



SMSF ADVISERS NETWORK PTY LTD

ABN 64 155 907 681 AFSL No. 430062
29-33 Palmerston Crescent, South Melbourne Vic 3205
Ph: 1800 906 456 Fax: (03) 9686 4744
Website: www.smsfadvisersnetwork.com.au

FINANCIAL SERVICES GUIDE

Version 4.3 (08-06-2021)

This document is a Financial Services Guide and is designed to assist you in deciding whether to use any of the financial services that we provide.

We are required by law to give you a Financial Services Guide (FSG), which helps educate, protect and promote honesty and fairness in financial services.

SMSF Advisers Network Pty Ltd has authorised the distribution of this Financial Services Guide by its Authorised Representatives.

This Guide contains information about:

- What advice and services we are authorised to provide;
- How we provide you with advice and make recommendations;
- Remuneration that may be payable in connection with the provision of financial services; and
- Our complaints handling procedures, should you have a complaint.

The named Authorised Representative/s in this Financial Services Guide– Adviser Profile & Fee Schedule is the person that is providing you with the advice.

Not Independent

SMSF Advisers Network Pty Ltd is **not** deemed independent under 923A of the Corporations Act as some of our authorised representative are authorised to provide insurance advice and receives commissions for any products recommended.

SMSF Advisers Network Pty Ltd

SMSF Advisers Network Pty Ltd is dedicated to providing you with financial services relating to superannuation strategies, specifically to your requirements for Self-Managed Superannuation Fund (SMSF).

SMSF Advisers Network Pty Ltd is not owned by any fund manager, bank, superannuation fund or life insurer. SMSF Advisers Network Pty Ltd and its Authorised Representatives always act on your behalf. We hold an Australian Financial Services Licence (No: 430062), issued by the Australian Securities and Investments Commission.

We are responsible for the financial services provided by our Authorised Representatives and have authorised the distribution of this Financial Services Guide.

The contact details for SMSF Advisers Network are:

SMSF Advisers Network Pty Ltd

29-33 Palmerston Crescent, South Melbourne VIC 3205

Tel: 1800 906 456 Fax: (03) 9686 4744

Website: www.smsfadvisersnetwork.com.au

Email: info@smsfadvisersnetwork.com.au

What advice can we provide you with?

Authorised Representatives of SMSF Advisers Network Pty Ltd can provide advice in the following areas:

- Basic Deposit Products; and
- Superannuation (including Self-Managed Superannuation Funds).

How can you provide us with instructions about your superannuation needs?

You can generally provide us with instructions in a variety of methods including face to face, in writing, by telephone, fax, electronically (e.g. email) or other agreed means. If applicable, we will inform you which instructions must be provided to us in writing.

The Planning Process

SMSF Advisers Network Pty Ltd requires that all Representatives must follow a process when meeting and advising customers of the services we offer. This process is summarised in 6 steps:

- Step 1: Introduce the advice process;
- Step 2: Identify your current situation and objectives;
- Step 3: Determine and document strategy;
- Step 4: Present and proceed with advice;
- Step 5: Manage the implementation process; and
- Step 6: Review ongoing recommendations.

Statement of Advice (SOA)

When you are provided with advice that takes into account your personal circumstances, you will receive a Statement of Advice (SOA). The SOA sets out the advice given to you, including any recommendations about specific financial products and the basis on which those recommendations are made.

The SOA will provide information on the amount of any commissions and other fees payable in respect of financial products recommended to you in connection with this advice.

If you require further advice, this may be provided to you either verbally or in writing. An advice document will be in the form of a Statement of Advice (SoA). Should you require additional copies of your advice documents, you may ask your Adviser to provide this to you any time within 7 years from the latest date advice was provided.

Fees and Remuneration

Your Authorised Representative is a professional adviser who receives payment for the advice and services they provide. These payments are used to fund the cost of such things as:

- Ongoing education and development for the adviser;
- Running a business, including office rental, phone/fax, internet, stationery etc; and
- Providing an income for the adviser.

Your adviser will receive remuneration by charging you a fee for service. These fees are outlined in the attached FSG Part 2 - Adviser Profile & Fee Schedule.

Associations and Relationships

SMSF Advisers Network Pty Ltd is a member of the Association of Independently Owned Financial Professionals. As a member of this organisation, SMSF Advisers Network Pty Ltd is required to adhere to their standards of practice.

SMSF Advisers Network Pty Ltd is also a fully owned subsidiary of the National Tax & Accountants' Association (NTAA). The NTAA has been a leading provider of education for accountants for over 20 years, delivering specialist knowledge in taxation issues and Self-Managed Superannuation Funds.

In addition, SMSF Advisers Network Pty Ltd and its Authorised Representatives maintain registers for any alternative remuneration received (also commonly known as 'Soft Dollar Benefits'), where such remuneration is material. These registers are referred to as the 'Alternative Remuneration Register' and they record details of the alternative forms of remuneration received. These registers are publicly available upon request.

Insurance

We hold Professional Indemnity Insurance cover for the activities conducted under our AFS Licence. The insurance will cover claims in relation to the conduct of authorised representatives, their representatives or employees who no longer work for the Licensee (but who did at the time of the relevant conduct). Our Professional Indemnity Insurance cover satisfies the requirements of s912B of the Corporations Act.

Privacy

To provide you with relevant advice, we maintain a record of the information you provide us such as your personal and financial objectives, your financial situation and your needs. We will also retain copies of the advice we provide to you. We are committed to ensuring the privacy and security of your personal information.

A copy of the SMSF Advisers Network Privacy Policy can be accessed via our website www.smsfadvisersnetwork.com.au, or you can obtain a copy free of charge from any of our Authorised Representatives or by contacting SAN on 1800 906 456.

You can review your file by contacting us on the above number and we will make your information available to you.

Complaints

SMSF Advisers Network is committed to providing quality financial services in an efficient and honest manner. We take all complaints seriously and have developed a formal complaint handling process to deal with any complaints from our clients. If you have a complaint, you should follow the steps outlined below:

1. Contact your Authorised Representative directly to discuss the issue and to seek a resolution.
2. If the complaint cannot be resolved by talking to your Authorised Representative, you should then contact SMSF Advisers Network directly in writing to:

The Complaints Officer

SMSF Advisers Network Pty Ltd

29-33 Palmerston Crescent, South Melbourne VIC 3205

Tel: 1800 906 456

Fax: (03) 9686 4744

3. If SMSF Advisers Network is not able to resolve your complaint to your satisfaction, you can then lodge a complaint with the Australian Financial Complaints Authority.

Phone: 1800 931 678

Online: www.afca.org.au

Email: info@afca.org.au

Mail: Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001



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FINANCIAL SERVICES GUIDE ADVISER PROFILE & FEE SCHEDULE

**v.PAR796 - 2.1
FSG Part 2 of 2**

Who Are We?

Business Name: Optimal Advice
Address: 92 March Street
Maryborough, QLD 4650
Postal Address: PO Box 772
Maryborough, QLD 4650
Phone Number: (07) 4122 3522
Fax Number: (07) 4122 3544
Website: www.optimalca.com.au
Email: admin@optimalca.com.au

Rachelle Heather Pty Ltd T/A Optimal Advice (ABN 47 169 150 225) is a Corporate Authorised Representative No. (126 1150) of the SMSF Advisers Network Pty Ltd.

Optimal Chartered Accountants provides a range of accounting, taxation and SMSF services specialising in medium to large business clients. We pride ourselves on taking the time to get to know our clients, and always being responsive to their needs. All staff live and work in the region and are proud to immerse themselves in the local communities.

Please be aware that Optimal Chartered Accountants is a business that may be associated with the provision of our advice to you. As a result of this association, the below listed Authorised Representatives may benefit from the payment of fees to Optimal Chartered Accountants in addition to the fees charged for advice provided under SMSF Advisers Network Pty Ltd. Confirmation and details of the fees involved where this arrangement is applicable, is included in your Statement of Advice.

Details of Authorised Representatives of the SMSF Advisers Network Pty Ltd who can provide you with financial advice within our office are as follows:

Rachelle Wilson CA

Director

Authorised Representative No:001247789

Email: rachel@optimalca.com.au

Rachelle commenced her accounting career over 10 years ago gaining experience in various accounting and taxation advisory firms throughout Queensland. She is a member of Chartered Accountants Australia and New Zealand, is a registered tax agent and holds her certificate of public practice. Having completed studies in superannuation and Self Managed Superannuation to meet the ASIC criteria to provide personal advice, Rachelle looks forward to continuing to provide her clients with advice regarding their superannuation needs.

Rachelle Wilson is remunerated by means of salary.

Your Adviser, as detailed above can provide strategic advice in the following areas:

- Basic Deposit Products; and
- Superannuation (including Self-Managed Superannuation Funds).

How we charge

Fees are charged according to the work undertaken by your adviser and may be charged on an hourly basis or as a flat fee, or as a combination of both. A fee may be charged for the initial work in developing and implementing a strategy, as well as for ongoing monitoring and reviews.

Hourly Rates

A typical rate for fee for service arrangements is between \$250.00 and \$350.00 per hour plus GST.

Advice Preparation Fee

This is a once off fee charged for the preparation of the advice provided. Professional Advice Fees depend upon the type of advice required and can typically range from \$600.00 to \$1,500.00 plus GST. The cost will be determined by the advice requirements. This fee is applicable even if you decide not to proceed with the advice provided

Implementation Fees

To implement our advice, we may charge a fee. This fee is typically between \$300.00 to \$1,100.00 plus GST depending on the advice strategies and time involved.

Ongoing Advice Fees

We offer an ongoing review service to ensure you are on track to achieving your goals and objectives as well as addressing any issues that may arise. The cost of this service will vary depending on your level of service required or selected. This fee can range between \$600.00 and \$1,500.00 plus GST per annum

Details of all fees will be clearly outlined in the Statement of Advice.

All fees are paid directly to SMSF Advisers Network who then pays the income to the Authorised Representative on a bi-monthly basis.

Referral Fees

SMSF Advisers Network Pty Ltd and its Authorised Representatives may work closely with many professional people and organisations such as solicitors to assist in providing you with advice.

Where we receive referrals from these sources, there may be a referral fee paid or received. Referral fees are not a separate charge to you. Referral fees will be disclosed to you at the time of referral and/or will be detailed in your Statement of Advice

We currently do not have any referrals in place.