FINANCIAL SERVICES GUIDE

Provided by

Smith McCarthy Wilson, A.B.N. 97 794 126 243 - Authorised Representative No. 268633 (**Smith McCarthy Wilson**)

Heather McCarthy - Authorised Representative No. 266365 (**Heather**)

Matthew Accardi - Authorised Representative No. 1264544 (**Matthew**)

(together **we**, **us**, **our**)

As authorised representatives of SMW Advisory Pty Ltd ABN 65 662 809 752 AFSL No. 544311 (**Licensee**)

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The distribution of this financial services guide (**FSG**) is authorised by the Licensee.

Not Independent

Because we:

- may receive payments from external providers in respect to products recommended to our clients as explained in this FSG under the heading 'Fees'
- receive referral payments from third parties as explained in this FSG under the heading 'Referrals'

we are not able to refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased'.

PURPOSE OF THIS DOCUMENT

The purpose of this FSG is to assist you in deciding whether to use our services by giving you information about the type of services we provide, how we are remunerated and your rights when you have a complaint about the services we provide to you.

We recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please get in touch with us.

CONTACT US

If you have any queries about our financial services, please do not hesitate to contact us. You can contact the Licensee and us as follows:

SMW Advisory Pty Ltd

fp@smwadvisors.com.au

40 Queen Street WARRAGUL VIC 3820

03 5622 14 77

ADDITIONAL DOCUMENTS YOU MAY RECEIVE FROM US

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

- a Statement of Advice (**SoA**) or Record of Advice (**RoA**). These documents set out the advice we provide to you. If you have not been provided with the RoA, you may request a copy of it free of charge at any time within 7 years after the advice was provided to you, by contacting us;
- a Product Disclosure Statement (**PDS**) which provides details about the significant risks and benefits, costs, charges and other significant characteristics or features of the products we have recommended.

FINANCIAL SERVICES WE ARE AUTHORISED TO PROVIDE

We are authorised to provide personal advice and dealing services to retail and wholesale clients for the following financial products:

- deposit and payment products limited to:
  - basic deposit products
  - deposit products other than basic deposit products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products including:
  - investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds
  - life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds
- interests in managed investment schemes including investor directed portfolio services
- interests in managed investment schemes limited to MDA services
- retirement savings accounts products (within the meaning of the Retirement Savings Account Act 1997)
- securities
- superannuation

HOW CAN YOU PROVIDE US WITH INSTRUCTIONS?

You can give us instructions by phone, email or any other means that we agree with you from time to time. Please refer to our engagement letter for more information on this.

Who does the Licensee act for?

As authorised representatives, we provide financial services on behalf of the Licensee. In providing those financial services, the Licensee acts on its own behalf.

FEES

All fees are payable to Smith McCarthy Wilson. Heather McCarthy, Grant Duncan, Timothy Wilson, Matthew Accardi & Ethan Le Brocq are the owners of Smith McCarthy Wilson and share in the profits that are made.

GENERAL ADVICE

We may charge you a fee for any general advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with the general advice. The amount of these fees usually ranges from $990 to $3,300 Inc. GST but may exceed this range in complex cases. Details of the fee will be agreed with you beforehand. You may request information about these fees within a reasonable time after receiving this FSG but before you are provided with any general advice.

PERSONAL ADVICE

We will charge you a fee for any personal advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with personal advice. The amount of these fees usually ranges from $4,950 to $6,600 Inc. GST but may exceed this range in complex cases. These fees will be agreed with you beforehand and will be disclosed in a SoA or RoA which will be provided to you.

ONGOING FEES

Our ongoing fees depend on the services that we provide to you. They are typically charged as an agreed fixed price of between $4,400 and $22,000 Inc. GST over a fixed term of no more than 12 months. The amount of ongoing fees will depend on your total assets under management and other factors such as the complexity of your portfolio, the regularity of reviews and any additional services we are providing.

Any ongoing fees will be agreed with you in our client service agreement prior to commencing this service.

BROKERAGE FEES

We may charge a brokerage fee of between 0.11% and 1.1%, with a minimum of $22 (Inclusive of GST) when you buy or sell listed investments. This fee will typically be applied to each transaction as a percentage of the investment amount.

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

INSURANCE COMMISSIONS

We do not receive commissions on insurance products. If you require Insurance advice, we will connect you with an insurance specialist. We do not receive any incentives for this service.

OTHER BENEFITS

We may also receive additional benefits by way of sponsorship of educations 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

Our representatives are owners of Smith McCarthy Wilson, as such they receive a share of any profit.

REFERRALS

FROM A THIRD PARTY

We do not currently have any referral arrangements in place **from** a third party. If this changes we will make you aware of this prior to providing advice, or further advice, to you.

TO A THIRD PARTY

We have referral arrangements in place with third party providers. If we refer you to one of these providers, we may receive a payment, fee, commission or other benefit from those providers.

Details of these arrangements are set out in the table below and specific details of any referral payments we may receive will be provided in our advice documents to you. Alternatively, you can request further details about our referral arrangements prior to us providing you with financial advice.

DETAILS OF REFERRAL ARRANGEMENTS IN PLACE – **EXECUTION ONLY SERVICES (NO ADVICE)**

Name of referral partner	Ord Minnett	**Name of referral partner**	Finclear Pty Ltd
Services	Stockbroking - charged at: 1.1% or minimum of $110 (Inc. GST)	**Services**	Stockbroking - charged at: 1.1% or minimum of $110 (Inc. GST)
Payment we will receive	50% split of brokerage with Ord Minnett	**Payment we will receive**	Finclear will retain the first 0.22% brokerage of the trade value, or min $22 and Smith McCarthy Wilson will retain any amount above this.
Example	If the brokerage charge on a $20,000 trade is $220, Ord Minnett will receive $110 and Smith McCarthy Wilson will receive $110.	**Example**	If the brokerage charge on a $20,000 trade is $220, Finclear will receive $44 and Smith McCarthy Wilson will receive the remaining $176.

Please note that SMW Advisory Pty Ltd is not responsible for the advice and services provided by these third-party providers.

ASSOCIATIONS

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you.

At Smith McCarthy Wilson we operate an associated accountancy firm, carried out as a separate business operation.

CONFLICTS OF INTEREST

Our representatives 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.

Where you receive services from our related entities, we receive a benefit from this as part of ownership of the wider Smith McCarthy Wilson Group.

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 the Licensee. We accept complaints over the phone, in person, via email or letter. The best option is to call the Licensee or put your complaint in writing to the Licensee's office. The Licensee will endeavour to resolve your complaint in 5 business days.

If you still do not receive a satisfactory outcome or the Licensee does not respond to you within 30 days after you make the initial complaint, you have the right to complain to the Australian Financial Complaints Authority (**AFCA**) at the following address:

GPO Box 3
Melbourne VIC 3001
Ph: 1800 931 678
Fax: 03 9613 6399
Website: www.afca.org.au
Email: info@afca.org.au

YOU MAY ONLY CONTACT AFCA ONCE YOU HAVE FOLLOWED THE ABOVE PROCEDURE.

Our Complaints Handling Procedure is available on request and on our website at: smithmccarthywilson.com.au/complaints-policy/

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.
Our Privacy Policy is available on request and on our website at: smithmccarthywilson.com.au/privacy

COMPENSATION ARRANGEMENTS

The Licensee holds professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the requirements of the Corporations Act. The professional indemnity insurance covers all of the financial services we are authorised to provide to you.

ADVISOR PROFILES

Heather McCarthy

Heather McCarthy has over 25 years' experience as financial planner and over 32 years' experience in public practice accounting. She enjoys working with a broad range of clients, including individuals, small and medium sized business and retirees, to help them achieve their financial goals.

QUALIFICATIONS

- Certified Financial Planner CFP®
- Certified Practicing Accountant (CPA)
- Bachelor of Business
- Member of the Financial Planning Association of Australia (FPA)
- Self-Managed Superannuation Funds Accreditation
- Registered Tax Agent

Matt Accardi

Matt has been local to Warragul for his entire life and now has a young family growing up in the area.

Matt started his career in public practice accounting at Smith McCarthy Wilson in 2012 and has since integrated into the financial planning team, becoming an Authorised Representative in 2018. He enjoys helping Smith McCarthy Wilson's clients work towards achieving their financial goals, specialising in superannuation, tax and retirement planning.

QUALIFICATIONS

- Certified Financial Planner CFP®
- Advanced Diploma of Financial Planning
- Bachelor of Business and Commerce
- Certified Practicing Accountant (CPA)
- Self-Managed Superannuation Funds Accreditation
- Registered Tax Agent