



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

It is designed to help you decide whether to use any of the financial services we offer. The providing entity of this FSG is Adrians Wealth Management when you deal directly with us or the relevant authorised representative when dealing via one of them, each of which are contactable by the contact details below.

Who Is The AFSL 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. **Adrians Wealth Management holds its own AFSL.** Adrians Wealth Management authorises the appointment of any authorised representatives mentioned in this FSG. 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.adriangroup.com.au

Email: hello@adriansca.com.au

Australian Financial Services License No. 522841.

Not Independent

Generally, we provide personal advice in line with the Licensee's Approved Product and Service List (APSL) which may include financial products and services associated with the Licensee. We may accept commissions for some life insurance products we recommend and non-monetary benefits such as training and educational seminars from product providers. Consequently, even though we take our fiduciary role very seriously, when giving advice we cannot (by law) call ourselves independent, unbiased or impartial.

Adviser Profiles

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.

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FORTITUDE VALLEY QLD 4006
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david@adrianspw.com.au
www.adriansgroup.com.au

The following individuals are authorised by Adrians Wealth Management to provide financial advice through Adrians Private Wealth.

About - Andrew Lehmann

Wealth Adviser of Adrians Private Wealth Pty Ltd and Compliance Manager
Authorised Representative No. 342719 of Adrians Wealth Management Pty Ltd AFSL No. 522841

Andrew has been in the Financial Services industry since 2000 and has experience providing advice to executives, small business owners and pre/post retirees.

Education, Qualifications and Memberships

- Diploma of Financial Planning
- Master of Commerce (Financial Planning) Western Sydney University
- Member of the Financial Advice Association of Australia (FAAA)
- Justice of the Peace (Qualified) since 2010.
- Qualified Relevant Tax Provider

About - David van den Berg

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

David has more than 19 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 Financial Advice Association of Australia (FAAA)
- Qualified Relevant Tax Provider



About - Dimitrios Petridis

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

Dimitri has more than 24 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 Financial Advice Association of Australia (FAAA)
- Qualified Relevant Tax Provider



About - Garry Connelly AM

Senior Wealth Adviser of Adrians Private Wealth Pty Ltd
 Authorised Representative No. 235862 of Adrians Wealth Management Pty Ltd AFSL No. 522841

Garry has been in the Financial Services industry since 1973 and has experience providing advice to executives, small business owners and pre/post retirees.

Education, Qualifications and Memberships

- Bachelor of Arts (Mathematics)
- Advanced Diploma of Financial Planning
- Diploma of the Australian Institute of Insurance
- Diploma of Education
- Member of the Financial Advice Association of Australia (FAAA)
- Qualified Relevant Tax Provider

About - Lea Rigby

Wealth Adviser of Adrians Private Wealth Pty Ltd
 Authorised Representative No. 001257607 of Adrians Wealth Management Pty Ltd AFSL No. 522841

Lea has been in the Financial Services industry over 20 years and transitioned into Financial Advice in 2015. She has experience providing advice to professionals, self employed and pre/post retirees.

Education, Qualifications and Memberships

- Graduate Diploma of Financial Planning (Kaplan).
- Member of the Financial Advice Association of Australia (FAAA)
- Justice of the Peace (Qualified) since 1997.
- Qualified Relevant Tax Provider



About - Tim Barton

Senior Wealth Adviser of Adrians Private Wealth Pty Ltd
Authorised Representative No. 235863 of Adrians Wealth Management Pty Ltd AFSL No. 522841

Tim has been in the Financial Services industry since 1996 and has experience providing advice to executives, small business owners and pre/post retirees.

Education, Qualifications and Memberships

- Bachelor of Commerce (Griffith University)
- Graduate Diploma of Applied Finance and Investment
- Member of the SMSF Association
- Member of the Financial Advice Association of Australia (FAAA)
- Qualified Relevant Tax Provider

About - Thomas Gray

Wealth Adviser of Adrians Private Wealth Pty Ltd
Authorised Representative No. 1299046 of Adrians Wealth Management Pty Ltd AFSL No. 522841

Tom has been with Adrians for 4 years and has completed his Professional Year with Adrians.

Education, Qualifications and Memberships

- Bachelor of Commerce (University of Queensland)
- Master of Financial Planning (Griffith University)
- Member of the Financial Advice Association of Australia (FAAA)
- Qualified Relevant Tax Provider

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 Keyman
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

What Kinds of Financial Products Are We Authorised to Provide?

We are authorised to 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;

We act for you when providing advice about and dealing in any of the above financial products.



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 for this initial meeting.

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 \$4,400. 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 Advice Service

Adrians Private Wealth charges clients a 'strategy and advice fee'. This fee is based on factors such as the complexity of your situation, the areas of advice and expertise required and the estimated workload. This fee stops at the end of the 12-month engagement. We would then contact you to determine if you would need to engage in a new agreement. This fee may be charged as a percentage or a flat fee that starts from \$4,400 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.

Wealth Advice – Ongoing Advice Service

A fee disclosure statement will be given to you each year if you choose to enter into an ongoing fee arrangement (i.e. where fees may be payable for longer than 12 months) with your adviser. It will outline the adviser service fees paid and the services that were promised and the services you received in the preceding 12 months, among other information.

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.

Your adviser may receive an up-front commission of up to 60% (exclusive of GST) of the first year's premium. In addition, your adviser may receive, after the first year, an ongoing annual 'trail' commission of up to 20% (exclusive of GST) of your annual insurance premium. Where commissions are the same for initial upfront and ongoing annual commission (i.e. level) the above commission caps do not apply. Level commissions are usually approximately 30% of the first year's premium and 30% thereafter (excluding GST). These level



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, depending on the insurance arrangements and the particular insurer.

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 Are We Paid?

The fees you pay are paid directly to the licensee, Adrians Wealth Management. Adrians Wealth Management withholds money to manage the costs of the Australian Financial Service Licence; the remaining funds are passed onto the Corporate Authorised Representative Adrians Private Wealth.

Our advisers are paid a salary and may be eligible to receive bonuses based on a number of qualifying criteria (note that all such bonuses are balanced with requirements to meet compliance and service obligations, among other things). David van den Berg and Dimitrios Petridis may benefit from any dividends paid from Adrians Capital Pty Ltd or associated entities.

Other Business Associations or Relationships

Associations

Neither Adrians Capital Pty Ltd nor any of its associated entities receive or pay any form of financial reward for any referral we may receive or provide to associated or third parties.

Adrians Private Wealth Pty Ltd and Adrians Wealth Management Pty Ltd are 100% owned by Adrians Capital Pty Ltd.

Adrians Capital Pty Ltd is majority owned by the Partners of the firm. IBWM Pty Ltd, an entity in the Ironbark Asset Management group of Companies has a minority interest in Adrians Capital Pty Ltd. IBWM Pty Ltd and its associated companies provide trustee and responsible entity services, asset management products and provide strategic advice and governance solutions to firms in which they have a strategic interest.

Note that we manage any potential conflicts that may arise from these arrangements by, among other things, ensuring any Ironbark-related products must meet the same qualifying criteria as any other product to be included on our Approved Product List (APL). IBWM Pty Ltd does not have any representation on Adrians Wealth Management's board, nor on its investment committee or compliance committee.

We can provide advice on products and services from a wide range of financial product and service providers. If we recommend a product issued by an associated or third-party product issuer, they will benefit from our recommendation by receiving product, administration and investment fees, as well as fees paid by fund managers to distribute their product. These fees are all disclosed in the relevant PDS or Investor Directed Portfolio Service (IDPS) guide. For example, we distribute Granum Separately Managed Account (SMA) portfolios; these are issued by Ironbark Asset Management Ltd and administered by HUB24.

The Licensee maintains an Approved Product List (APL), with a diversified selection of approved Australian and International fund providers, including companies related to the Licensee. These have been researched by external research houses as well as our in-house research team. The Licensee regularly reviews products and services to ensure they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products on the APL. However, if appropriate for your needs, we may, subject to the Licensee's approval, recommend other products.

Fees

Other than the fees disclosed under 'Our Fees' above, we do not receive any other remuneration in relation to the Wealth Managed Portfolios.

Note: If you are no longer our client, the responsible entity may have the discretion to move your investments out of the Granum Portfolios. If relevant, you should seek advice as to whether this will have any tax implications for you.

Commissions

Adrians Wealth Management and its advisers may be in receipt of commissions in relation to insurance products held by clients.

Alternative Form of Remuneration Register

Licensees 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.

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 provide information 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 and 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. 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 Adrians Wealth Management’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.

Disputes handling & our complaints policy

We treat any complaint we receive seriously. If you are dissatisfied with your experience as our client we ask that you communicate with us (e.g. by phone, email or in person) so we can try to resolve the issue for you. We’ll do our best to help figure out the background of the matter with you.

We have adopted best practice complaints handling processes to ensure:

1. Acknowledgement of your concerns within 24 hours of receipt (on business days);
2. Speedy assessment and investigation;
3. Timely provision of a response (known as an IDR response) no more than 30 days after we receive your complaint.

If we cannot resolve the issue to your satisfaction within that time frame, we will refer you to the free industry complaints handling body known as Australian Financial Complaints Authority Limited (AFCA).

Adrians Wealth Management is a financial member of AFCA, the Government approved External Disputes Resolution scheme.

AFCA can be reached at 1800 931 678
 AFCA’s mail address is GPO Box 3, Melbourne Vic 3001
 AFAC’s website is www.afca.org.au

Professional Association Complaints Process	As members of the Financial Advice Association of Australian (FAAA, previously known as FPA) the advisers are bound by the FAAA’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 FAAA by contacting them at Professional.standards@fpa.asn.au or 1300 337 301.
The Office of the Australian Information Commissioner	For issues regarding your personal information. GPO Box 5218 Sydney NSW 2001 www.oaic.gov.au equiries@oaic.gov.au

Compensation Arrangements

The licensee, Adrians Wealth Management, holds Professional Indemnity Insurance which includes cover for the work done by Adrians Wealth Management, its representatives and employees. 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.