

We are committed to providing the highest level of advice and service to help our client community make the right decisions with their money. We aim to be THE trusted adviser by assisting each individual and their family achieve their life goals and ultimately, self-fulfilment.

The Purpose of this Financial Services Guide (FSG) is to provide you with important information before a financial service is provided to you, so you can make an informed decision about whether to use our services. This FSG should be read in conjunction with the Adviser Profile. The FSG contains details about:

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Who we are

SA Wealth Solutions Pty Ltd (SA Wealth Solutions) is an Australian Financial Services Licensee (AFSL) number 525627 (ABN) 72 634 162 422. SA Wealth Solutions is licensed under the Corporations Act 2001 (Cth) to provide financial product advice and to deal in a range of financial products for retail and wholesale clients.

SA Wealth Solutions is responsible for the financial planning advice provided by your adviser and has the obligation to always consider your best interests. This FSG has been prepared and issued by SA Wealth Solutions.

Our office address is:

Ground Floor 145 South Terrace, Adelaide, South Australia 5000

Our contact details:

PO Box 6268, Halifax Street, South Australia 5000

T: 08 8268 5160

E: office@sawealthgroup.com.au

W: www.sawealthgroup.com.au

Not Independent

SA Wealth Solutions may receive fees and/or a premium if you purchase financial products. SA Wealth Solutions and your adviser may receive commission based on your premium for the duration of time you hold an insurance policy, remuneration calculated on the basis of volume of business with an issuer of a financial product and gifts or other non-monetary benefits. For these reasons, we are not independent, impartial or unbiased.

As your advisers we are required to act in your best interest and will only recommend any associated products if we believe they will meet your needs. We are able to use products from a wide approved product list and we are bound by the FASEA Code of Ethics Standards in giving advice to you.

Our Services

SA Wealth Solutions is authorised to advise and deal in certain financial services to retail and wholesale clients, which allows us to consider the following strategies and products. Your Adviser's specific authorisations are included within their personalised Adviser Profile.

Strategies	Products
<ul style="list-style-type: none">• Wealth creation• Retirement planning• Investments• Personal life insurance• Superannuation• Centrelink planning• Debt reduction• Cash flow planning• Gearing	<ul style="list-style-type: none">• Basic deposit products• Government debentures, stocks or bonds• Retirement savings accounts• Superannuation products• Self-managed superannuation funds• Standard margin lending facilities• Life insurance and risk products• Managed Investment Schemes• Investment Life Insurance Products

Your Advisers

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. If you have not received an Adviser Profile, please ask your Adviser for a copy, or contact us directly.

SA Wealth Management (Corporate Authorised Representative)

SA Wealth Management Pty Ltd ATF Katranis Family Trust trading as SA Wealth Management is a Corporate Authorised Representative (CAR) of SA Wealth Solutions Pty Ltd. Their Corporate Authorised Representative number is 402699 and their Australian Business Number is 29 809 576 590.

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. If you have not received an Adviser Profile, please ask your Adviser for a copy, or contact us directly.

What to expect from the Financial Planning Process?

The right financial advice can protect your lifestyle and shape your future.

Before your adviser provides you with financial planning advice, you will need to agree to the type and scope of advice to be provided, usually in the 'Fact Find' document or a service agreement. In order for your adviser to provide you with personal advice, you need to provide them with detailed information about your current situation, needs, goals and objectives. If you choose not to provide your adviser with this information, any advice they provide may not be appropriate to your needs.

Initial Advice

The first time you receive personal advice and before you invest in a financial product, we need to provide you with a Statement of Advice (SoA). It contains our strategy and product recommended solutions, the reasons for providing that advice, as well as information about risks, benefits, features and fees payable to help you make an informed decision about proceeding.

If your adviser recommends a particular investment or insurance product to you, they will provide you with the relevant product brochures such as Product Disclosure Statements (PDS) and/or Investor Directed Portfolio Service (IDPS) guides. The PDS / IDPS will provide you with information to enable you to make an informed decision about your investment or whether to acquire a financial product, including information about the key benefits, risks and costs associated with the product. We encourage you to read these documents carefully and to ask your adviser any questions that you might have.

Further Advice

If you need subsequent advice and your circumstances have not changed significantly, further personal advice provided to you will be documented in a Record of Advice (RoA), provided that the basis of the further advice has not changed significantly from the initial advice or previous SoA. An SoA may be required for more significant changes. Copies of each SoA and RoA will be retained on your client file. You may request a copy of these documents from us using the contact details above.

Your instructions

If you decide to act on the advice, you will need to provide your consent to proceed with the advice. This usually means completing a document called an 'Authority to Proceed' to confirm that you understand both the advice you have received and the benefits, risks and costs associated with the products or services recommended to you. Where personal advice is not provided, we can also act on your verbal or written instructions, we will confirm this in a No advice letter name or email document.

How we charge

All advice fees will be discussed and agreed between you and your adviser prior to providing and implementing their services. Any remuneration paid to SA Wealth Solutions, or your adviser for advice, or by a product provider that relates to an individual financial product recommendation will be disclosed in the advice document provided to you. Unless otherwise noted, all fees are inclusive of GST.

SA Wealth Solutions Pty Ltd charges SA Wealth Management a fee to operate under its Financial Services License. This fee covers compliance, technology, research, technical, business development and operational support. This is not an additional fee to you and is paid from SA Wealth Management to SA Wealth Solutions Pty Ltd.

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

The level of fees will depend on complexity of the advice required and will always be agreed with you prior to proceeding.

Generally, advisers either charge a flat fee or percentage based fee. Your adviser may charge you and receive the following:

Initial advice fees	Range of fees (inclusive of GST)		Examples
<p>These are fees paid by you for:</p> <ul style="list-style-type: none"> • Research into your existing situation including your current financial products (within the agreed scope) • Preparation of a strategy and research into appropriate recommended products • Presentation of advice and recommendations to you in an advice document such as a Statement of Advice. 	Flat fee	Up to \$50,000	Your adviser may charge you an agreed fee of \$5,500.
	Percentage based fee of your investment account balance	Up to 1.5%	Your adviser may charge you an agreed fee of 1.5% of your \$300,000 investment account balance. The initial advice fee will be \$4,500.
Implementation fees			
<p>Any implementation fee will be agreed with you prior to proceeding and are fees paid by you for the administration to put your strategies and financial products in place with product providers.</p> <p>The fee range is dependent on the complexity of the advice, which compensates us for our time in assisting you with the implementation of some or all of the following: your financial plan, reorganisation of your affairs and liaising with your lawyer, accountant and/or other specialists as required.</p>	Flat fee	Up to \$50,000	Your adviser may charge you an agreed fee of \$4,400 p.a.
	Percentage based fee of your investment account balance	Up to 2%	Your adviser may charge you an agreed ongoing service fee of 2%. If your investment account balance is \$300,000 the implementation fee will be \$6,000 that year.

Ongoing advice/Fixed Term Service /Fixed Term Service – Only Fees	Range of fees (inclusive of GST)		Examples
<p>These are fees paid by you for:</p> <ul style="list-style-type: none"> The provision of ongoing advice/fixed term on your portfolio/ strategy to ensure that it remains appropriate to your needs and circumstances. (Ongoing and Fixed Term Service fee arrangement). The provision of providing administrative support only (Fixed Term Service-Only) Ongoing adviser service fees may be indexed to inflation. Generally, ongoing/fixed term service/fixed term service-only fee arrangements are calculated and payable on a monthly or quarterly basis. 	Flat fee	Up to \$50,000	Your adviser may charge you an agreed fee of \$4,400 p.a.
	Percentage based fee of your investment account balance	Up to 2%	Your adviser may charge you an agreed ongoing service fee of 1.5%. If your investment account balance is \$300,000 the ongoing service fee will be \$6,000 that year.

Commissions

<p>These payments are made by the product providers in the form of initial and/ or ongoing commissions and are not an additional cost to you. Generally, insurance product providers pay commission. Note that where commissions are the same for initial upfront and ongoing annual commission (i.e. level), the commission caps do not apply.</p> <p>For insurance policies entered into prior to 1 January 2020, your adviser may receive commissions higher than disclosed here. Please refer to the advice document provided for the amount of commission received on these policies.</p>	First year	66% of the premium amount	If your premium is \$1,000 p.a., your adviser would receive \$660 up front.
	Subsequent Years	22% of the premium amount	If your premium is \$1,000 p.a., your adviser would receive \$220 p.a.

General advice, execution only instructions or other services

Also if your adviser provides you with a further advice document such as a SoA or RoA (which may arise depending on the complexity of the advice and the services provided), other fees may be payable. Any such fees and method of payment will be agreed in writing between you and your adviser and may include up-front, ad hoc, execution only service fees, implementation or ongoing fees, or a combination.

Fees can be deducted from your product or can be invoiced directly to you via a combination of methods. You have the option to pay the fees by:

- Credit card: if a fee is paid by credit card, this option will attract a variable service charge that is subject to change at any time without notice by the bank. The latest service fee is available on the bank's website
- Direct debit

- Direct credit
- Cheque
- A deduction from your superannuation or investment product.

Superannuation and investment products

Your adviser may receive adviser service fees, or ongoing fees for the advice and services they provide to you. Investment and superannuation product providers generally deduct their costs from the investments. Some products or platforms have additional fees.

Life insurance products

Your adviser may receive an upfront commission and an ongoing commission based on your premium for the duration of time you hold a policy. These commission payments are made by the relevant product issuers and are not an additional cost to you. Advisers may also charge initial and ongoing adviser services fees. Insurers can deduct premiums directly from you or from your superannuation account balance.

What other payments and benefits may SA Wealth Solutions and your adviser receive?

Sometimes in the process of providing advice and other financial services, SA Wealth Solutions or your adviser may receive benefits from product providers such as sponsorship of events, subsidised educational conferences, rebates, bonuses, preferred product rates or other fees.

Each adviser listed in this FSG are an employee(s) of SA Wealth Management Pty Ltd ATF Katranis Family Trust (which is a Corporate Authorised Representative) of SA Wealth Solutions Pty Ltd. As employees of SA Wealth Management Pty Ltd, they may receive payment via one or more of the methods outlined below:

- Salary – We may be paid a salary based on our experience and capability.
- Bonus – We may be eligible to receive a bonus, based on a combination of revenue and certain non-financial measures (such as the quality of our service including compliance).
- Profits – We may be eligible to receive a percentage of profits from.
- Other – We may also receive other benefits, all of which our FSG or will be disclosed in the advice document we give you at the time of providing advice

Non-monetary benefits

These benefits are discretionary in nature and relate to future events. It is therefore not possible to provide an estimated dollar value on these benefits. Advisers may receive benefits from SA Wealth Solutions or its related companies or product providers such as:

- Educational conferences and seminars
- IT software or support
- Non-monetary benefits such as business lunches, tickets to sporting and cultural events, or other minor benefits. These benefits cannot be accepted on a frequent or regular basis or over the value of \$300.

Any Interest, associations, referral and other relationships

Associations

Your adviser may be associated with the entities listed below:

SA Wealth Solutions Pty Ltd and its related entities under its AFSL's is not responsible for any credit advice provided. All credit advice provided by SA Financial Services Pty Ltd ATF SA Wealth Group Family Trust as a Corporate Credit Representative of Buyers Choice Licencing Pty Ltd (ACL 509484) ABN 99 086 490 833.

SA Wealth Management Pty Ltd ACN 149 628 222 ATF Katranis Family Trust ABN 29 809 576 590 trading as SA Wealth Management is a Corporate Authorised Representative (No. 000402699) of SA Wealth Solutions Pty Ltd ABN 72 634 162 422 AFSL 525627.

SA Wealth Property Services Pty Ltd ACN 656 180 782 as trustee for SA Wealth Property Trust ABN 21 688 258 815, RLA 316149 is responsible for Real Estate services (Residential and Commercial) under the SA Wealth Group.

SA Tax and Accounting Service Pty Ltd ACN 629 612 648 atf SA Tax and Accounting Trust, is responsible for taxation and accounting services under the SA Wealth Group.

SA Wealth Group business name is owned by Katranis Family Trust ABN 29 809 576 590 and is used by SA Financial Services Pty Ltd ACN 606 737 553 atf SA Wealth Group Trust ABN 42 702 741 790 t/as SA Financial Services which has its liability limited under Australian Credit License Number 484 674. Both companies trade under the business name of SA Wealth Group, SA Wealth Management Pty Ltd is responsible for providing financial planning services and SA Financial Services Pty Ltd is responsible for providing credit advice

Referrals

As part of providing our advice services, we may also refer you to the accounting, tax and/or mortgage broking services, and real estate services, both either through external parties and to SA Wealth Group's related entities for other professional areas of advice.

If someone has referred you to your adviser, SA Wealth Solutions or your adviser may pay a fee or commission in relation to that referral. At this stage we do not have a formal arrangement in paying to third-party referrals or receive payments.

Where a referral fee is paid, details will be provided to you in your advice document such as a SoA or RoA.

Other relationships

Your Adviser may refer you to a fully authorised Mortgage and Finance Broker under a separate ACL. SA Wealth Solutions Pty Ltd and its related entities under its AFSL's is not responsible for any credit advice provided. All credit advice is provided under Professional Lenders Association Network of Australia Pty Limited (PLAN Australia) ABN 99 086 490 833, as trustee for the PLAN Australia Unit Trust trading as PLAN Australia. PLAN Australia is a Credit Representative (No. 392535) of BLSSA Pty Ltd ABN 69 117 651 760, Australian Credit Licence 391237.

Where personal advice is given, your adviser will give priority to your interests if a conflict exists between your interests and the interests of your Adviser, SA Wealth Solutions, or an associate of these.

How we manage your personal information?

SA Wealth Solutions is committed to protecting your privacy. The purpose of our Privacy Policy is to ensure that you understand the ways in which we collect, maintain, use and disclose your personal information and how we comply with the Australian Privacy Principles.

SA Wealth Solutions or our advisers keep records containing the personal information that you have provided, as well as documents and details of your financial objectives, situation and needs. We also keep records of advice documents and recommendations provided to you for 7 years.

On request, we will provide you with copies of your personal information and advice documents, although a fee may apply in respect of any costs that we incur in doing so.

A copy of our Privacy Policy is available at www.sawealthgroup.com.au. You can contact our Privacy Officer if you have any questions on privacy related matters. You can also visit the Australian Information Commissioner's website at www.oaic.gov.au for more information about privacy.

What you should do if you have a complaint?

SA Wealth Solutions takes all complaints seriously. SA Wealth Solutions has professional indemnity insurance that meets legislative requirements and includes coverage for claims in relation to the conduct of current advisers and advisers who are no longer authorised by us but who were at the time of any relevant claim.

Stage 1 - Our complaint handling process

If you have a complaint about your adviser or SA Wealth Solutions, please contact our Complaints Manager on 08 8268 5160 or write to us at:

Office@sawealthgroup.com.au

PO Box 6268, Halifax Street SA 5000

We will acknowledge receipt of a complaint within 1 business day. Where this is not possible, acknowledgement will be made as soon as practicable.

We will review your complaint and provide you with a final response that includes reasons for our decision. For complaints relating to privacy, we will endeavour to resolve these within 30 days. For all other complaints, we will endeavour to resolve quickly and fairly and within 45 days. From 5 October 2021, we will be required to resolve your dispute within 30 days.

Stage 2 - External dispute resolution

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

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001