



BRISBANE  
PRIVATE  
WEALTH

TAILORED  
ADVICE FOR  
RETIREMENT  
PLANNING

# FINANCIAL SERVICES GUIDE

Version 4  
Date: 01/07/2025



## Important Information about our Licensee

### FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) is designed to clarify who we are and what we do, and help you decide whether to use our services.

To make things simple, this guide explains:

- the services and types of products we're able to offer you
- how we and our associates are paid and any other benefits we may receive
- any potential conflicts of interest we may have
- how we protect your privacy and handle your personal information
- how we resolve disputes, and what you should do if you have one.

Please read through the whole FSG, as it's full of useful information – and is also worth holding on to for future reference. The Privacy Notification on page 9 is worthwhile reading as it gives you further clarity on how we handle your personal information. And of course, if you ever have any questions, please contact us.

### OTHER DOCUMENTS YOU MAY RECEIVE

In addition to this FSG, if we provide you with financial advice, we will also present you with a written Statement of Advice (SOA).

This will describe:

- advice and strategies we recommend and the reasons why;
- the financial products and services we recommend and the reasons why;
- any fees or commissions we will receive; and
- any associations we have with financial product providers or other parties that may influence the advice we provide.

After that, any time you receive further financial advice from us, we will either provide you with another SOA or give you (or keep our own) written Record of Advice (ROA). You can request a copy of this by contacting us any time up to seven years from the date of the advice provided. Please refer to the "Contact us" section of this FSG for our contact details.

To help you make an informed decision about a financial product you generally will be given a Product Disclosure Statement (PDS) which outlines the product features and costs in detail. In certain circumstances it is not a requirement that you be given a PDS (including, for example, where you already have one).

### GIVING US INSTRUCTIONS

If you want to make changes to your financial plan or provide other instructions, please contact us. Please refer to the "Contact us" section of this FSG for our contact details.

Generally, you will need to give us instructions in writing (e.g., fax, email or letter) or another method agreed with us.

### LACK OF INDEPENDENCE

BPW Partners Pty Ltd is not able to refer to ourselves as independent, impartial or unbiased because we:

- may receive commissions for the advice we provide on life risk insurance products

# About Us

## WHO WE ARE

Brisbane Private Wealth is a purpose led, values driven, client centric company, where we put the client at the centre of everything we do, and we treat our people as our greatest asset.

We are an experienced team of professionals, who take pride in educating and helping our clients to make informed decisions about their future, so they can retire comfortably, living the life they want, knowing their financial wellbeing and family are taken care of.

We are authorised representatives of BPW Partners Pty Ltd ABN 56 629 898 693, Australian Financial Services Licence Number 548754 ("Brisbane Private Wealth") of Level 4, 127 Creek Street, Brisbane, QLD, 4000.

The following financial advisers are authorised to provide the financial services referred to in the 'What we do' section of this FSG to you on behalf of Brisbane Private Wealth.

## ROBERT BERENS

Authorised Representative No. 231015.

Robert has a Master of Financial Planning and is FASEA accredited.

The Financial Services that Robert Berens offer are provided by Brisbane Private Wealth Pty Ltd ABN: 99 671 364 293, CAR: 1306095 trading as Brisbane Private Wealth.

## SIMON GABBIE

Authorised Representative No. 290629.

Simon has an Advanced Diploma of Financial Services (Financial Planning), is a Practitioner Member of the Financial Advice Association Australia (FAAA) and an Associate member of the SMSF Association (SMSFA), a Justice of the Peace in NSW and is FASEA accredited.

The Financial Services that Simon Gabbie offer are provided by Brisbane Private Wealth Pty Ltd, ABN: 99 671 364 293, CAR: 1306095 trading as Brisbane Private Wealth.

## ROBERT CHESTER

Authorised Representative No. 465972.

Robert has a Bachelor of Business majoring in Accounting and Finance, an Advanced Diploma in Financial Planning and is FASEA accredited.

The Financial Services that Robert Chester offer are provided by Brisbane Private Wealth Pty Ltd ABN: 99 671 364 293, CAR: 1306095 trading as Brisbane Private Wealth.

## BIANCA FORD

Authorised Representative No. 1263215.

Bianca has a Master of Financial Planning, is a Certified Financial Planner, a CFP® member of the Financial Advice Association Australia (FAAA) and is FASEA accredited.

The Financial Services that Bianca Ford offer are provided by Brisbane Private Wealth Pty Ltd, ABN: 99 671 364 293, CAR: 1306095, trading as Brisbane Private Wealth.

## ANNABELLE PETERS

Authorised Representative No. 1272930.

Annabelle has a Bachelor of Business majoring in Finance, is a Practitioner Member of the Financial Advice Association Australia (FAAA) and is FASEA accredited.

The Financial Services that Annabelle Peters offer are provided by Brisbane Private Wealth Pty Ltd, ABN: 99 671 364 293, CAR: 1306095, trading as Brisbane Private Wealth.

BPW Partners Pty Ltd has authorised us to provide you with this Financial Services Guide.

## OUR ASSOCIATIONS AND RELATIONSHIPS

Brisbane Private Wealth are required by law to provide financial advice that meets the obligations set out in the Corporations Act to act in the best interests of each client. If you would like further information about independence, conflicts or selecting a financial adviser you can visit ASIC's Money Smart website ([www.moneysmart.gov.au/investing/financial-advice](http://www.moneysmart.gov.au/investing/financial-advice)).

We generally recommend products that are listed on our approved product list. Before any products are added to this list a review process is undertaken and products are required to meet minimum standards. If these products are not appropriate for your circumstances, then we may recommend a product outside of this list. At all times, we will ensure that our recommendations are in your best interests.

## What we do

We are authorised by BPW Partners Pty Ltd to provide financial advice in relation to:

- (i) deposit and payment products limited to:
  - (A) basic deposit products;
  - (B) deposit products other than basic deposit products;
- (ii) debentures, stocks or bonds issued or proposed to be issued by a government;
- (iii) life products including:
  - (A) investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
  - (B) life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
- (iv) interests in managed investment schemes including:
  - (A) investor directed portfolio services;
- (v) retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
- (vi) securities;
- (vii) standard margin lending facility; and
- (viii) superannuation;

and to provide financial advice and deal in the following financial products:

- (A) deposit and payment products limited to:
    - (1) basic deposit products;
    - (2) deposit products other than basic deposit products;
  - (B) debentures, stocks or bonds issued or proposed to be issued by a government;
  - (C) life products including:
    - (1) investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
    - (2) life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
  - (D) interests in managed investment schemes including:
    - (1) investor directed portfolio services;
  - (E) retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
  - (F) securities;
  - (G) standard margin lending facility; and
  - (H) superannuation;
- to retail and wholesale clients.

Where we are unauthorised to provide you with a financial service or financial product that you are interested in, we will advise you of this and refer you to an alternative source of advice.

## CONTACT US

For more information on anything you have read in this FSG, to obtain a copy of our Privacy Policy or if there is anything else we can help you with, please contact us at:

Address: Level 4, 127 Creek Street, Brisbane, QLD, 4000

Phone: 07 3123 6947

Fax: 07 3839 1700

Email: [licensee@bpwadvice.com.au](mailto:licensee@bpwadvice.com.au)

Website: [www.bpwadvice.com.au](http://www.bpwadvice.com.au)

## Your confidence in our advice

Your satisfaction is very important to us, and we have procedures in place to resolve any concerns promptly and fairly.

### OUR COMPLAINTS PROCEDURE

If you're unhappy with the advice you receive or other aspects of our service, please follow the steps outlined below.

1. You can lodge a complaint by contacting your Financial Adviser in writing, via email, or by phone. Your Financial Adviser will acknowledge receipt of the complaint within five business days and provide you with a copy of our Internal Dispute Resolution (IDR) procedure.
2. Your Financial Adviser and our Complaints Officer will review the complaint and investigate the matter. The Complaints Officer will consider all relevant information, including any supporting documents or evidence provided by you. The Complaints Officer will provide you with regular updates on the progress of the review.
3. Once the review is complete, the Complaints Officer will provide you with a written response outlining the outcome of the review and any proposed resolution. The response will be provided within 20 days of receiving the complaint, unless the matter is particularly complex or requires further investigation, in which case you will be informed of the delay and provided with regular updates.
4. If you are not satisfied with the response provided by the Complaints Officer, you may request an internal review. The internal review will be conducted by a senior staff member who was not involved in the initial review.
5. If your complaint isn't resolved within 30 days or to your satisfaction, then you may lodge your complaint with the Australian Financial Complaints Authority (AFCA).  
Brisbane Private Wealth is a member of AFCA and will abide by any determination made by AFCA.

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority Limited  
GPO Box 3, Melbourne VIC 3001

AFCA provides fair and independent financial services complaint resolution that's free to consumers.

Time limits may apply to lodge a complaint with AFCA, so you should act promptly. You can check the AFCA website to find out if a time limit applies or when the time limit relevant to your circumstances expires.

Brisbane Private Wealth holds professional indemnity insurance that satisfies the requirements of Section 912B of the Corporations Act. This insurance also covers the conduct of our advisers who were authorised by Brisbane Private Wealth at the time of providing the advice but are no longer authorised representatives of Brisbane Private Wealth at the time of your complaint.

## Payments and benefits we receive

You can pay for the services you receive on a fee for advice basis. This allows you to know that you are paying for our advice irrespective of any product you use, clarifies the services you are entitled to, and ensures all recommendations are driven by your needs.

We will agree with you the amount you pay based upon:

- a flat dollar fee;
- an hourly rate;
- the amount you invest; or
- a combination of the above.

You can pay in the following ways:

- by direct invoice from us;
- in some circumstances, where possible, as a fee for advice that will be deducted from your investments as a one-off payment or in instalments;
- where applicable, via commission we may receive from a financial product provider when you commence an insurance contract and ongoing commission annually during the life of the insurance contract; or
- a combination of the above.

If you are not already on a fee for advice package, you can move to this payment at any time.

Please refer to the **"How we charge for our services"** section of this FSG for further information.

## OTHER PAYMENTS WE MAY RECEIVE

We will provide you with details of all fees, commissions or other benefits we may receive when we provide advice to you and, where possible, will give actual dollar amounts. If we cannot provide this accurately, we will provide worked-dollar examples.

Even if you don't receive personal financial advice from us, you can still request the details of any fees, commissions or other benefits we receive in relation to any other financial service we provide you.

## BENEFITS WE MAY RECEIVE

Sometimes in the process of providing advice, we may receive benefits from product providers.

## CONFERENCES

We may attend conferences and professional development seminars that have a genuine education or training purpose. Brisbane Private Wealth, or our employer, may pay for the costs of our travel and accommodation, and events and functions held in conjunction with the conference or seminar.

## NON-MONETARY BENEFITS

Brisbane Private Wealth keeps a register detailing certain non-monetary benefits that we receive e.g., benefits valued between \$100 and \$300, and those that relate to genuine education or training and technology software or support.

You can view an extract of the register by contacting us.

## Referrals

### REFERRALS FROM A THIRD PARTY

At present we do not have any referral arrangement in place to pay a third-party referrer a referral fee, commission or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

### REFERRALS TO A THIRD PARTY

At present we do not have any referral arrangement in place to provide referrals to third parties in return for payment or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

## How we charge for our services

Fees are calculated based on the level of service needed and the complexity of the advice given, to provide value to you. All fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

Initial consultation	At our expense															
Advice preparation	<p>If you elect to pay us a fee for advice the following fees will apply. The fees will depend on the complexity of the advice and the size of the investment portfolio.</p> <p>The minimum fee charged is \$4,400 while the maximum fee is \$30,000.</p> <p>For example, complex advice that contains multiple goals, strategies and/or tax structures including but not limited to; self-managed superannuation funds, family trusts and companies, are likely to be charged closer to the maximum. Less complex advice that addresses limited goals, strategies and tax structures are likely to be charged closer to the minimum.</p> <p><b>All advice preparation fees are disclosed and agreed on prior to us preparing your advice.</b></p>															
Implementation	If you elect to pay us a fee for implementing the advice, then the fees can range from \$660 to \$6,600.															
Fixed Term Advice and Services Agreements	<p>You can elect to enter into a 12-month Client Service Agreement (Agreement) as part of your financial planning strategy so you can receive advice services such as a meeting to review your plan. Details of the services will be set out in your Agreement.</p> <p>The fee can range from a minimum of \$4,950 while the maximum is \$60,000. The fee applied will be commensurate to the level of service needed and the complexity of the advice provided and will be outlined and agreed with you in the Agreement.</p>															
Ad hoc advice	Where you do not wish to participate in a 12-month Client Service Agreement but require ongoing advice on an ad hoc basis, an hourly fee of between \$550 and \$990 may apply.															
Execution only service	Where we provide a financial service to facilitate buying or selling of a specific financial product as instructed by you, a one-off minimum of \$990 and a maximum of \$5,500 fee may apply.															
Insurance products	<p>Where we arrange a life insurance product for you, the relevant insurer will pay an initial commission to us. The commission is calculated as a percentage of the premium paid (and may include health, occupational, frequency and modal loadings and policy fees, but excludes stamp duty).</p> <p>Annual commission will also be paid when you renew your policy each year.</p> <p>The rates of initial and ongoing commission will depend on the date the policy is issued and are set out in the table below:</p> <table><tr><td>Date policy is issued</td><td>Initial Commission (% of annual policy cost including GST)</td><td>Ongoing Commission (% of annual policy cost including GST)</td></tr><tr><td>Before 1 January 2018 or before 1 April 2018 (where the application was received before 1/1/18)</td><td>up to 130%</td><td>up to 33%</td></tr><tr><td>From 1 January 2018</td><td>up to 88%</td><td>up to 33%</td></tr><tr><td>From 1 January 2019</td><td>up to 77%</td><td>up to 33%</td></tr><tr><td>From 1 January 2020</td><td>up to 66%</td><td>up to 33%</td></tr></table> <p>We may receive commission at pre-1 January 2018 rates if:</p> <ul style="list-style-type: none"><li>• you increase your cover, add new cover or otherwise amend a policy purchased by you before 1 January 2018; and</li><li>• that policy amendment results in commission receivable by us, and</li><li>• that policy amendment is eligible for pre-1 January 2018 commission rates.</li></ul> <p>Example (all figures include GST):</p> <p>You purchase the policy for \$1000 on 1 December 2019. We may receive an initial commission of up to \$770 (\$1000 x 77%) in the first year and ongoing commissions of \$330 per annum (\$1000 x 33%) for as long as you continue to hold the policy.</p> <p>If you increase your cover on 1 July 2020 for a cost of \$500, we may receive an initial commission of up to \$330 (\$500 x 66%). The ongoing commissions on the additional cover may be up to \$165 (\$500 x 33%). This is in addition to the ongoing commissions of \$330 per annum when the policy was purchased. Total ongoing commissions payable to us may be up to \$495 (\$1500 x 33%).</p> <p>Please note that the initial and ongoing commissions on life insurance products are paid to us by the product provider and are not an additional cost to you.</p>	Date policy is issued	Initial Commission (% of annual policy cost including GST)	Ongoing Commission (% of annual policy cost including GST)	Before 1 January 2018 or before 1 April 2018 (where the application was received before 1/1/18)	up to 130%	up to 33%	From 1 January 2018	up to 88%	up to 33%	From 1 January 2019	up to 77%	up to 33%	From 1 January 2020	up to 66%	up to 33%
Date policy is issued	Initial Commission (% of annual policy cost including GST)	Ongoing Commission (% of annual policy cost including GST)														
Before 1 January 2018 or before 1 April 2018 (where the application was received before 1/1/18)	up to 130%	up to 33%														
From 1 January 2018	up to 88%	up to 33%														
From 1 January 2019	up to 77%	up to 33%														
From 1 January 2020	up to 66%	up to 33%														



## Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website. We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identity and the source of any funds.

We provide financial services under the Australian Financial Services License of BPW Partners Pty Ltd who monitor our compliance within the law and provides us with a range of support services, including the financial planning software we use. As a consequence, BPW Partners Pty Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

In order to keep our costs competitive, our Practice uses specialist business support resources that are located in the following country/countries: N/A. The organisation/s we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have your express approval.

Please refer to our Privacy Policy For more information about how we will handle your personal information, including how to access or correct your personal information.

## COMPLAINTS

If you have a complaint about a privacy issue, please tell us about it. You can find out how to make a complaint and how we will deal with these complaints, by reading our Privacy Policy, contacting our office or by referring to the 'Your confidence in our advice' section of this FSG.

## FURTHER INFORMATION

If you have any questions or comments about our Privacy Policy and procedures, please contact us by using the contact details set out in the 'Contact us' section of this FSG.

For more information about your privacy, you can also visit the Office of the Australian Information Commissioner's website at [oaic.gov.au](https://www.oaic.gov.au).