



**SPECTRUM WEALTH**  
• PARTNERS PTY LTD •

# Financial Services Guide

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## Why am I receiving this document?

This Financial Services Guide (FSG) will help you decide whether to use our services. It contains information about:

- Spectrum Wealth Partners Pty Ltd
- Your Financial Adviser and how they are remunerated
- Our services offered and their costs
- Any interest, associations or relationships that could affect our advice
- Our internal and external dispute resolution procedures and how to access them
- Our privacy policy

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

- A Statement of Advice (SoA) or Record of Advice (RoA) which documents the advice we provide to you.
- A Product Disclosure Statement (PDS) which explains the products we have recommended.

## Spectrum Wealth Partners

Spectrum Wealth Partners Pty Ltd holds an Australian Financial Services Licence (478589) which has been issued by the Australian Securities and Investments Commission (ASIC).

Our experienced, dedicated and determined team of advisers will deliver you a 'client first' approach to advice. Our clients include couples and individuals of high net worth, business executives, the self-employed and professionals with established investment portfolios but limited time to manage them. Spectrum Wealth Partners also assists pre-retirees and retirees to navigate the complexity of transitioning from the workforce and maintaining an income-stream befitting the lifestyle of their choosing.

Collaboration is key to our holistic strategy. Indeed, Spectrum Wealth Partners' clients enjoy ready access to a network of aligned business and taxation specialists, in addition to an experienced team of mortgage brokers.

Our goal is to help you make the most of your good fortune through our relentless pursuit of innovative opportunities designed to protect your well-earned wealth, further grow your fortunes and safeguard your future from uncertainty.

As a licensee we are required to comply with the obligations of the Corporations Act and the conditions of our licence. This includes the need to have compensation arrangements in place with a Professional Indemnity insurer for the services that we and our representatives provide.

## What financial services and product types do we provide?

I am authorised to provide personal financial advice, general financial advice, and transact on your behalf (dealing) in relation to the following types of services:

- Advice on wealth creation strategies – including investments, asset management, debt and cash flow management

- Advice on structuring your investments and superannuation for the maximum tax effectiveness and flexibility
- Regular review of your financial planning strategies, objectives and portfolio investments
- Retirement planning advice – helping you to identify and articulate the retirement lifestyle you aspire to enjoy and tailoring bespoke strategies designed to realise those objectives.
- Personal insurance advice – identifying risk exposures either personally or within businesses and creating a tailored package of policies designed to suit client needs

The financial products we recommend may include:

- Managed investment schemes
- Investment and funeral bonds
- Deposit products
- Government debentures, stocks and bonds
- Personal and business risk insurance
- Superannuation
- Margin loans
- Retirement Savings Accounts

## Limits on the advice that can be provided

It is important to note that I cannot provide advice on the following:

- General insurance
- Direct share investments
- Derivatives
- Foreign exchange

In addition, if I identify that you require specialist advice on a particular product or service, such as estate planning, I may refer you to a specialist who can help.

Based on the information collected from you, my advice considers the tax consequences that relate directly to the financial advice being provided. However I am not a Registered Tax Agent and consequently this advice does not include an assessment of your overall tax position. As such, I strongly recommend you review this advice with a Registered Tax Agent.

## Your Financial Adviser

Ashley Tilston is a director and principal financial planner of Spectrum Wealth Partners Pty Ltd.

Having worked in the financial services sector for more than 16 years, Ashley is known for empowering professionals, executives, those who are self-employed as well as retirees to take control of their financial wellbeing through integrated financial solutions specific to their needs.

Ashley's credentials include MComm FP, ADFS and specialist accreditations in SMSF and Margin Lending.

## The financial advice process

We recognise that your objectives and personal circumstances are different from other clients. What is right for one client may not be right for another.

We will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we address all issues.

When we first provide advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA).

The Statement of Advice will explain the basis for the advice, the cost to you of implementing the advice and any fees or commissions associated with the advice.

For managed funds and insurance recommendations, we will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about the advice and investments recommended.

You can provide instructions to us in writing, via phone or via email/fax. Please note you are responsible for ensuring your instructions do reach us.

We may provide on-going advice to you to keep your plan or risk insurance up to date for changes in your circumstances, changes in the law and changes in products.

If we provide further advice it will typically be documented in a Record of Advice.

## Fees

A range of fees and other costs may be payable to Spectrum Wealth Partners for the advice you receive and the financial products used.

Outlined below are the types of payments that you may be charged. Before I provide you with any financial advice, I will discuss these options with you and help you select the best payment method for you.

In all cases, details of payments required for the services provided will be given to you at the time of any personal financial advice or when executing a transaction on your behalf. You will be provided with a tax invoice for any services provided and payment is generally made to Spectrum Wealth Partners in accordance with the terms of the invoice and is payable by direct debit, credit card, cheque or money order.

These amounts, where they can be determined, will be documented in your SoA. If at the time you receive your SoA the amounts cannot be determined, the manner in which they are calculated will be disclosed instead.

## Fee for Service

Our advice professionals pride themselves on holding themselves accountable to the highest education standards and training in the industry. You are always provided with advice centred on you, and we never treat your advice like a transaction. It is for this reason that Spectrum Wealth Partners always charges a fee for our time, and always deliver a professional advice service to you. Those services and fees include:

- Initial consultation: A fee of up to \$550 (including GST) for the

initial consultation with your Adviser

- Your advice document preparation (SoA): There is a set minimum fee of \$2,200 (including GST) for the research preparation and delivery of your SoA. This fee is based on the scope and complexity of advice provided to you. The SoA preparation fee will be discussed and agreed to prior to any work being completed.

## Hourly Rate Direct Charge

I may charge an hourly rate for financial services. The current rate is \$550 per hour or part thereof. Part or all of the initial commissions received from a product provider may be rebated to you if this charging option is used.

Before going ahead, I will provide you an estimate of the time that I may need.

## On-Going Service Fee

The On-Going Service Fee is a fee that you and I agree on for the review of your financial planning strategies, objectives and portfolio investments. This fee is paid annually or in instalments. Some product offer the option to deduct the On-Going Service Fee from your funds on a periodic basis.

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

## Commissions

Spectrum Wealth Partners may receive initial or ongoing commission payments when you invest in a product or commence an insurance policy through us.

An initial commission is a one-off payment made upon entry to a financial product and an ongoing commission is paid each year for which a financial product is maintained.

Commission payments are based on a percentage of the funds you invest or the insurance premiums you pay. They are not paid directly by you and are instead deducted from the investment, superannuation, loan or insurance premium by the product provider and paid to Spectrum Wealth Partners.

## Investment Commissions

The initial commission that Spectrum Wealth Partners may receive on an investment or superannuation product can be up to 5.50% of the investment amount.

The ongoing commission that Spectrum Wealth Partners may receive can be up to 1.10% per annum of the investment amount.

Spectrum Wealth Partners only receives initial or ongoing commission payments on investment or superannuation products, where they are entitled to receive these payments through existing arrangements with product providers.



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## Insurance Commissions

The initial commission that Spectrum Wealth Partners may receive on insurance policies can be up to 135% of the first year's premium.

The ongoing commission that Spectrum Wealth Partners can receive may be up to 38.50% per annum of the renewal premium.

We only receive commission payments where we are entitled to receive these payments through existing arrangements with product providers.

Any commission payments that Spectrum Wealth Partners or I receive are not an additional cost to you.

## Placement Commissions

We may receive a placement commission on capital raisings undertaken by fund managers. These are based on the amount you invest and are one-off payments.

## Other Benefits

We may also receive additional benefits by way of sponsorship of education seminars, conference, training days or IT support. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

## Referral Fees and Commissions

In some situations we receive fees or commissions where we refer you to external parties or we pay fees or commissions to external parties who have referred you to us. We will disclose the referral arrangements to you whenever we refer you to an external party and will disclose the referral arrangements to you when we provide you with a SoA.

## Conflicts of Interest

As part of providing our advice services we may also refer you to the services provided by:

SWP Advisory: ABN 35 608 629 090

Spectrum Wealth Capital: ABN 27 614 413 679

Independent Creative Expertise (Australia) Pty Ltd:

ABN 59 117 244 210

The owners of these businesses also have an ownership interest in Spectrum Wealth Partners.

## 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:

- Discuss your complaint with your adviser in the first instance.
- Please call us, email us or put your complaint in writing to our office:

Spectrum Wealth Partners Pty Ltd

Australia Square

Level 33

264 George St

Sydney NSW 2000

Email: [hello@spectrumwp.com.au](mailto:hello@spectrumwp.com.au)

Phone: +61 2 9258 1295

- If you are not satisfied with our response you can refer the matter to the Financial Ombudsman Service Limited (FOS), of which Spectrum Wealth Partners is a member.

FOS provides an independent dispute resolution process between consumers, as well as some small business and member financial services providers, and covers financial services disputes including general insurance, life insurance, financial planning, investments and pooled superannuation trusts. You can contact FOS by:

Financial Ombudsman Service Limited

GPO Box 3

Melbourne VIC 3001

Phone: 1300 780 808.

## Your Privacy

Spectrum Wealth Partners and its representatives are committed to protecting your privacy. We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information.

We will collect personal information from you so that we can understand your personal situation and provide you with advice which meets your needs and objectives.

We will also collect information from you to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act.

We will generally collect this information directly from you however in some cases we will seek your authority to collect it from other parties such as your accountant or your superannuation fund.

If you do not provide us with all of the information that we request, we may not be able to provide our services to you.

We will hold and use your personal information so that we can continue to provide our services to you. We will only disclose your personal information to external parties where:

- The law requires us to do so
- You consent for us to do so
- Add any other situation/party as required

Our Privacy Policy contains further information on 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 full Privacy Policy is available on our website.