

# FINANCIAL SERVICES GUIDE

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## Licensee

### Focused Financial Advice Pty Ltd

ASIC # 286219

ABN: 38 053 246 215

### Contact details

Suite 105, 84 Alexander Street

Crows Nest NSW 2065

## Purpose of this Financial Services Guide

This Financial Services Guide ("FSG") will help you decide whether to use the services that we offer. It contains information about –

- Our services
- Your financial adviser
- The financial advice process
- Our fees
- Complaint handling
- Your privacy

## Our Services

Focused Financial Advice is authorised to provide personal advice and dealing services in the following areas –

- Investment advice, including shares and managed funds;
- Margin lending;
- Superannuation advice;
- Retirement planning advice;
- Aged care financial advice;
- Personal insurance advice; and
- Estate planning advice.

## About your financial adviser



### Rob Wynan

B. Bus. (Accg/Comp), CPA, Dip MB, Dip FP, CFP™

Rob Wynan is the Principal and Director of Focused Financial Advice. Rob has over four decades of experience in financial services including a background spanning 22 years in accounting, financial analysis, and tax (both in public practice and in corporations).

### Rob's specialist accreditations and qualifications include –

Bachelor of Business (Accounting/Computing); Certified Practising Accountant; Diploma of Mortgage Broking; Diploma of Financial Planning; and full member and Certified Financial Planner, FPA.



We're focused on you!

### The financial advice process

We recognise that the objectives and personal circumstances of each client are different. Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Financial Plan / Statement of Advice ("SoA") which you can take away and read. The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

We will provide you with a Product Disclosure Statement where we recommend a financial product other than securities. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and the products we recommend. You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice it will be documented in a Record of Advice ("RoA") which we retain on file. You can request a copy of the RoA document at any time up to seven years after the advice is provided.

### Our fees

All fees are payable to Focused Financial Advice Pty Ltd.

#### Initial advice fees

Our initial advice fees include meeting with you, the time we take to determine our advice and the production of the Financial Plan / Statement of Advice (SoA). They will be based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

If you decide to proceed with our advice, we may charge an **implementation fee** for the time we spend assisting you with implementation. We will let you know what the fee will be in the Financial Plan (SoA).

#### Annual fees

Our annual fees depend on the services that we provide to you. The fee will be an agreed flat fee and is paid monthly.

#### Adviser remuneration

Rob Wynan is paid a salary by Focused Financial Advice and receives the net profit distribution from the business.

### Making a complaint

We endeavour to always provide you with the best advice and service. If you are not satisfied with our services, then we encourage you to contact us. Please call us or put your complaint in writing to our office.

If you are not satisfied with our response you can lodge a complaint with the *Australian Financial Complaints Authority* ("AFCA"). You can contact AFCA on 1800 931 678 or via their website [www.afca.org.au](http://www.afca.org.au). AFCA provides fair and independent financial services complaint resolution which is free to consumers.

Focused Financial Advice is required to hold adequate Professional Indemnity insurance for the financial services that it and its current and past representatives provide.

### 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.