



ACD Financial Pty Ltd

Financial Services Guide – Part 2



Financial Services Guide

Partner Firm Profile

A Guide To Our Relationship With You (Part 2 of 2)

This Financial Services Guide (FSG) has been issued to provide you with important information to consider before you proceed with any of our services and should be read in conjunction with Part 1 of this Guide.

Our business, ACD Financial Pty Limited (ACD Financial) is a Partner Firm and Corporate Authorised Representative of AdviceIQ Partners Pty Limited. Our Corporate Authorised Representative number issued by the Australian Securities and Investments Commission (ASIC) is 299228.

ACD Financial has been established (in total) for more than 12 years, providing a range of wealth advice and assistance to help people grow, manage and protect their wealth.

We can help you create the financial security that lets you focus on what's really important in your life.

This Partner Firm profile contains some important information on the services we offer and how we charge for these services. Please read it carefully.

Our Advice Services

ACD Financial currently engages 4 Advisers (all remunerated by salary, dividends and licence fees paid by ACD Financial to them or entities associated with them), who together provide advisory services designed to help you create, manage and protect your wealth, including:

- Self-Managed Superannuation Funds - Investment analysis and portfolio construction
- Retirement Planning – including superannuation and pension income stream and transition to retirement advice
- Wealth Creation – including advice on a wide range of listed and unlisted managed funds, cash products and other investments
- Personal Risk Management
- Estate Planning - Although we provide estate planning advice as part of or incidental to the provision of financial planning advice, we can arrange to provide access to specialist estate planning services, where required
- Business Succession Planning
- Redundancy and Retrenchment Consulting

We can facilitate the purchase or sale of direct equities through a number of reputable stockbrokers.

Details of our individual Advisers and their specific areas of expertise and qualifications are provided in the 'Our Team' section of this guide. You will only receive advice from our Advisers in the areas where they are qualified.

We are NOT authorised by AdviceIQ Partners to provide advice and services in the following areas:

- General Insurance (for example home and contents, vehicles, professional indemnity and public liability)
- Health Insurance
- Taxation Advice
- Foreign Exchange
- Derivatives (such as futures and options contracts)
- Direct Real Estate
- Mortgage Broking, Commercial Financing and Leasing services

However, if required, we will refer you to another party who is able to provide advice in these areas.

In addition to instructions you give us in meetings, you can provide any additional instructions to us by phone, fax or e-mail.

Any transactions undertaken will be confirmed in writing to you.

Client Responsibilities

You are responsible for helping us give you the best possible advice. Specifically, if you become a client we want you to:

- be open and honest
- inform us if your situation changes
- read all the documentation provided to you

AdviceIQ Partners

AdviceIQ Partners is the holder of an Australian Financial Services Licence, number 332957, and is responsible for the advice and services provided by our Partner Firm. AdviceIQ Partners contact details are:

AdviceIQ Partners Pty Ltd
Level 13, 175 Eagle Street
Brisbane Qld 4000

E contact@adviceiq.com.au

Our Team

Guy Amon LLB CPA CFP®

Guy has worked in the financial services industry since 1986 and has been a financial planner since 1996. He has a passion for fee-based advice tailored to specific client needs. Guy previously worked for the AMP for 15 years in a variety of senior management and technical (tax) roles, including product manager for AMP's flagship superannuation products, trustee of AMP's staff fund, Manager Retirement Planning and Manager Superannuation, Business Insurance and Sales Technical. Guy began his career working in tax for Arthur Andersen. Guy's Authorised Representative Number issued by the Australian Securities and Investments Commission is 247699.

Steven Chandler BBus CFP®

Steven has worked in the financial services industry since 1991 and has been a financial planner since 1996. He joined ACD in mid-2002 having spent the previous 6 years at RetireInvest as a financial planner, before which he worked in a variety of accounting roles. Steven's Authorised Representative Number issued by the Australian Securities and Investments Commission is 247767.

Steve Christie BComm LLB(Hons) LLM MAppFin PhD CFP®

Steve has worked in the finance & investment industry since 1995, and before that as a banking, finance and taxation lawyer. Steve's previous roles include Head of Private Wealth Management at Ord Minnett, Head of Asset Allocation for Goldman Sachs JBWere Private, director and chair of the Investment Committee of industry super fund QSuper, director and chair of the investment committee of Australian Catholic Superannuation & Retirement Fund, Associate Professor in Applied Finance at Macquarie University and Adjunct Professor in Finance at the University of Notre Dame Australia. Steve's Authorised Representative Number issued by the Australian Securities and Investments Commission is 433217.

Andrew Harding BComm MBus CA CFP®

Andrew Harding has worked in the Australian financial services industry since 1993 with the University of Technology, Coopers and Lybrand (now Price Waterhouse Coopers), Westpac Institutional Bank, Westpac Private Bank, the BT Financial Group and ACD Financial. He has a broad range of experience including chartered accounting, corporate advisory, financial planning and financial research. Andrew enjoys providing strategic financial advice to clients while managing their wealth. Andrew's Authorised Representative Number issued by the Australian Securities and Investments Commission is 397894.

Our Professional Fees

We believe the services we offer are valuable and the remuneration received is a fair reward for our expertise and skills. We believe in being very open about any benefits or payments we receive and the costs you will incur for using our services.

1. We charge fees for our initial advice and implementation, and the ongoing monitoring, review and management of our clients' situation.
2. We may also charge fees for other advice or services which fall outside the scope of those above.
3. No fees are payable unless you have instructed us to proceed with the provision of advice and services by signing our Letter of Engagement or otherwise in writing.
4. All fees charged by us and any brokerage or commissions paid by product providers (total remuneration) are receivable by AdvicelQ Partners as the AFS Licensee.

AdvicelQ Partners retains a portion of the total remuneration, which is calculated based on a fixed dollar component and pays the balance to us.

5. If you purchase or retain a life insurance policy on our recommendation, we may receive brokerage payments from the Insurer who issues the policy. There are a number of ways these payments can be structured. Insurers currently offer brokerage payments of up to 88% (GST inclusive) of the first year's premium and up to 30.25% for subsequent years over the life of the policy. Currently the Partner Firm does not provide life insurance product recommendations but refers all clients needing personal insurance to a suitable insurance adviser.
6. The principal/s of the Partner Firm are Guy Amon, Steven Chandler, Steve Christie and Andrew Harding. They (or their companies) may receive a dividend or other payment from the Partner Firm.

Full details of all fees, brokerage, commissions or other benefits that we or any other related party receive as a result of recommendations to you will be provided in our Statement of Advice document.

Fee Schedule

Consultation / Discovery Meeting

An initial consultation is provided to all new clients at a cost of \$495 including GST. We allow approximately 1.5 hours for this meeting.

Our Advice and Its Implementation

The fee for our advice and its implementation will be based on our hourly rate of \$440 (including GST). We will provide you with a cost estimate at the end of the initial consultation and is subject to the complexity of your situation.

This fee will be outlined to you in our 'Letter of Engagement' and your written consent will be obtained before proceeding. No fees are payable by you unless you engage our services by signing this document.

The services covered by our Advice & Implementation Fee include:

- Exploring your needs and objectives
- Collection of relevant personal and financial information
- Where appropriate, liaison with other professionals such as accountants and financial institutions
- Analysis and consideration of solutions
- Preparation and presentation of a Statement of Advice.

With your authority, we will assist you in establishing the recommended strategies quickly and efficiently. This service generally involves:

- Assistance with the completion of required documentation
- Liaison with third party product providers.

Ongoing Review and Maintenance

When you engage ACD Financial as your Adviser, you will have the option to agree to an ongoing service package. The ongoing service fee is based on the complexity of ongoing advice and the services provided. The minimum fee is \$10,560 pa (GST inclusive) unless otherwise agreed. We may receive ongoing commission for any life insurance products you have in addition to this fee, although currently we do not recommend insurance products but refer clients needing such products to a suitable adviser from whom we receive no remuneration.

The various packages cover all ongoing aspects of our comprehensive range of financial planning services. The philosophy behind our fixed fee structure is to completely separate remuneration away from bias, transactions and sales commissions. Whenever applicable, transaction and sales commissions for investments will always be removed or rebated to our clients in full. We will always make recommendations in writing and operate on a 'no surprises' principle, especially with regard to cost, investment risk/volatility and return expectations.

Our ongoing service packages may include the following services. The services specific to you will be stipulated in the Statement of Advice:

- One annual strategic review involving a complete review of our recommended strategies, your circumstances and your needs, including appropriate recommendations
- Regular portfolio reports
- Information email service on an as needs basis
- Regular ongoing strategy and portfolio management advice
- On-call support – phone and/or face-to-face assistance.