majella
wealth advisers

Financial Services Guide
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Majella Wealth Advisers Pty Ltd
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Not independent
Majella Wealth Advisers is not owned by an investment product provider and does not accept benefits or commissions from investment product providers. However, when we provide insurance advice, we may take payment in the form of insurance commissions. As such, we are deemed to be not independent.

What is in this Financial Services Guide?

This Financial Services Guide (FSG) is an important document which we are required to give you under the requirements of our Australian Financial Services License.

It provides you with information about Majella Wealth Advisers to help you decide whether to use the financial services we provide.

This FSG includes:

- information about Majella Wealth Advisers and our advisers
- a list of the services we can offer
- how we are remunerated for these services (our fees)
- information about the advice process
- details of our internal and external complaints handling procedures and how you can access them.

Majella Wealth Advisers is responsible for the advice provided and services offered to clients by an Authorised Representative of Majella Wealth Advisers.

Majella Wealth Advisers authorises the distribution of this FSG.

About Majella Wealth Advisers

Majella Wealth Advisers is a boutique financial planning firm with offices in Waverton and Leichhardt, Sydney, NSW. The business is 100% owned and managed by its principal partners, Lisa Faddy and Joanna McCreery.

We are committed to offering the highest quality wealth management, wealth protection and retirement planning services. As each client has individual needs, we offer a tailored and pro-active service to a select group of clients.

Lisa Faddy and Joanna McCreery are both Certified Financial Planners and are members of the Financial Advice Association Australia. Each have over 30 years' experience in the finance industry – careers spanning tax accounting, funds management and financial planning. We offer our clients a vast pool of investment and financial market experience together with expert strategic advice.

Our aim is to give our clients peace of mind regarding their personal financial management and the knowledge they have the right strategies in place to meet their future financial goals.

Why are we different?

Unlike many financial planning businesses in Australia, we are not controlled by any financial institution such as a fund manager, bank or insurance company. This ownership structure, combined with our fee for service approach to remuneration, gives our clients the comfort that we provide advice that is always in *their* best interests.

Majella Wealth Advisers are not part of a large dealer group, this allows us to be responsive to client needs. For instance, the process to approve new products for client portfolios, while thorough, can be fast.

Our commitment to ongoing research means that we offer our clients superior investment advice tailored to their individual needs.

Each of our clients and their financial situation is important to us. We are always available to talk to them over the phone and can meet with them promptly if an important issue has arisen.

Who is your Adviser?

Lisa Faddy and Joanna McCreery are Authorised Representatives (Authorised Representative: 288362 and 288361) of Majella Wealth Advisers.

Lisa and Joanna each have over 30 years experience in the finance industry. Both have Bachelor degrees in business disciplines and are Certified Financial Planners (CFPs), which is the highest qualification for a financial planner. Lisa also has an MBA from the AGSM.

Lisa and Joanna both came from a background in the institutional investment markets and funds management, where they worked extensively with company, industry and Government superannuation funds on a wide range of investment matters. This experience has provided them with invaluable insight into investment management, portfolio construction and investment market behaviour.

Our services

We offer services to:
- people growing their wealth
- people who have accumulated significant wealth and are looking to protect and better manage their wealth
- people transitioning into retirement
- retirees

We offer comprehensive financial planning services in the following strategic areas:
- investments
- superannuation
- personal insurance
- debt management
- estate planning

Our advisers will focus on tailoring advice to suit each client's individual circumstances.

Clients receive an initial, written Statement of Advice. We then help them implement the advice and then usually we provide ongoing service.

Our ongoing service includes:
- regular strategic and investment reviews
- regular monitoring of your portfolio
- over the phone assistance
- assistance at year end providing investment-related information to your accountant.

What are we licensed to offer advice on?

Australian Financial Services Licence (AFSL)
Our AFSL authorises us to both provide financial product advice and deal in, the following financial products:

- basic and non-basic deposit products
- debentures, stocks or bonds issued by the Government
- life risk insurance products
- investment life insurance products
- managed funds including IDPS
- retirement savings accounts
- securities (eg shares)
- margin lending
- superannuation funds.

All of Majella's advisers are authorised to provide financial product advice and deal in the full list of financial products listed above. We will only provide advice on these classes of financial products. We act on your behalf when providing this advice to you.

We are committed to offering high quality advice and have an ongoing and thorough process of product research. We will only recommend financial products that we have researched and have included on our Approved Products List.

Our advice to you

What do we need from you?

We will ask you to fill out a questionnaire detailing your personal information including your financial situation, your assets and liabilities and your goals. We need this to be as accurate and comprehensive as possible so that we have a clear understanding of your situation before we offer you advice.

Where appropriate, please inform us of any changes that may influence your future objectives.

How will the advice be offered?

If we provide you with personal financial product advice rather than general financial product advice, we will give you a Statement of Advice (SOA). Personal financial product advice is advice that takes into account one or more of your objectives, financial situation and needs.

The SOA will contain the advice, the basis on which it is given and information about fees, commissions and any associations which may have influenced the advice.

If we recommend a financial product, we will give you a Product Disclosure Statement (PDS). To invest in any financial product, you must complete the application form attached to the relevant PDS. The PDS contains information about the particular product and will assist you in making an informed decision about that product.

Once the initial advice is implemented, if we need to offer you more advice, we will give you a Record of Advice (ROA). This will be provided instead of an SOA if there have been no significant changes in your personal circumstances or the basis of the advice has not significantly changed since your last SOA was provided. You have the right to request a copy of your SOA or ROA at any time.

Will you give me advice that is suitable to my investment needs and financial circumstances?

Yes. However, to do so we need to find out your individual investment objectives, financial situation and needs before we recommend any investment to you. You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

What should I know about any risks of the investments or investment strategies recommended to me?

We will explain to you any significant risks of investments and strategies that we recommend to you. If we do not do so, you should ask us for further clarification.

Can I tell you how I wish to instruct you to buy or sell my investment?

Yes. You may specify how you would like to give us instructions. For example, by telephone, email or other means. But in all cases, we must receive a written confirmation of these instructions.

Our fees

How are we paid for the services we provide?

Our initial meeting is usually free of charge.

After this meeting, we charge for our service on a **'fee for service'** basis. By this, we mean that our fees are based on the amount of work involved. We typically charge fees for:

- **the Statement of Advice** – this fee will depend on your needs and will generally range from $2,200 to $6,600.
- **for Ongoing Service** – this fee depends on what we do for you on an ongoing basis.

How we collect our fee will vary according to the individual circumstances of each client and the level of ongoing advice we provide. Fees may be collected in the following ways:

- You may pay us a monthly, agreed flat fee - we will send you a receipt for fees paid over the financial year each July; and/or
- You may pay us an asset-based management fee out of your investment or superannuation funds. This is payable monthly and calculated on the volume of funds under management.

We are committed to providing **complete clarity** regarding the fees you pay us. We will tell you about any commissions, fees and any other benefits we receive in the Statement of Advice. We will give you this Statement of Advice before we proceed to act on your instructions. You have a right to request further information in relation to the remuneration received by us.

Do any relationships exist which might influence the service or advice I receive?

Majella Wealth Advisers is not owned by any Fund Manager or Institution. We do not receive any monetary or non-monetary benefits from product providers. In the event that we do and the benefit amount is over $300, details will be recorded in a Register. You have a right to sign this register.

Your adviser may hold an interest in a financial product. Any significant interest/ownership will be recorded in a register of financial product holding and where appropriate, this holding will be disclosed to you in the SOA or ROA.

Privacy Policy

We maintain a record of your personal profile that includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We keep copies of all advice documents, letters, emails, file notes and copies of product application forms for at least 7 years.

We are required, pursuant to the Corporations Act, National Consumer Credit Protection Act and certain regulations issued by the Australian Securities and Investments Commission, to collect information about you for the purpose of providing you with the services outlined in this document. If you do not provide us with the information requested by us, we may not be able to provide you with the services you require of us.

We will from time to time disclose information about you to representatives of this firm and to other professionals such as financial product issuers, insurance providers, credit providers and your accountant in connection with providing you with financial advice, financial services or credit assistance.

You are entitled to obtain access to the information which we hold about you, or any preliminary assessment about the suitability of a credit contract or lease provided to you, by contacting Majella Wealth Advisers holds on (02) 8086 2462 or by writing to us.

We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information.

What should I do if I have a complaint?

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following steps:

1. Contact your adviser and tell your adviser about your complaint.
2. If your complaint is not satisfactorily resolved within 7 days, please contact Majella Wealth Advisers on 02 8086 2462 or put your complaint in writing and send it to us at, Majella Wealth Advisers, PO Box 594, Haberfield NSW 2045. We will try and resolve your complaint quickly and fairly.
3. 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 (free call) [1]
4. The Australian Securities & Investments Commission (ASIC) also has a free Infoline on 1300 300 630 which you may use to make a complaint or obtain information about your rights.
5. If your concerns involve unethical conduct, you may wish to consider raising these concerns with the Financial Advice Association Australia (FAAA). They can be contacted on 1300 337 301.
6. Majella Wealth Advisers also holds a Professional Indemnity Insurance (PI) policy with Woodina Underwriting agency. The level of this policy is in accordance with the statutory requirements in RG126.