

# Financial Services Guide

This Financial Services Guide (FSG) contains important information about the following:

- **Who** is Accession3 Financial Advisers Pty Ltd
- What financial **services and products** we provide
- **Documents** you may receive
- How we are **remunerated**
- How **complaints** are resolved
- Our **privacy policy**

15<sup>th</sup> April 2019  
Version 3.4

### Who is Accession3 Financial Advisers Pty Ltd?

Accession3 Financial Advisers Pty Ltd (ABN 72 840 807 122, AFSL No. 331990 and referred to in this document as 'A3', 'we', 'our' or 'us') is a financial services licensee that offers a broad range of financial services. A3 aims to provide you with quality financial advice using a wide choice of products and services.

### Who is my adviser?

Your adviser is the person who provides your Statement of Advice. If you do not wish to receive personal advice, we may still act on your behalf by carrying out your instructions. If you do not obtain advice, you face the risk of that the financial product(s) you select will not fully take into account your financial objectives, situation or needs.

A3 is responsible to you for the actions of its employees and representatives. However, A3 is not responsible to you for the services provided by any third party, including other financial services providers.

### What financial services and products we provide

Your adviser is Accession3 Financial Advisers. If you do not wish to receive personal advice, we may still on your behalf by carrying out your instructions. If you do not obtain advice, you face the risk of that the financial product(s) you select will not fully take into account your financial objectives, situation or needs.

A3 is responsible to you for the actions of its employees and representatives. However, A3 is not responsible to you for the services provided by any third party, including other financial services providers.

Through our AFSL, A3 is able to provide Financial Advice in the following areas:

- Basic deposit products
- Strategic Planning
- Investments, including Share trading
- Estate Planning
- Social Security
- Wealth Creation and protection
- Derivatives
- Margin Lending
- Superannuation (including Self-Managed Super)
- Personal and business risk insurance
- Retirement Planning
- Salary Packaging
- Gearing Strategies

An adviser or representative of A3 may only be licensed to provide advice in some of the above areas. Please refer to the Authorised Representative Certificate which details those areas in which the adviser is authorised to advise in.

### Services we are not responsible for

A3 are only responsible (together with your adviser) for services offered by A3 and not in any other capacity including as an accountant or tax agent, such as:

- Taxation and accounting services;
- Banking services;
- Business or legal advisory services and referrals;
- Real estate services
- Advice on unlisted or private companies and investments, private development funds, franchises, high yield debentures, direct property, property syndicates, solicitor's or other mortgage schemes, derivatives, general insurance, direct international shareholdings or any products that only require disclosure using an information memorandum.

### Approved Products

Advice provided by A3 is limited to an approved product list (APL) and services determined by independent research. As part of our quality control Accession3 Authorised Representatives are only able to recommend products from the APL. If you hold a product outside our APL you must consider whether costs involved in changing those products outweigh the benefits or whether that product is appropriate to your financial situation.

## Relationship with Financial Product Providers

A3 operates under its own license allowing us the flexibility to provide needs based advice using appropriate products and structures. A3 has no formal relationship with product providers whereby we may receive value based incentives or soft-dollar payments exceeding \$300.

However, from time to time A3 may accept educational or hospitality benefits, marketing materials or other professional development support not related to business volume. Where A3 receives such benefits a record will kept in our Alternative Remuneration Register.

## Documents you may receive

### Statement of Advice (SoA)

If your adviser provides personal advice tailored to your personal circumstances and needs, you will receive a SoA. The information contained in the SoA will help you make an informed decision in relation to the advice provided. It also sets out the advice, the reasons for the advice and details about any remuneration payable.

### Record of Advice (RoA)

On an ongoing basis an RoA will be provided instead of an SoA where there have been no significant changes in your personal circumstances or where the basis of the advice in the SoA has not been significantly changed by a change in your circumstances. You are entitled to request a copy of the RoA at any time within 7 years after the advice was provided.

### Product Disclosure Statement (PDS)

You will receive a PDS if your adviser recommends a financial product or offer to arrange the issue of a financial product on your request. The PDS contains information about a financial product's features, fees, benefits and risks.

## How you can give instructions

You may provide instructions to A3 by post, email, fax or telephone. Our contact details are on the front of this Financial Services Guide. Your instructions will be recorded in a RoA as detailed above.

## How you can pay for our services

The cost of our services will depend on the nature of the service provided.

### Fees

Before the provision of any advice or service, your adviser will outline for your approval any fees that will apply, based on:

- A flat dollar amount;
- A percentage of the amount you invest;
- An hourly rate; or
- A combination of some or all of the above.

This can be paid in the following ways:

- As a fee for advice that will be deducted from your investments as a one-off payment or in installments;
- By direct invoice from us;
- Via commissions we may receive from a financial product provider when you commence an insurance contract or loan;
- Securities transaction fee;
- Direct Debit of your nominated bank account; or
- A combination of some or all of the above.

We will provide you with the details of all fees, commissions or other benefits that we may receive when we provide an SoA to you and, where possible, we will give dollar amounts. Where we can't, we will provide worked examples.

### Referrals

If you have chosen to use us based on a recommendation from a third party, the third party may receive a fee, commission or other benefit. If applicable, the benefit will be disclosed in your SoA.

### How commissions, fees or other costs are calculated

<b>Initial Meeting</b>	An initial meeting, during which general discussions are held and no advice is provided, is free-of-charge.
<b>Strategic Advice Fees</b>	For personal financial, or strategic, advice A3 and our advisers generally operate on an annual fee for service arrangement. The annual fee will be individually agreed between yourself and the Adviser and will be dependent on the complexity of the advice provided.
<b>Implementation fees</b>	Implementation fees may be charged for the implementation of strategic and/or investment advice. This fee is limited to a maximum 2.0% of the dollar amount you are investing. For example if you were investing \$100,000 this fee would be limited to a maximum \$2,000. This fee can be agreed between you and your Adviser.
<b>Insurance</b>	Our fee will be based on commission payable from the product provider. This may be up to 130% of the annual premium and up to 33% of the ongoing annual premium. For example, if your annual premium was \$1,000 we would receive \$1,300 up front and up to \$330pa each year there after.
<b>Securities Transaction Fee</b>	For advice and facilitation of listed securities transactions, our standard securities transaction fee is 1.1% of the total value of any transactions undertaken when we buy or sell securities. This is subject to a minimum cost of \$110. For example, if you bought \$10,000 of BHP shares the securities transaction fee would total \$110.
<b>Other fees &amp; commissions</b>	Hourly Rate: where we have agreed to an hourly rate, this fee will be calculated at the hourly rate of \$330/hr.

Please note: all fees and commissions outlined in this profile are inclusive of GST.

### What to do if you have a complaint

If the level of service or quality of advice provided by your Adviser fails to meet your expectations you can contact us by following these steps:

- Step 1** Contact your adviser to see if your complaint can be resolved.
- Step 2** If not satisfactorily resolved within 5 business days, please lodge a written complaint to:  
Complaints Resolution Manager  
Accession3 Financial Advisers  
420-422 Ruthven Street QLD 4350  
Alternatively you can call on 07 4613 0311 and ask to speak to the Complaints Resolution Manager. We aim to promptly resolve complaints at step 1 or 2.
- Step 3** If a satisfactory outcome is not reached within 45 days you have the right to make a complaint, free of charge, to the Australian Financial Complaints Authority (AFCA) on 1800 931 678.

Information about your rights can also be obtained from ASIC on 1300 300 630.

### Your privacy

Information acquired by A3 in the course of providing services will not be disclosed to other parties without your express consent, except as required by law or professional obligation. Information may be stored on servers based in Australia or overseas. A copy of our privacy policy is available on request and you are entitled to obtain access to the information which we hold about you by contacting us on 07 4671 0711.

### Professional Indemnity Insurance

A3 has Professional Indemnity Insurance in line with legislative requirements. This includes coverage for claims in relation to the conduct of current advisers and advisers who are no longer authorised by A3 (but were at the time of any relevant claim). If you would like further information please contact us.

### Your Financial Advisers

Your adviser will be acting on behalf of A3 when providing the financial services offered in this FSG and is authorised to issue this FSG with their profile attached. As an Australian Financial Services Licensee, A3 are responsible for the advice and financial services provided to you except as set out below in 'Services we are not responsible for'.



#### Nick Rundle

Nick is an Authorised Representative (No. 290136) of A3 and is based in the Toowoomba. Nick is a salaried employee of Accession3 Financial Advisers. As a director of the business Nick is entitled to a share of the profits.

Nick has been providing financial and accounting advice for more than 11 years. Nick attained a Bachelor of Commerce majoring in accounting, is a Chartered Accountant, has a Graduate Diploma of Financial Planning, is Derivatives Accredited to Level 2 and a Certificate IV in Mortgage Broking.

Nick is authorised by A3 to provide advice in the following areas:

- Deposit & Payment Products
- Debentures, stocks and bonds
- Life (Insurance) products
- Derivatives
- Standard Margin Lending facilities
- Superannuation (including Self-Managed Super)
- Retirement savings accounts
- Managed Investment Schemes



#### Daniel Spencer

Daniel is an Authorised Representative (No. 364911) of A3 and is based in the Toowoomba. Daniel is a salaried employee of Accession3 Financial Advisers. As a director of the business Daniel is entitled to a share of the profits.

Daniel has been providing financial advice since 2010. Daniel has a Diploma of Financial Planning.

Daniel is authorised by A3 to provide advice in the following areas:

- Deposit & Payment Products
- Debentures, stocks and bonds
- Life (Insurance) products
- Managed Investment Schemes
- Standard Margin Lending facilities
- Superannuation (including Self-Managed Super)
- Retirement savings accounts



### **Myfanwy Rigby**

Myfanwy is an Authorised Representative (No. 293666) of A3. She is a director and shareholder of A3, and receives a share of any profits.

Myfanwy has been providing financial and accounting advice since 2002. Myfanwy attained a Bachelor of Business majoring in accounting, is a Certified Practising Accountant, and has a Diploma of Financial Services (Financial Planning).

Myfanwy is authorised by A3 to provide advice in the following areas:

- Deposit & Payment Products
- Debentures, stocks and bonds
- Life (Insurance) products
- Managed Investment Schemes
- Standard Margin Lending facilities
- Superannuation (including Self-Managed Super)
- Retirement savings accounts

### Want more information?

For more information about Accession3's financial service offerings , please telephone the team on 4613 0311 or e-mail [financialadviser@accession3.com](mailto:financialadviser@accession3.com)

Information in this article covers financial and technical issues in a general way. It is not designed to express opinions on specific issues. The article should not be regarded as financial advice. Further advice should be obtained before taking action on any issue dealt with in this article. Accession3 Financial Advisers Pty Ltd AFSL 331990 ABN 72 840 807 12 2