Financial Services Guide (FSG)

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Licensee:

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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.

Independent Financial Advice

We provide independent financial advice which means we are solely remunerated on the fees you pay. We do not receive commissions or any other payments from financial product providers, and have no incentive to recommend the product of one institution over another.

Our Services

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

- ✓ Superannuation including SMSFs
- ✓ Retirement planning
- ✓ Portfolio management
- ✓ Managed investments
- ✓ Securities (direct shares)
- ✓ Personal risk insurance

The Financial Advice Process

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

Our initial meeting with you will be to gain an understanding of your circumstances, and to provide relevant general advice and factual information.

When we first provide personal advice to you we will listen to you to understand your objectives and circumstances, and ask questions to make sure we thoroughly comprehend your situation and what you're wanting to achieve. Our advice will be fully explained and documented in a Statement of Advice (SoA) which you will be provided a copy of.

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 conflicts of interest (if any) 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 letter 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 SoA or RoA document at any time up to 7 years after the advice is provided.

Fees

Initial Meeting Fee

Our initial consultation fee includes meeting with you, providing general advice and factual information, and calculating the cost to provide personal advice via a Statement of Advice (SoA), should you decide that you would like further detailed advice, and if we consider it in your best interests to offer this.

Statement of Advice Fee

The cost of an SoA will be based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice. If the advice pertains to superannuation it is sometimes possible to pay for (some of) the advice from your super monies.

Ongoing Advice Fees

For a select group of clients we will commit to working with on an ongoing basis. The annual fees depend on the services that we provide and will typically be an agreed fixed fee and paid monthly. Our services and fees will be set out in an agreement with you.

One-off Fees

We may occasionally provide you with additional services where we charge a one-off fee which is agreed with you in advance.

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 let us know. 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 (AFCA). 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.

Your Protection and Privacy

Periapt Advisory holds Professional Indemnity insurance for the financial services that it and its current and past representatives provide.

We are committed to protecting your privacy. Our Privacy Policy sets out how we collect, hold, use and disclose your personal information, plus how you can access the information we hold about you, have it corrected and complain where you are not satisfied with how we have handled your personal information.

Adviser Remuneration and Profile

Periapt Advisory is a not-for-profit company and all staff, including the adviser Jacie Taylor, are remunerated through a salary.

Jacie holds a Masters of Applied Finance (Financial Planning) with Distinction from Charles Sturt University

Jacie can advise on self-managed superannuation funds (SMSF) and is a SMSF Specialist Advisor (SSA®)

Jacie is a founding member of the Profession of Independent Financial Advisers (PIFA)

Jacie can give advice on aged care and is an Accredited Aged Care Professional™

Jacie is also a member of the Certified Independent Financial Adviser's Association