



# Financial Services Guide

This guide contains important information about:

- the services we offer you
- how we, our licensee and our associates are paid
- what associations or relationships we have with financial product issuers
- our internal and external dispute resolution procedures and how you access them

## Adviser Profile

Adrians Private Wealth Pty Ltd ABN 35 619 714 377 is a Corporate Authorised Representative No. 1257272 of Adrians Wealth Management Pty Ltd Australian Financial Services License No. 522841.

60 Baxter Street  
FORTITUDE VALLEY QLD 4006  
Telephone (07) 3832 7544  
[david@adrianspw.com.au](mailto:david@adrianspw.com.au)  
[www.adriansca.com.au](http://www.adriansca.com.au)

## About David van den Berg

Senior Wealth Adviser & Partner of Adrians Private Wealth Pty Ltd  
Authorised Representative No 263500 of Adrians Wealth Management Pty Ltd AFSL No. 522841

David has more than 18 years of experience providing advice to senior executives, small business owners and retirees. He is degree qualified and specialises in planning for business owners as well as high income families.

## Education, Qualifications and Memberships

- Bachelor of Commerce, Banking Finance and Risk Management (Griffith University)
- Master of Financial Planning (Griffith University)
- CERTIFIED FINANCIAL PLANNER ®
- Kaplan Certificate in Self-Managed Superannuation ™
- Kaplan Certificate in Margin Lending and Geared Investments
- Specialist Member of the SMSF Associated
- Member of the FPA
- Registered Tax (Financial) Adviser





## About Dimitrios Petridis

Senior Wealth Adviser & Partner of Adrians Private Wealth Pty Ltd  
Authorised Representative No 403728 of Adrians Wealth Management Pty Ltd AFSL No. 522841

Dimitri has more than 23 years of experience providing specialist strategic advice to high income families, small business owners and pre/post retirees.

## Education, Qualifications and Memberships

- Bachelor of Commerce (Griffith University)
- CERTIFIED FINANCIAL PLANNER ®
- Member of the FPA
- Registered Tax (Financial) Adviser





## What Services Do We Offer?

### Cash Flow and Debt Management

Setting budgets and monitoring cash flow  
Strategies to accelerate debt repayment, restructuring and managing debts  
Salary packaging advice

### Investment Advice

Advice on shares and managed investments  
Portfolio construction and management  
Investing via trust and company structures  
Wealth creation strategies for high income earners  
Gearing strategies if appropriate

### Superannuation

Strategic advice regarding superannuation legislation  
Contribution (getting money into super) strategies  
Superannuation specific investment advice  
Self-managed superannuation; structural, investment and legislative advice

### Retirement Planning

Retirement lifestyle planning  
Superannuation pensions / lifetime income streams

Investment portfolios specific to funding retirement income  
Maximising Centrelink entitlements

### Wealth Protection and Estate Planning

Life insurance, TPD, trauma and income protection advice  
Business succession planning including Buy/Sell and Key man  
Estate planning and asset protection advice

### Strategies for Business Owners

Financial planning strategies specific to business owners  
Ongoing consulting and advice regarding business issues  
Exit strategy: preparing for sale and tax concessions

### Other Services

Advice regarding redundancy packages  
Dealing with disability payouts tax effectively  
Dealing with inheritances  
Strategies for philanthropy and charitable giving  
Lifestyle planning/ consulting on important financial decisions

## Who Is Our Licensee?

To provide financial advice requires the adviser to either hold an Australian Financial Services Licence (AFSL) or be authorised to provide advice by an AFSL holder. We have chosen to be licensed by Adrians Wealth Management Pty Ltd. **Adrians Wealth Management is 100% privately owned and holds its own AFSL.** Adrians Wealth Management is responsible for ensuring the advice we provide meets the various legal and regulatory requirements and provides us with Professional Indemnity insurance and dispute resolution systems.

### ADRIANS WEALTH MANAGEMENT PTY LTD

60 Baxter Street, Fortitude Valley QLD 4006

[www.adriansca.com.au](http://www.adriansca.com.au)

Email: [hello@adriansca.com.au](mailto:hello@adriansca.com.au)

Australian Financial Services License No. 522841.

## Do We Have Any Relationships or Associations with Financial Product Issuers?

### Associations

We at Adrians Private Wealth Pty Ltd and Adrians Wealth Management Pty Ltd are privately owned and are not part of any company which issues financial products. There are no ownership ties or other relationships with any financial service product provider which might unduly influence which financial products we are authorized to recommend.



### **Commissions**

Adrians Wealth Management and its advisers may be in receipt of commissions paid by investment and superannuation product providers in relation to some investment and insurance products held by clients that were in place prior to 1 July 2013.

### **Alternative Form of Remuneration Register**

Licencees and their representatives are required to maintain a register of any form of alternative remuneration paid or received with a value between \$100 and \$300. This register is available for your inspection on request.

### **What Kinds of Financial Products Are We Authorised to Provide?**

We are authorized provide financial product advice and deal in a financial product, to retail and wholesale clients, in relation to the following financial products:

- securities – meaning shares listed on the Australian Stock Exchange;
- superannuation, whether self-managed, personal super or corporate super;
- interests in managed investment schemes including investor directed portfolio services – these are managed funds, master trusts and “wrap” accounts;
- standard margin lending facilities;
- retirement savings accounts ("RSA") products;
- debentures, stocks or bonds issued or proposed to be issued by a government;
- deposit and payment products; and
- life products including investment life insurance products and life risk insurance products;

If you do not wish to receive our advice, we may deal on your behalf by carrying out your instructions.

If you do not obtain advice, you face the risk that the Financial Product/s you select will not fully take into account your objectives, financial situation or needs.



## How Do I Pay for Adrians Private Wealth Advice?

### Wealth Advice – Initial Engagement

All fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

**Initial consultation** This is an opportunity to view our service offer and meet with our financial planner. The meeting provides you with an opportunity to make a decision as to whether you would like to initiate the financial planning process with our company. This meeting generally takes 60 minutes and there is no charge.

### Data collection, Strategy Presentation, Advice Preparation and Implementation of Advice

We will spend time with you to ensure we understand your current personal and financial position. The quality of our advice is largely governed by the quality of the information that you provide to us. This data collection can take considerable time as we seek information from external parties. Your situation may require a strategy presentation to discuss alternate strategies. Not all clients will require a strategy presentation. Should this meeting be required it will occur by mutual agreement.

If you elect to pay us a fee for advice the following fees will apply. A client engagement authority is signed prior to commencing work. The fees will depend on the size of the investment portfolio and the complexity of the advice:

The minimum fee charged is \$3,300. This amount may increase depending on various factors including; time required to prepare and implement the advice, complexity of the advice and portfolio size.

If, in developing your financial plan, we identify that the nature and scope of the advice to be provided differs to that initially agreed upon, our initial fee may change. In this case, we will provide you with an upfront quote of the amount payable before we proceed further with finalising your financial plan.

### Wealth Advice – 12 Month Review Service

Adrians Private Wealth charges clients an 'annual strategy and advice fee'. This fee is based on factors such as the complexity of your situation, the areas of advice & expertise required and the estimated workload. This fee is recalculated and renewed with clients every 12 months. This is a flat fee that starts from \$3,300 per annum including GST for a 12-month engagement.

The method and the specific amount you will pay for Adrians Private Wealth advice will be explained in your Terms of Engagement and Statement of Advice (SoA) documents.

### Life and Disability Insurance

For the strategy, setup, maintenance and review of life and disability insurance, Adrians Private Wealth may be paid a commission. This commission is fully disclosed to the client/s and is related to the work required. Adrians Private Wealth will usually accept a 'level' commission structure.

- Level – Adrians Private Wealth may be paid a commission of approximately 35% of the first year's premium and 30% of ongoing years' premiums. For example, a commission on a premium of \$1000 is up to \$350 upfront and up to \$300 per year thereafter. The actual commission rate will depend on the insurer and will be disclosed in the Statement of Advice.

**As fiduciaries, we look to present fees that we believe are fair and represent value. Our aim is to put the client in a better financial position over the long term 'net of fees' paid.**

The basis and amount of all commissions and fees for service will be set out in the SoA and explained by your Adviser.



## How Can You Give Us Instructions?

You may tell us how you would like to give us instructions. For example, by telephone, fax or other means such as e-mail.

## What Information Should You Provide to Receive Personalised Advice?

You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information, so that we can offer you the most appropriate advice possible.

You have the right not to tell us if you do not wish to. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.

We are also legally required to verify your identity, so we will ask to see your passport, driver's licence or other identity documents. You should read the warnings contained in the *Statement of Advice* carefully before making any decision relating to Financial products.

## Other Documents You Will Be Given If You Receive Advice from Us

When we or our Authorised Representatives give you financial advice you will be provided with a Statement of Advice (SoA) which will contain details about:

- the advice provided, including the basis on which it was given
- fees, commissions and other benefits
- any associations we have with Financial Product Issuers or other parties which may have influenced the advice we give you.

After receiving our initial advice, a Record of Advice (RoA) may be produced & retained by us or our Authorised Representative instead of an SoA if there have been no significant changes in your personal circumstances or the basis of the advice since the last SoA was provided. You can request a copy of any RoA at any time.

If we recommend to you a particular Financial Product, we will give you information about the particular Financial Product—a *Product Disclosure Statement*—to help you make an informed decision about the Financial Product.

## What Information Do We Maintain in Your File and Can You Examine It?

We will retain copies of your identity documents and we will maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you, including the initial Statement of Advice, and any subsequent Statements of Additional Advice and Records of Advice provided to clients receiving our ongoing service. Copies of these can be requested either verbally or in writing.

We are committed to ensuring the privacy and security of your personal information. A copy of the relevant privacy policy is available on our licensee's website or by contacting us. If you wish to examine your file, please ask us. We will make arrangements for you to do so.



## What Should You Do If You Have A Complaint?

1. Contact us and explain the nature of your complaint.
2. If your complaint is not satisfactorily resolved within 20 days, please contact our Complaints Officer Peter Smith on 07 3832 7544 or put your complaint in writing and send it to Adrians Wealth Management's address. We will try and resolve your complaint quickly and fairly.

### ADRIANS WEALTH MANAGEMENT PTY LTD

Street Address - 60 Baxter Street, Fortitude Valley QLD 4006

Postal Address – GPO Box 1050, Brisbane QLD 4001

[www.adriansca.com.au](http://www.adriansca.com.au)

Email: [hello@adriansca.com.au](mailto:hello@adriansca.com.au)

Australian Financial Services License No. 522841

3. Adrians Wealth Management Pty Ltd is a member of the Australian Financial Complaints Authority (formerly the Financial Ombudsman Service (FOS)). If the complaint can't be resolved to your satisfaction you have the right to lodge a complaint with the Australian Financial Complaints Authority

Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678  
Mail: Australian Financial Complaints Authority  
GPO Box 3 Melbourne VIC 3001

4. The Australian Securities and Investments Commission (ASIC) also has a free call Infoline on 1300 300 630, which you may use to make a complaint and obtain information about your rights.

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### Professional Association Complaints Process

As a member of the Financial Planning Association David van den Berg is bound by the FPA's Code of Professional Practice. In addition to the complaints handling procedures set out previously in this FSG you may also lodge a complaint with the FPA by contacting them at [Professional.standards@fpa.asn.au](mailto:Professional.standards@fpa.asn.au) or 1300 337 301.

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### Compensation Arrangements

Our licensee, Adrians Wealth Management, holds Professional Indemnity Insurance which includes cover for the work done for Adrians Wealth Management, its representatives and employee. Adrians Wealth Management believes its PI insurance complies with the requirements of the section 912B of the Corporations Act and the relevant Regulations.

If you have any further questions about the financial services Adrians Private Wealth provides, please contact us on 07 3832 7544. Please retain this document for your reference and any future dealings with Adrians Private Wealth.