Financial Services Guide

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Licensee:

Abbotts Wealth Management Pty Ltd
(AFSL 303138) (ABN 71 105 243 730)

This Financial Services Guide (FSG) is authorised for distribution by Abbotts Wealth Management.

Authorised Representatives:

Andre Parker	(ASIC Number: 294952)
Briony Knott	(ASIC Number: 1246304)
John Donald	(ASIC Number: 249758)

Authorised Representatives act on behalf of Abbotts Wealth Management who is responsible for the services that they provide.

Contact Details:

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West Perth WA 6005
(08) 9321 2642

Purpose 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.

* In this document 'we' refers to the Authorised Representatives set out above.

Our services

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

- Superannuation and SMSF
- Retirement planning
- Portfolio management
- Managed investments
- Securities
- Margin lending (except Briony)
- Personal risk insurance

The Financial Advice Process

We recognise that the objectives and personal circumstances of each client are different.

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 (SoA) which you can take away and read.

The SoA 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.

We will provide you with a Product Disclosure Statement (PDS) where we recommend a financial product other than securities. This contains information to help you understand the product being recommended.

At all times you can 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.

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

If we provide further advice, it will be documented in a Record of Advice (RoA) 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 are payable to Abbotts Wealth Management.

Initial Meeting Fee

We charge a one-off fee for your initial one-hour appointment of $440 including GST.

Initial Advice Fee

The initial advice fee includes 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 Advice Fees

Our annual fees depend on the further advice services that we provide to you. We will typically charge a flatfee which you pay monthly. This fee will be agreed with you each year.

ASX Transaction Fees

For any ASX transactions, we may charge a fee based on the size of the transaction. We will notify you of the fee prior to providing any advice or placing any trades.

Associated Business

In some cases, we may refer you to the services provided by Abbotts Chartered Accountants and Abbotts Finance. These businesses, along with Abbott's Wealth Management Pty Ltd are owned by the Abbott's Business Group Pty Ltd.

We may also refer you to Abbotts Personal Insurance Pty Ltd for advice on personal risk insurance. Abbotts Personal Insurance Pty Ltd is a joint venture between Abbotts Wealth Management and Vivi Protection Advice. It operates under the Australian Financial Services Licence of Bombora Advice Pty Ltd (AFSL: 439065).

Other Benefits

We may receive other benefits from product providers such as training, meals, and entertainment. Details of any benefits received above $100 will be maintained on a register which is available to you on request.

Adviser Remuneration

Andre, Briony and John are owners of the practice and are remunerated through the profits that the practice makes.

Conflicts of Interest

We may recommend investments in shares that we hold or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

Wholesale Clients

In some circumstances we may provide services to you as a wholesale client. We will seek your consent before providing services to you as a wholesale client.

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. AFCA provides fair and independent financial services complaint resolution which is free to consumers.

Abbotts Wealth Management holds Professional Indemnity insurance which satisfies the requirements for compensation arrangements 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.