

Financial Services Guide

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Licensee:

Flinders Wealth Pty Ltd
ABN: 96 161 443 769
Australian Financial Services License: 435 808

The Financial Services Guide (FSG) is authorised for distribution by Flinders Wealth Pty Ltd.

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Why am I receiving this document?

The FSG is intended to help you decide whether to use the services that we* offer. It contains information about:

- Flinders Wealth
- Your Financial Adviser
- 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.
- Our privacy policy

* In this document 'we' refers to Your Financial Adviser.

Flinders Wealth

Flinders Wealth is different to many financial planning practices as it holds its own Australian Financial Services Licence. Flinders Wealth Pty Ltd as trustee for the Flinders Capital Unit Trust holds an Australian Financial Services Licence (435808) which has been issued by the Australian Securities and Investments Commission.

Flinders Wealth 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.

Flinders Wealth is owned and managed by Michael Abrahamsson and Nicholas Jackson.

We are not owned by a bank, life insurance company, fund manager, superannuation provider or any other institution.

Not Independent

For Financial Planning, Investment and Superannuation advice we charge a fee for our advice services and do not receive any commissions or other payments from product providers.

We may not charge you a fee for our advice on risk insurance policies as we may be paid brokerage by the insurer. In that case our advice on risk insurance is therefore not independent, impartial or unbiased.

Your Financial Adviser

Michael Abrahamsson and/or Nicholas Jackson will be your financial adviser.

Michael and Nicholas have been appointed as Authorised Representative of Flinders Wealth. We act on behalf of Flinders Wealth who is responsible for the services that we provide.

Prior to establishing Flinders Wealth, Michael and Nicholas worked together providing tailored financial advice to individuals, companies, trusts and high net worth individuals.

Michael has attained CERTIFIED FINANCIAL PLANNER® status and holds a Bachelor of Business & Commerce, Graduate Diploma of Applied Finance (Financial Planning) and Graduate Certificate of Financial Planning.

Nicholas has attained CERTIFIED FINANCIAL PLANNER® status and holds a Bachelor of Business (Accounting & Business Law) and Graduate Diploma of Financial Planning.

Michael and Nicholas are members of the Financial Planning Association of Australia (FPA).

Michael is listed on the Top Ten Financial Planners Melbourne website.

What services do we provide?

Flinders Wealth holds a licence to provide a comprehensive range of advice and dealing services which include:

- Wealth Accumulation
- Budgeting & Cash Flow
- Superannuation and SMSF
- Life Insurance and Income Protection
- Asset Protection
- Portfolio Management
- Securities (Direct Shares)
- Retirement Planning
- Debt Management
- Margin Lending facilities
- Cash & Term Deposits
- Managed Funds

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 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 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.

For administration platforms, managed funds and personal risk insurance products we will also 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 the advice and products that we recommend.

You can provide instructions to us in writing, via phone or via email. Please note you are responsible for ensuring your instructions do however reach us.

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 typically 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

We offer a no fee, no obligation initial Discovery Meeting for new clients.

After the Discovery Meeting we will provide you with a Proposal in writing, this will include the fees for our work.

All fees are payable to the Flinders Capital Unit Trust which trades as Flinders Wealth.

Plan Preparation Fee

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

The Plan Preparation fee is based on the scope and complexity of advice provided to you. We will agree the fee with you after providing our Proposal in writing.

Plan Implementation Fee

If you decide to proceed with our advice we may charge a fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA. This fee will also be included in our Proposal.

Annual Services Fees

Once our recommendations are implemented we will typically provide you with ongoing financial advice.

Annual Service fees will depend on what ongoing service we provide to you. They are typically an agreed fixed fee or percentage of your portfolio which is paid monthly and/or a transaction fee for share trades.

The services and fees will be set out in the SoA or RoA that we provide to you.

Commissions

We only receive commissions on insurance products.

Flinders Wealth does not receive investment or Superannuation commissions from product or service providers.

Insurance Commissions

Flinders Wealth may receive a one-off upfront commission when you take out an insurance policy we recommend. We may also receive a monthly commission payment for as long as you continue to hold the policy.

The commission will vary depending on the product or service which is recommended.

You will be advised of the exact amount in the SoA or RoA.

Brokerage (Share Trading)

We may charge a fee of up to 1.10% subject to a \$33 minimum. We will tell you the brokerage fees applicable in the SoA or RoA.

Other Benefits

Flinders Wealth may 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.

Adviser Remuneration

Michael Abrahamsson and Nicholas Jackson are beneficiaries of the Flinders Capital Unit Trust and are remunerated through the profits of the business.

Conflicts of Interest

Your financial adviser may recommend investments in shares that they hold or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

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.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: [1800 931 678](tel:1800931678) (free call)
In writing to: Australian Financial Complaints
Authority, GPO Box 3, Melbourne VIC 3001

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 full Privacy Policy is available on request.

Your Privacy

We 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.

We will collect personal information from you so that we can understand your personal situation and provide you with advice which meets your needs and objectives.

We will also collect information from you to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act.

We will generally collect this information directly from you however in some cases we will seek your authority to collect if from other parties such as your accountant or your superannuation fund.

If you do not provide us with all of the information that we request, we may not be able to provide our services to you.

We will hold and use your personal information so that we can continue to provide our services to you. We will only disclose your personal information to external parties where:

- The law requires us to do so
- You consent for us to do so
- Consider whether there are other parties where there may not be consent

Our Privacy Policy contains further information on how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we