
Financial Services Guide

Keep Wealth Partners Pty Ltd

AFS Licence No. 494858
ABN 97 616 728 164

Contact Details

Level 3
480 Collins Street
Melbourne VIC 3000

Why am I receiving this document?

This Financial Services Guide (FSG) will help you decide whether to use the services that we offer. It contains information about:

- Keep Wealth Partners Pty Ltd;
- The services we offer and the cost;
- Any conflicts of interest which may impact the services;
- How our financial advisers are remunerated; and
- How we deal with complaints if you are not satisfied with our services.

When we provide you with financial planning services you will receive:

- A Statement of Advice (SoA) or Record of Advice (RoA) which documents the advice we provide to you; and
- Product Disclosure Statements (PDS) which explain the products we have recommended.

Information about us

Keep Wealth Partners holds an Australian Financial Services Licence (494858) which has been issued by the Australian Securities and Investments Commission (ASIC).

Keep Wealth Partners is required to comply with the obligations of the Corporations Act and the conditions of its licence. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that it and its representatives provide.

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What services do we provide?

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

- Superannuation including self managed superannuation funds
- Retirement planning
- Personal risk insurance
- Managed investments
- Securities (direct shares)
- Margin lending facilities

The financial advice process

We recognise that the objectives and personal circumstances of each client are different. What is right for one client may not be right for another.

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 address all issues.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice which you can take away and read.

The Statement of Advice 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.

Where we recommend a product, we will provide you with a Product Disclosure Statement. 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 have recommended.

You can provide instructions to us in writing, via phone or via email.

You may engage us to provide ongoing advice services. These will help keep your financial plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

Our ongoing advice will typically be documented in a Record of Advice we send to you and 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 Keep Wealth Partners Pty Ltd.

Statement of Advice Fee

The SoA preparation fee includes all initial meetings with you, the time we take to determine our advice and the production of the SoA.

The fee is based on the scope and complexity of advice provided to you. We will agree the fee with you at either our first meeting or after we have obtained all necessary information from you. This fee may be waived at our discretion on acceptance of our ongoing service fees.

Implementation Fee

We do not charge a separate fee for the implementation, however this is based on you accepting an ongoing service.

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Ongoing Services Fees

Our ongoing service fees will depend on the services you engage us to provide. They may be an agreed fixed fee, a percentage of your portfolio value or a combination of both. We do not charge any transaction fees for listed securities or managed funds. The services and fees will be set out in the SoA that we provide to you.

Commissions

We do not retain commissions from any product or service providers. In some situations, it may be in your best interest for us to receive the commission and then fully rebate it to you as the benefit might otherwise be retained by the provider. We will advise when we rebate commissions to you.

Other Benefits

We may also receive additional benefits by way of sponsorship of education seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Financial Adviser

Remuneration

Your financial adviser will be Simon Briggs or Brendan Fahy. Simon and Brendan together with the Chief Investment Officer, Andrew Aylward are the owners of the practice and they are remunerated through the profits that it makes.

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, Level 3, 480 Collins Street, Melbourne Vic 3000.

If you are not satisfied with our response you can refer it to the Financial Ombudsman Service. You can contact FOS on 1800 367 287. This service is provided to you free of charge.

Your Privacy

We are committed to protecting your privacy. We have a Privacy Statement 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 Statement is available on our website.