FINANCIAL SERVICES GUIDE

Sherlock Wealth Advisory Services Pty Ltd | AFSL 558532 |

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Understanding the advice process and our relationship with you

CONTACT US

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This **Financial Services Guide** (FSG) explains the financial services and advice provided by Sherlock Wealth Advisory Services Pty Ltd and your Financial Adviser (Adviser), who is an authorised representative of Sherlock Wealth Advisory Services. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, our related parties and potential conflicts of interests, how we manage privacy and complaints. It also contains information about how we are paid and fees you may be charged.

This FSG contains an **Adviser Profile** for your Adviser. It contains important information about your Adviser including relevant authorised representative number and areas of authorisation.

Please take the time to review the FSG and Adviser Profile before engaging our services.

FINANCIAL PRODUCTS & SERVICES WE PROVIDE

Sherlock Wealth Advisory Services can offer the following products and services. Your Adviser's specific authorisations and included within their personalised Adviser Profile.



WEALTH CREATION & INVESTMENTS	SUPERANNUATION & RETIREMENT PLANNING	WEALTH PROTECTION	OTHER FINANCIAL SERVICES
Cash and term deposits	Personal Superannuation	Term Life Insurance	Budgeting & Cashflow
Investment Bonds	Self-Managed Superannuation	TPD Insurance	Debt Management
Managed Investments	Pensions and Annuities	Trauma Insurance	Estate Planning Assistance
Exchange Traded Products	Corporate Superannuation	Income Protection Insurance	
Listed Securities (Shares and other Products)	Industry and Public Sector Superannuation	Business Insurance	
Derivatives	Aged Care	Insurance Claims Assistance	
Margin Lending	Centrelink/Veterans' Affairs Assistance		
Gearing			

THE ADVICE PROCESS AND DOCUMENTS

Your Adviser will guide you through the advice process. This includes the following steps:

ENGAGEMENT AND DISCOVERY	STRATEGY AND PERSONAL ADVICE	IMPLEMENTATION
In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives, and gather relevant information required to provide you appropriate advice. Your Adviser will generally collect relevant information within a **Client Data Form** and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. Your Adviser will ask you to consent to your personal information being collected and stored. Please refer to the 'Privacy' section for more information on how we manage your privacy. Where your goals relate to investment or superannuation advice your Adviser will also work with you to define your level of risk tolerance. A **Risk Profile Questionnaire** may be used to document and agree upon your level of risk tolerance. Your Adviser may also use an **engagement document** to define the arrangement with you, and the fees that may apply. Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.	After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. Where personal financial product advice is being provided, the strategy will be documented in a **Statement of Advice**. The Statement of Advice will include amongst other things, the basis of the advice, explanation of the strategies and products recommended and relevant disclosures including costs of advice and products. The Statement of Advice includes an authority to proceed section where you can consent to proceed with the recommendations. Where a financial product has been recommended, you will generally be provided with a copy of the relevant **Product Disclosure Statement (**PDS). The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).	Where you elect to proceed with the recommendations your Adviser will work with you to implement the strategy. This may include liaising with various insurance, superannuation, or investment product issuers. Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant **Product Application Form**. This may be online, or paper based. Where the recommendations include the purchase of an insurance policy, you may also need to complete a **Health Questionnaire**. This could be online, paper-based or over the phone. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.

GENERAL ADVICE

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

FURTHER ADVICE

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a **Record of Advice** and relevant file notes. In some instances, a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An **Ongoing Fee Arrangement** may be utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.

HOW TO PROVIDE INSTRUCTIONS

Your Adviser may accept your instructions by phone, letter, or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.

REMUNERATION

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you
- Commissions paid by insurance providers

The following table summarises the types of fees or commissions that applicable to the services that we provide. Before providing you with advice, your Adviser will agree with you the fees that apply. All amounts are inclusive of Goods and Services Tax (GST).

Initial Remuneration	Up to	
Strategy Development, Modelling and/or SoA Preparation Fee	$20,000	
Implementation Fee	$10,000	
Ongoing Remuneration	**Per Annum**	
Adviser Service Fee	$0 to $50,000	
Adviser Service Fee (asset based)*	0% to 2.5%	
Insurance Commission	**Initial**	**Per Annum**
Insurance Commission*	0% to 66%^	0% to 33%

*Based on a % of funds invested or insurance premiums

^Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020 commission of up to 130% will apply to additional cover.

For example, a 1% Adviser Service Fee based on a $200,000 investment would equal a $2,000 fee payable.

OUR ADVISERS

Our Advisers may also receive non-monetary benefits which include benefits of less than $300, benefits related to education and training (including attendance at professional development days and conferences), and provision of software related to the financial products being recommended.

Our Advisers are paid salaries. They may also be paid a discretionary bonus which is based on several factors including company performance, adherence to compliance procedures and the quality of advice they provide.

Where an Adviser is also a shareholder of Sherlock Wealth, they will be entitled to receive a share of the net profits.

THE LICENSEE

All fees are initially paid to Sherlock Wealth Advisory Services. A fee will be retained for professional indemnity insurance premiums and other expenses with the balance distributed to Sherlock Wealth.

BENEFITS, INTERESTS & ASSOCIATIONS

The Licensee, our Advisers and the financial planning business do not have related parties, shareholdings or referral arrangements that may influencing advice. Your Adviser does not pay or receive referral fees.

COMPLAINTS

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact our Service Team to discuss your complaint.

Service Team **PO Box 392, North Sydney NSW 2059**	**(02) 8247 9900** **complaints@sherlockwealthadvisory.com** **https://sherlockwealth.com/contact/**

2. We will acknowledge receipt of a complaint within 1 business day. Where this is not possible, acknowledgement will be made as soon as practicable.
3. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. If additional time is required, we will advise you in writing.
4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Australian Financial Complaints Authority (AFCA) **GPO Box 3, Melbourne VIC 3001**	**1800 931 678 (free call)** **info@afca.org.au** **www.afca.org.au**

COMPENSATION ARRANGEMENTS

We have professional indemnity insurance in place that complies with the Corporations Act 2001.

Our insurance covers claims made against former representatives for their conduct while they were authorised by us.

PRIVACY

Your Adviser is required to maintain documentation and records of any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may not be able to provide you with the advice you require.

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

We may engage third party service providers to assist in the provision of products or services. Some services may require disclosure of personal information to service providers outside Australia including Southeast Asia and Southeast Europe. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents.

Sherlock Wealth Advisory Services respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please refer to our Privacy Policy.

ADVISER PROFILE

Andrew Sherlock | Authorised Representative Number 252869

Sherlock Wealth Pty Ltd | Corporate Authorised Representative Number 252829

Contact Details

Andrew Sherlock

Level 19, 111 Pacific Highway North
Sydney, NSW 2060

(02) 8247 9900

andrew@sherlockwealth.com

www.sherlockwealth.com

About Me

QUALIFICATIONS	MEMBERSHIPS
• Bachelor of Economics (BEc) • SMSF Specialist Adviser • Certified Investment Management Analyst (CIMA®)	• MDRT Top of the Table Life Member • FAAA (Financial Advice Association Australia) • SMSF Association

Authorisations

I am authorised in the following financial services and products:

- Deposit and Payment Products – Non basic Deposit Products
- Government Debentures, Stocks or Bonds
- Investment Life Insurance Products
- Life Risk Insurance Products
- Managed Investment Schemes, including IDPS
- Retirement Savings Accounts
- Securities
- Superannuation – All
- Self-Managed Super Funds
- Margin Lending Facility

ADVISER PROFILE

Anthony Pears | Authorised Representative Number 249727

Sherlock Wealth Pty Ltd | Corporate Authorised Representative Number 252829

Contact Details

Anthony Pears

Level 19, 111 Pacific Highway North
Sydney, NSW 2060

(02) 8247 9900

anthony@sherlockwealth.com

www.sherlockwealth.com

About Me

QUALIFICATIONS	MEMBERSHIPS
• Bachelor Degree - Business • Certified Financial Planner (CFP) of Financial Advice Association Australia (FAAA) • Diploma of Financial Planning • SMSF Specialist Adviser • RG146 Margin Lending	• SMSF Association • Financial Advice Association Australia (FAAA)

Authorisations

I am authorised in the following financial services and products:

- Deposit and Payment Products – Non basic Deposit Products
- Government Debentures, Stocks or Bonds
- Investment Life Insurance Products
- Life Risk Insurance Products
- Managed Investment Schemes, including IDPS
- Retirement Savings Accounts
- Securities
- Superannuation – All
- Self-Managed Super Funds
- Margin Lending Facility

ADVISER PROFILE

Glynn Pearman | Authorised Representative Number 319359

Sherlock Wealth Pty Ltd | Corporate Authorised Representative Number 252829

Contact Details

Glynn Pearman

Level 19, 111 Pacific Highway North
Sydney, NSW 2060

(02) 8247 9900

glynn@sherlockwealth.com

www.sherlockwealth.com

About Me

QUALIFICATIONS	MEMBERSHIPS
• Graduate Certificate of Financial Planning • Graduate of Diploma of Financial Planning • Diploma of Financial Services	• Financial Advice Association Australia (FAAA)

Authorisations

I am authorised in the following financial services and products:

- Deposit and Payment Products – Non basic Deposit Products
- Government Debentures, Stocks or Bonds
- Investment Life Insurance Products
- Life Risk Insurance Products
- Managed Investment Schemes, including IDPS
- Retirement Savings Accounts
- Securities
- Superannuation – All