
Financial Services Guide ("FSG")

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1. Introduction

As from 1 July 2016, any accountant who wants to advise in the self-managed super fund (SMSF) area needs to hold a full or limited AFS licence or partner up with a licenced financial planner.

Having our own licence means we can continue to service the SMSF area with no disruption to our existing clients. And we are able to remain independent, unbiased and transparent because we invoice clients direct and do not under any circumstances accept commissions or 'kick backs', nor are we obligated to meet any sales targets.

In addition, our licence allows us to also support other accountants and professional advisers to service their own clients in the SMSF area.

And for those clients who have more complex requirements, SPCA will continue to partner with our extensive network of financial planners, lawyers and specialist consultants who share our values, and to ensure our clients' financial services needs are met.

We outline below more detailed information about SPCA Financial Services Pty Ltd and its' Director and adviser, Swai Phie.

2. What is a Financial Services Guide?

The purpose of this document, a Financial Services Guide ('FSG'), is to help you to understand our services and to help you to decide if you wish to use the limited financial services we offer.

Throughout this document we will refer to ourselves as SPCA Financial Services Pty Ltd, us, our or we.

Specifically, this document (the FSG) tells you:

- who we are and how we can be contacted
- what services and products we are authorised to provide to you
- how we (and any other relevant parties) are paid; and
- how we deal with complaints.

We may provide you with personal advice that takes into account your needs, financial situation and circumstances. Where we provide you with personal advice we will also provide you with an advice document called a Statement of Advice ("SOA"). The SOA outlines our advice and the basis on which the advice was given. It also outlines relevant information about us, our fees and charges associated with our advice.

If we provide additional personal advice in the future, you may request a record of that further advice that is provided to you, if you haven't already been provided with it. You can also contact us, using the details at the start of this FSG, within 7 years from when the advice is provided to request this record.

Occasionally we provide general advice. If we provide you with general advice, it may not be appropriate to your needs, financial situation or objectives, and you should consider your circumstances before choosing to proceed with our advice. Additionally, you should obtain and read the applicable Product Disclosure Statement ("PDS") (if one is available) before making a decision.

If we help you establish a self-managed superannuation fund ("SMSF"), we may provide you with a PDS. The PDS contains information about the product to assist you in making an informed decision about the SMSF. It will outline relevant terms, significant risks, and fees and charges associated with the product.

We have arrangements in place to maintain professional indemnity insurance to cover us and our representatives for the financial services that we provide. This insurance satisfies the requirements under section 912B of the *Corporations Act 2001*.

Please retain this FSG for your reference and any future dealings with us. We may also add documents at a later date which will also form part of this FSG, and these should be read together with the FSG. These documents will include the word "FSG" in the heading.

3. Who will be providing the Financial Services to you?

SPCA Financial Services Pty Ltd is the holder of a limited Australian Financial Services Licence and is responsible for the financial services that it and its representatives provide to you. SPCA Financial Services Pty Ltd authorises, and is also responsible for, the content and distribution of this FSG.

You can provide instructions to us by contacting us using contact details at the start of this FSG.

We act on your behalf when we provide financial services to you.

4. What services and products are we authorised to provide to you?

SPCA Financial Services Pty Ltd holds a limited Australian Financial Services licence. This means we can only provide financial advice on the following area:

- Establishment of a Self-Managed Superannuation Fund (“SMSF”).
- Running of an SMSF.
- Comparing the different types of superannuation choices including the advantages & disadvantages of one structure over another.
- Consolidation of Superannuation funds.
- Superannuation contribution levels and the different types of contributions.
- Super Pensions (including transition to retirement pensions).
- Provide “class of product advice” on superannuation, securities, simple managed investment schemes, general insurance, life risk insurance, and basic deposit products. Class of product advice means that we can recommend broad classes of products to you, but we cannot recommend specific, named products within the class.
- Estate planning specifically to your SMSF (including Binding death benefit nominations).
- Winding up your SMSF.

In providing our services, other financial matters may arise, such as which specific products to invest in, within your superannuation fund. However, we are not authorised to provide advice relating to those financial issues, or any other issues except those explained above. You should seek specific advice from the appropriate professionals if these issues are relevant to you.

5. What fees & commissions are payable to SPCA Financial Services Pty Ltd?

We are a strictly fee for service firm. This means that we invoice you directly for providing you with our services. We do not receive commissions, rebates or any form of incentives from anyone else or any other organisation. The fee that we charge you is the only remuneration we receive.

Prior to commencing any assignment, we will give you a fee estimate along with the scope of work for your approval. You will be asked to approve this fee estimate and scope before any work is commenced.

You may request more details about the way SPCA Financial Services Pty Ltd is remunerated within a reasonable time after receiving our fee estimate.

Methods available to pay your fee

You will be issued with an invoice once the Statement of Advice has been issued to you and we accept payment by the following methods:

- Cheque
- bank account electronic funds transfer (EFT)
- Master card
- Visa card.

6. How are our people and third parties remunerated?

SPCA Financial Services Pty Ltd.'s directors and its employees are remunerated by salary which does not include any bonuses.

From time to time SPCA Financial Services Pty Ltd may pay a referral fee to third parties for referring work to SPCA Financial Services Pty Ltd.

If you have been referred to SPCA Financial Services Pty Ltd by another party, we may pay them a fee for the introduction of your business. The other parties whom referral fees may be paid may include your accountant or your lawyer, etc.

These referral payments will be fully disclosed to you in our fee estimate that we provide you. And you will be asked to approve this arrangement before we commence our work.

You may request more details about the way these people or entities are remunerated within a reasonable time after receiving this document and before any financial services are given to you. If remuneration or other benefits are calculable at the time personal advice is given, it will be disclosed at the time that personal advice is given, or as soon as practicable afterwards. If remuneration is not calculable at that time, a statement of how the remuneration is calculated will be given to you at the time the advice is given or as soon as practicable afterwards.

By using or continuing to use our services, you agree that:

1. All fees and charges received by us as described in this FSG (other than third party fees and charges) are a benefit given to us by you, in exchange for the services provided by us.
2. We do not charge asset-based fees where you are investing using borrowed money.
3. You understand, consent to, authorise and direct us to charge you in this way.

7. Privacy of your personal information

SPCA Financial Services Pty Ltd is committed to ensuring the confidentiality and security of your personal information. We keep a record of your personal information over time, including details of your investment objectives, financial situation and needs, as well as records of any discussions of significance we have had with you, and recommendations made.

We collect personal information for the following purposes:

- to provide accounting and other related services to our clients;
- to provide financial product advice and dealing services in relation to superannuation products, and to advise only in relation to certain classes of products;
- to provide our clients with information about our services;
- to comply with our legal obligations; and
- to help us conduct, manage and enhance our business.

We base our advice on the personal information you provide us. It is important that our advice is based on complete and accurate information. If you do not provide us with full and accurate information, this can affect the advice we are able to provide to you.

We may use or disclose the personal information we collect for the purposes set out above. We may disclose your personal information to:

- third parties who we engage to do work on our behalf;
- consultants we engage, such as our lawyers, and other advisors;
- organisations involved in a transfer or sale of all or part of our assets or business (including accounts and trade receivables);
- organisations involved in managing our funding functions;
- an investigator or recovery agent;
- regulatory authorities, if required by law; and
- anyone else to whom you authorise us to disclose it.

We will only disclose your personal information to these organisations to enable them to undertake specified management, administration and advisory services. Our Privacy Policy contains information about how you may access and seek correction of the personal information we hold about you; and complain about a breach of the Australian Privacy Principles, and find out how SPCA Financial Services Pty Ltd will deal with a privacy complaint. Our privacy policy detailing our handling of personal information is available upon request.

8. What should you do if you have a complaint?

If you have a complaint, you can contact SPCA Financial Services Pty Ltd, its representative or directly with Swai Phie who is the Director of SPCA Financial Services Pty Ltd and discuss your complaint.

If your complaint is not satisfactorily resolved within 6 weeks, please contact our Complaints Manager via the contact details at the start of this FSG. We will try and resolve your complaint quickly, fairly and within prescribed time frames.

If the complaint cannot be resolved to your satisfaction you have the right to refer the matter to the Australian Financial Complaints Authority (“AFCA”) which is an external complaints service, of which we are a member.

You can contact the AFCA on 1800 931 678 (free call if in Australia) or in writing at Australian Financial Complaints Authority, GPO Box 3, Melbourne, VIC 3001. You can also contact the AFCA through their website: www.afca.org.au, email at info@afca.org.au.

9. Other Information

- 9.1.** You should be aware that Swai Phie, director of SPCA Financial Services Pty Ltd is also a director of SPCA Pty Ltd and they provide accounting, taxation and business consulting services. SPCA Pty Ltd and Swai Phie are registered tax agents and registered ASIC agents also.

The services that SPCA Financial Services Pty Ltd provides is completely separate to all other services provided by SPCA Pty Ltd.

- 9.2.** About Swai Phie, Director of SPCA Financial Services Pty Ltd

Full Name:	Swai Phie
Qualification	<ul style="list-style-type: none">• Bachelor of Accounting from University of SA• Graduate Diploma in Chartered Accounting• Bachelor of Teaching from University of SA• Diploma of Financial Planning (including SMSF) from Kaplan

Professional Memberships	<ul style="list-style-type: none"> • Institute of Chartered Accountants Australian & New Zealand • CPA Australia • Taxation Institute of Australia • Australian Institute of Company Directors.
Statutory Registrations	<ul style="list-style-type: none"> • Registered Tax Agent • Registered ASIC Agent • Financial Planner (SMSF only)
Experience	<p>Swai Phie entered the accounting profession in 1995 as a graduate accountant and has developed his skills, knowledge and experience over this time that has enabled him to win his own clients and operate his own successful accounting practice</p> <p>Swai Phie was previously employed as a Senior Manager with an international accounting firm.</p> <p>Swai establishing his own Chartered Accounting practice, SPCA Pty Ltd, on 1 May 2012.</p> <p>Swai, through SPCA Financial Services Pty Ltd obtained his own limited Australian Financial Services Licence on 3 February 2016.</p>
External Directorship & Board Positions	<p>In Addition to his accounting work, Swai also serves on the board of directors for several commercial and not for profit organisations.</p>

9.3. All services provided by SPCA Financial Services Pty Ltd are supplied in-house at our offices situated at Level 2 / 70 Hindmarsh Square, Adelaide. We do not outsource any work to overseas processing centres.

9.4. All referral arrangements that affect you will be disclosed separately in your fee estimate. Your approval will be obtained prior to commencing any work.