

Financial Services Guide

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Licensee:

Phase3Wealth Pty Ltd atf P3W Trust
(AFSL 537118 ACN 168 866 868)

This FSG is authorised for distribution by Phase3Wealth.

Authorised Representative:

Tony Feighan (ASIC# 1002672)

Tony acts on behalf of Phase3Wealth who is responsible for the services he provides.

Contact Details

Level 5, 34 Charles St
South Perth WA 6151
Phone: 0499 974 686

Purpose of this FSG

This FSG will help you decide whether to use the services that Tony offers. It contains information about:

- The services he offers and their cost
- Any conflicts of interest which may impact the services
- How he is remunerated
- How we deal with complaints if you are not satisfied with his services.

Not Independent

Tony does not charge you a fee for advice on risk insurance policies as he is paid a commission by the product provider. His advice on risk insurance is therefore not independent, impartial or unbiased. In all other cases, he charges a fee for his advice services and does not receive commissions or other payments from product providers.

Our services

Tony is authorised to provide personal advice and dealing services in the following areas:

- Superannuation including SMSF
- Retirement planning
- Portfolio management
- Managed investments
- Securities (direct shares)
- Personal risk insurance
- Margin lending

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 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.

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

Initial Advice Fees

The initial advice fees include meeting with you, the time taken to determine the advice and the production of the SoA. The fees will be based on the scope and complexity of advice provided to you. They will be agreed with you before providing you with advice.

If you decide to proceed with the advice, an implementation fee may be charged for the time spent assisting you with implementation. This fee will be disclosed in the SoA.

Annual Advice Fees

The annual fees depend on the services provided to you. They will be a % of your account balance or an agreed fixed fee. They are paid in monthly instalments. The services and fees will be set out in an agreement with you.

Insurance Commissions

One-off upfront commissions are received when you take out an insurance policy that has been recommended to you. A monthly commission payment is also received for as long as you continue to hold the policy. The commission will vary depending on the recommended product and will be documented in the SoA or RoA.

Adviser Remuneration

Tony is remunerated through the fees that you pay and the commissions as set out above.

Other Benefits

Phase3Wealth and Tony 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.

Making a Complaint

Tony will endeavour to provide you with the best advice and service at all times. If you are not satisfied with the services, then we encourage you to contact Tony or Phase3Wealth. Please call us, send us an email or put your complaint in writing to our office.

If you are not satisfied with our response, you can lodge a complaint with 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.

Phase3Wealth holds Professional Indemnity insurance which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act. It covers the financial services provided by current and past representatives.

Your Privacy

Phase3Wealth and Tony 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 at the Phase3Wealth website.