retirement Saving Accounts
- Securities
- Standard Margin lending facilities
- Superannuation

As part of our delivery of services to you we may prepare a Statement of Advice (or a Record of Advice) and possibly provide you with one or more Product Disclosure Statements prepared by one or more product issuers.

Where we prepare a Statement of Advice we will always provide you with a copy. Where a record of advice is prepared (e.g. as part of an ongoing service arrangement with you) we will keep a copy in our files and you are free to request (at no cost) a copy up to 7 years after the date of that record's creation.

## Remuneration

### Initial Fees

The advice preparation fee includes meeting with you, the time we take to determine our advice and the production of the SoA. It is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

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

### Annual Fees

Our annual fees depend on the services that we provide to you. We will charge a flat fee for service which is generally paid monthly and agreed with you on an annual basis.

### One-Off Fees

In limited circumstances, we may provide one-off services and charge a fee at an hourly rate. This will be discussed with you prior to engagement.

### Commissions

We avoid conflicts of interest including the receipt of commissions. Where we receive commissions, we will rebate this to you within a period of not more than 90 days. We do not retain any commissions.

### Who we act for when providing advice

We act only for you as our client and not for any product issuer or financial institution. We have no financial relationship with any product issuer or financial institution.

### Receiving Instructions

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.

## Referral Arrangements

Where we receive or pass on a referral to another professional we note that there are no referral fees or any other sort of payment made. As noted above we act only for you.

## 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 you are not satisfied with our response you can refer it to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or via their website [www.afca.org.au](http://www.afca.org.au). This service is provided to you free of charge.

## Compensation Arrangements

We believe we have put in place compensation arrangements (via maintenance of professional indemnity insurance and adequate financial provision for any policy excess) that are adequate having regard to the size, nature and complexity of our business.

We believe that these arrangements are sufficient for the purpose of meeting our compliance obligations under section 912B of the *Corporations Act*.

## 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.