

Financial Services Guide



Pertinax LRC Pty Ltd

ABN 30 643 740 505

AFSL 526129

27/101 Collins Street, Melbourne VIC 3000

(07) 3708 3245

tick@paeq.com.au

Version 1.1 prepared on 28 June 2021

This Financial Services Guide (FSG) contains information that will help you decide whether to use any of the financial services offered by us, as described in this guide, including:

- who we are and how we can be contacted
- the advice and services we provide
- information about our licensee
- our fees and how we, your adviser and Pertinax LRC, are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us or Pertinax LRC

Pertinax LRC Pty Ltd has authorised us to provide advice and other services as described in this FSG, and authorised the distribution of this Financial Services guide to you.

Lack of Independence

Under the Corporations Act, I am prevented from using the terms independent, impartial and unbiased as both my Licensee and I receive commissions for the advice that I provide on life insurance products and may charge fees based on the amount of money invested.

Documents you may receive

We will provide you with a number of documents as you progress through our financial planning process to capture each stage of your advice journey. We may provide these documents to you electronically to your nominated email address, unless otherwise agreed.

When we provide personal advice it will normally be documented and provided to you in a Statement of Advice (SoA), known as a financial plan. The financial plan contains a summary of your goals and the strategies and any financial products we may recommend to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others will receive, as a result of the advice we have provided.

If we provide further personal advice a financial plan may not be required. We will keep a record of any further personal advice we provide you for seven years. You may request a copy of such records by contacting our office during that period.

If we recommend or arrange a financial product for you we will provide a product disclosure statement (PDS) or investor directed portfolio service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product.

You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

About our practice

Summary of the business

Name	Financial Alliance Australia Pty. Ltd. trading as Prosperus Advice
Australian Business Number	11 164 649 352
Authorised representative number	448652

Our office contact details

Address	27/101 Collins Street, Melbourne VIC 3000
Phone	(07) 3708 3245
Email	support@prosperusadvice.com.au

This guide provides information about our advisers including their contact details, qualifications, experience, the services they may offer and financial products they can provide advice on.

Our advice and services

We can provide you with personal and general advice about specific services and financial products listed below. We can also arrange for financial products to be issued without advice from us.

The following table sets out the areas of advice we can help you with as well as the products and services we can arrange. Any additional advice or services we can offer you, or limitations to the list below, will be outlined in **Our Financial Advisers later in this document**.

We can provide advice on	We can arrange the following products and services
Investments strategies (strategic asset allocation and goals based investing)	Superannuation, including retirement savings accounts
Budget and cash flow management	Self-managed superannuation funds (SMSF)
Strategic debt management (including borrowing for personal and investment purposes) ^{*credit/lending product advice provided by referral to Australian Finance Group}	Borrowing within your SMSF
Salary packaging	Managed investments
Superannuation strategies and retirement planning	Separately managed accounts
Personal insurance	Managed discretionary accounts
Estate planning	Investor directed portfolio services (for example, administration platforms)
Centrelink and other government benefits	Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)
Ongoing advice and services, including regular portfolio reviews	Standard margin loans
	Retirement income streams, including pensions and annuities
	Personal and group Insurance (life cover, disability, income protection and trauma)
	Life investment products including whole of life, endowment and bonds
	Securities (including listed securities)
	Exchange traded funds and Listed investment companies
	Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker.
	Various structured products

Pertinax LRC maintains an approved products and services list, these have been researched by external research houses. Pertinax LRC periodically reviews these products to ensure that they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products that are on the approved products and services list. However, if appropriate for your needs, we may, subject to Pertinax LRC's approval, recommend other products. A copy of the approved products and services list can be supplied to you upon request.

Providing instructions and information to us

Your relationship with us and using our services

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions by telephone, mail or email. We can only accept your instructions via email once you have signed an authority form.

We will work with you to agree what advice and services we will provide and when and how often we will provide them.

Where you agree to ongoing advice and services, the details will be documented and provided to you in a service agreement. This includes the frequency of contact between us, service standards that may apply, any ongoing fee arrangements and how the service can be terminated.

If at any time you wish to terminate your relationship with us, please contact us using the details shown in this guide.

Providing information to us

It is important that we understand your circumstances and goals, so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is incomplete or inaccurate the advice or services we provide you may not be appropriate for you.

It is also important that you keep us up to date by informing us of any changes to your circumstances so we are able to determine if our advice continues to be appropriate.

Transaction services

If you do not require advice, we can also arrange for you to apply for limited types of financial products where we can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without our advice, we will ask you to confirm your instructions, which we will document in writing. You can ask us for a copy of this documentation at any time.

Your privacy

We are committed to protecting your privacy.

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. That policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles. For a copy of our Privacy Policy visit www.prosperusadvice.com.au or you can contact us.

Schedule of fees

These prices should be used as a guide only. We will discuss your individual needs and agree our fees with you. The actual agreed fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice.

We offer you the following payment options for payment of our advice fees:

- BPAY, direct debit (savings), credit card or cheque; and
- Deduction from your investment.

Fixed service fees

We offer the following services at these fees:

Personnel / Provider	Fee
Partner / Director	\$550 per hour
Associate Adviser	\$330 per hour
Client Manager	\$275 per hour
Administration	\$180 per hour

Commissions

Any commission amounts will be disclosed to you when providing my advice. The following table is a guide of commissions I may receive.

Product type	Initial commission	Ongoing commission	Example
Insurance (including those held within superannuation)	Up to 66% of the first year's premium.	Up to 33% of the premium each following year.	If your insurance premium was \$1,000, we would receive an initial commission of up to \$660. We would receive an ongoing commission of up to \$330.00 pa.

Other costs

Where other costs are incurred in the process of providing our advice and services to you, you will be liable for these costs. However, we will agree all additional costs with you prior to incurring them.

Other information you should know about our Fees

The exact amount of any fees, commission, bonuses or other incentives received by me and the licensee will be included in your Financial Plan. That will include any referral fees that we receive or pay to other parties as well. All fees and commissions will be paid directly to Pertinax LRC as the licensee. They retain an amount (a licensee fee) to cover their costs and the balance is passed on to us. The amount is determined annually, based on a number of factors, including our business revenue for the prior, the costs of PI insurance and number of advisers in our practice.

All fees and charges include GST. If an agreed advice fee is charged then we may rebate all or some of the commission.

More information on our services and fees is available on request, please ask us.

Other benefits we may receive

The following is a list of benefits we may receive other than those explained above. These are not additional costs to you. These benefits may be monetary or things like training, events or incentives we are eligible for.

In addition to the payments we may receive for our advice and services, we may receive other support services from the licensee. We may also be eligible to receive financial and training assistance, prizes and awards or events in recognition of financial planning excellence and innovation, and business performance. These benefits are paid at the licensee's discretion and the amounts are set by the licensee from time to time (usually on an annual basis).

We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.

We do not accept conflicted remuneration.

Relationships, Associations & Conflicts of Interests

It is important that you are aware of the relationships that Pertinax LRC has with providers of financial services and products as they could be seen to influence the advice you receive.

We have referral arrangements in place with a range of specialist businesses such as lawyers, accountants and marketing firms. We may refer you to those professional for services a part of our advice to you.

Prosperus Accounts Pty Ltd is related to us and we may refer your accounting and business coaching work to them for completion. We do not receive any direct benefit for those referrals. Jeff Harris is the related party and the Director of that business and as such may be entitled to profit distribution.

Rate Trend Pty Ltd is a credit representative with AFG, and we refer clients to that business for credit advice and assistance with funding requirements. We do not receive any direct benefit for those referrals. Jeff Harris is the related party and the Director and Credit Representative of that business and as such may be entitled to profit distribution.

We manage and seek to avoid conflicts of interest by ensuring the services of the businesses we refer to are benchmarked against the market and are fair value to clients.

Confidence in the quality of our advice

If at any time you feel like you are not satisfied with our services, the following will help you understand your options and find a resolution.

- Contact your adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three days, please contact us on comms@prosperusadvice.com.au or put your complaint in writing and send it to:
Attention: Compliance Manager
27/101 Collins Street, Melbourne VIC 3000
(07) 3708 3245
- We will try to resolve your complaint quickly and fairly. If your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed in the following below.

Any issues relating to financial advice, investments, superannuation or insurance matters

Financial Ombudsman Service (FOS)

GPO Box 3
Melbourne VIC 3001

1800 367 287

www.fos.org.au info@fos.org.au

You may also contact the Australian Securities & Investments Commission (ASIC) on 1300 300 630 to make a complaint and obtain information about your rights.

Professional indemnity insurance

Pertinax LRC maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser, this satisfies the requirements imposed by the Corporations Act 2001.

Our Financial Advisers

About Jeff Harris

Phone	(07) 3708 3245
Email	jeff@prosperusadvice.com.au
Authorised representative number	416105

- Master of Financial Planning
- Bachelor of Business - Accountancy (with Distinction)
- Advanced Diploma of Financial Services (Financial Planning)
- Self Managed Superannuation Fund Accreditation
- Certificate IV in Finance and Mortgage Broking
- FBAA - Finance Brokers Association of Australia
- Financial Planning Association – Financial Planner AFP (FPA)

The advice and services I can provide

I am authorised to provide all the services listed in the **Our advice and services** section.

How I am paid

I receive salary and equity from our practice.

About Keith Mason

Phone	(07) 3708 3245
Email	keith@prosperusadvice.com.au
Authorised representative number	438366

- Advanced Diploma of Financial Services (Financial Planning)
- Financial Planning Association Financial Planner AFP (FPA)

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- SMSF loans
- Gearing and margin lending
- Self-managed super funds (SMSF)
- SMSF borrowing
- Separately managed accounts

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

How I am paid

I receive a salary and bonus where pre-determined criteria are met (not related to sales volumes) from our practice.