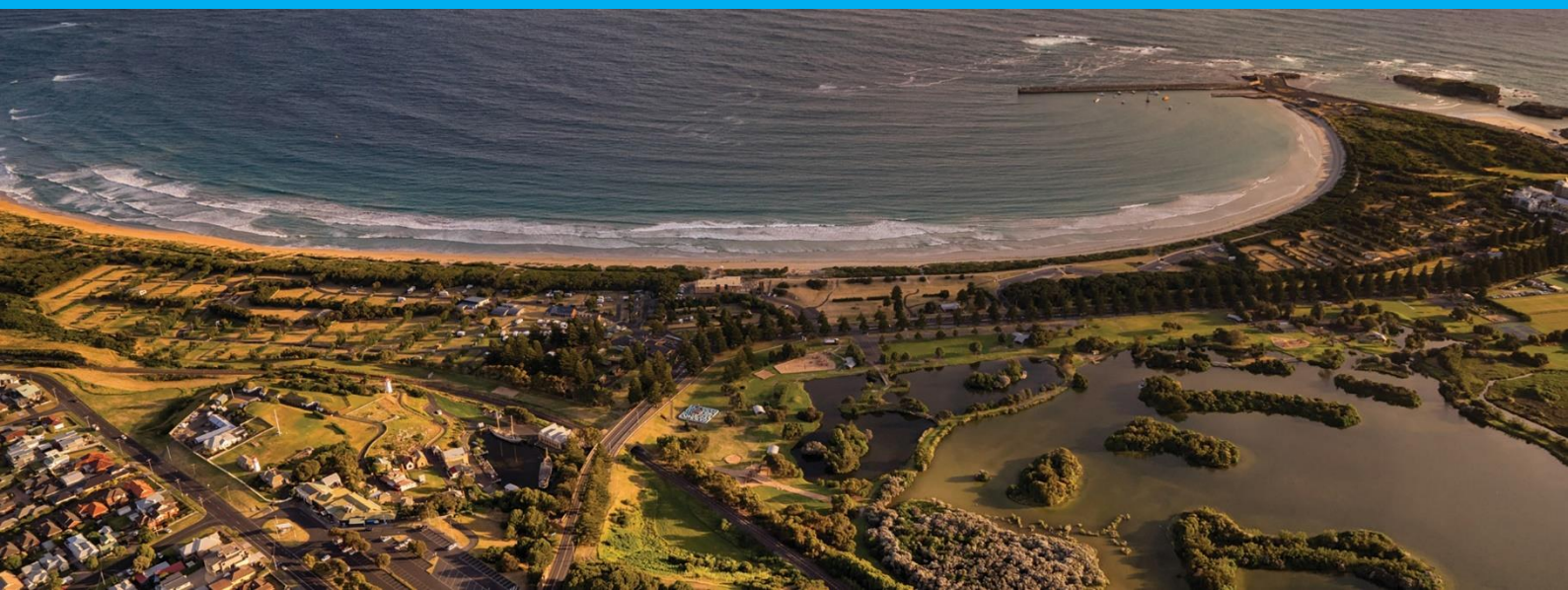




## Financial Services Guide



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Sinclair Wilson Investment Services Pty Ltd  
AFSL 229238 ABN 96 006 574 572  
PO Box 217 WARRNAMBOOL VIC 3280  
**Tel:** (03) 5564 0555 **Fax:** (03) 5564 0599  
**Email:** [info@sinclairwilson.com.au](mailto:info@sinclairwilson.com.au)  
Australian Financial Service Licensee

[www.sinclairwilson.com.au](http://www.sinclairwilson.com.au)

# WELCOME

Our Financial Services Guide (FSG) is designed to assist in your decision to utilise the services of Sinclair Wilson Investment Services Pty Ltd (SWIS), by describing who we are, how to contact us, what services we can provide you, how we are remunerated, how we maintain your personal information, our professional indemnity insurance and how we handle any complaints you may have.

In the provision of services, and in addition to this guide, we will provide you with a Statement of Advice (SoA), which will detail our advice, provide additional information on products and services recommended, as well as detail any costs expected when implementing our advice. You may request in writing a copy of any advice document up to seven (7) years after the advice has been given.

If we recommend a particular financial product, we will also provide a Product Disclosure Statement (PDS), which contains important information about the product.

Sinclair Wilson Investment Services as the AFSL holder authorises the distribution of the FSG and is responsible for the advice provided to you. Please read through the guide in full and come back to us with any questions you may have around the information provided. For future reference, you will also find our most up to date version of our FSG on our website **[www.sinclairwilson.com.au](http://www.sinclairwilson.com.au)**

This FSG was published on 1 October 2023. We will update our FSG from time to time to provide you with information about new services or changes to existing services.

We will publish these changes on our website at **[www.sinclairwilson.com.au](http://www.sinclairwilson.com.au)**

You acknowledge that you will be bound by any changes seven days after publication, and you will review SWIS's current FSG prior to undertaking any transaction in financial products.

## RELATIONSHIPS & ASSOCIATIONS

Sinclair Wilson Investment Services Pty Ltd (SWIS) utilises the services of the following entities; Sinclair Wilson Finance Pty Ltd, SWIS ABN Pty Ltd, Sinclair Wilson Accountants & Advisors. The Directors of SWIS have a financial interest in these entities and, as such, may share in any profit that these entities may make. No arrangements exist that see or require payments to or from these entities in return for a referral. No additional costs will be passed on to you, the client, if and when a referral occurs.

### STATEMENT OF NON-INDEPENDENCE

Whilst Sinclair Wilson Investment Services (SWIS) does not have any direct association with product providers that would influence the decision to recommend a particular product, SWIS is not independent, impartial or unbiased given we give clients the choice to pay for insurance advice by way of commission if they prefer. SWIS may receive both upfront and ongoing commissions on life risk insurance products if directed by our clients.



## OUR SERVICES

Our philosophy around Advice centres on providing tailored strategy solutions to meet your needs. With our Australian Financial Services License (229238), our highly qualified Advisory Team:

- Identify your specific financial goals and objectives, considering your individual situation and circumstances
- Work with you to develop strategies to help meet your goals and objectives
- Help develop a plan to efficiently and effectively implement your plan, and
- Provide options in relation to the ongoing review and maintenance of your plan

SWIS is authorised to provide advice in the following areas:

- Deposit and payment products
- Government debentures, stocks or bonds
- Life products, including investment life products and life risk products
- Superannuation including SMSF
- Securities
- Margin lending
- Managed Investment Schemes, including IDPS
- Retirement Savings Accounts

Your Adviser's specific competencies and accreditations are provided on the accompanying profile.

As part of the strategic Advice process, our Advisers may recommend one or more of the following strategies or products:

- Wealth creation
- Retirement planning
- Superannuation strategy
- Risk management and asset protection
- Estate Planning
- Superannuation portfolio construction
- Investment strategy development
- Cash flow budgeting and debt management
- Superannuation portfolio construction
- Social security and aged care

We continually research a broad range of products and only recommend those that are suitable for our clients. Our Investment Committee regularly reviews the Approved Product List to ensure all products provide our clients with appropriate outcomes.

## INSTRUCTING US

You can instruct us to proceed with your Advice by providing us with a signed Authority to Proceed or by providing us with your instructions in another manner, as agreed.

Such instructions can be given in person, by telephone, facsimile, post or email.

Please note that instructions by facsimile, post or email will not be deemed to be received until your SWIS Financial Planner has confirmed their receipt in writing.

## DOCUMENTS YOU CAN EXPECT TO RECEIVE

In addition to this FSG, you may also receive a Statement of Advice, A Record of Advice and a Product Disclosure Statement. The circumstances in which these documents will be provided are set out below.

### **Statement of Advice (SoA) and Record of Advice (RoA)**

If we provide you with personal Advice in relation to a financial product or service, you will receive either a SoA or a Record of Advice (RoA).

The purpose of an SoA and RoA is to help you understand, and decide whether to rely on, personal Advice. Both documents will set out the Advice, the basis on which it was given and information about fees, commissions and any relationships we have with third parties that may have influenced the Advice.

If there is any significant change in your personal circumstances after an initial SoA has been provided, you should immediately notify your Adviser so that an updated SoA can be provided.

If you are an ongoing Advice client, and there has been no significant change in your circumstances or objectives, we will likely document our Advice via an RoA instead of issuing another SoA.

RoAs are a relatively concise Advice document that is retained on file by us. Should you wish to receive a written record of the Advice we provided to you, simply ask us and we will provide a copy to you without charge.

You may also receive an SoA from SWIS in relation to products and services you will receive from SWIS.

You may request a copy of the most recent Statement of Advice or Record of Advice at any time by contacting us either directly by phone or by email. Please allow five (5) working days for our response.

### **Product Disclosure Statement (PDS)**

If your Adviser recommends certain types of financial products, your financial planner will give you a PDS which has been issued by or on behalf of the product issuer. The main purpose of a PDS is to help you make an informed choice about a financial product.

A PDS will contain general information about the product, including the terms and conditions for the product, any significant benefits and risks associated with holding the product and information about the cost of the product.

The PDS is designed to assist you to understand the financial product, its risks and benefits and its fees and charges.



## FEES AND PAYMENT OPTIONS

At your initial meeting, your Adviser will explain to you the services available to you, what you can expect, and the options available to pay for the services. This initial meeting is free of charge.

Your Adviser will then work with you to scope the Advice required, and seek to provide a quote for services rendered.

As a 'fee-for-service' provider of financial services, the costs associated with obtaining Advice will vary depending the time taken to complete and the relevant charge-out rate of your Adviser and their support staff.

Charge out rates can vary between \$175 p/h and \$550 p/h depending on your Advisers experience, accreditation and that of their support team.

Generally, the cost of obtaining Advice can range between \$2750 (limited scope advice) and \$9,900 (comprehensive strategic Advice).

The costs associated with implementing the Advice will vary depending on the recommended strategies, and may require the use of third parties (ie: lawyers, stockbrokers etc.). For example, if a stockbroker is required to implement our recommendations, their fees and charges would generally be percentage-based, and limited to around 2.2% of funds traded. Your Adviser will attempt to outline these costs in your Statement of Advice.

Depending on the complexity of the recommended strategies, your Adviser may also suggest an ongoing Advice and support agreement. Fees for ongoing services range from \$550 per quarter to \$11,000 per quarter depending on the complexity of your situation, the frequency of formalised strategic meetings and your requirements for proactive Adviser services. Your Adviser will discuss your requirements for ongoing Advice upon presentation of the Statement of Advice, and provide a quote for these services.

In the absence of a formal service agreement, our hourly charges will apply (see above).

Fees are generally invoiced at the conclusion of each action. All fees quoted are inclusive of GST and any of the other payments will be charged by us as agreed with you or as permitted by law.

## HOW WE ARE PAID

Your Adviser may be remunerated as a salaried employee or as director / business owner.



## HOW WE MANAGE YOUR PRIVATE INFORMATION

In order to provide you with accurate and tailored Advice, we will need to ask you about your current situation, your specific goals and objectives and other personal information. Without this information, your Adviser may not be able to provide you with Advice relevant to your circumstances.

We will seek to collect information for you whenever we can, but will also source information from third parties, such as your accountant or solicitor, where required. This is of course only obtained when necessary as part of your Advice process.

Information such as Tax File Numbers may also be required as part of the Advice and/or Implementation process. The collection of Tax File Numbers is authorised by tax laws and the Privacy Act (1988).

We may also share your personal information with third parties where necessary. For example, we may share your information with an insurer as part of a personal insurance application, or a superannuation trustee as part of superannuation application.

We take the collection of your information very seriously, and have developed a detailed Privacy Policy which is available on our website **[www.sinclairwilson.com.au](http://www.sinclairwilson.com.au)**

National Privacy Principles also apply to the collection of personal or sensitive information.

Any enquiries or complaints relating to issues about privacy of your information should be addressed to the Manager, Sinclair Wilson Investment Services Pty Ltd at the address shown on the inside cover of this FSG.

We utilise numerous advanced and technical systems to effectively manage your personal information. These may include servers based in overseas countries, such as the Philippines and India.

## PROFESSIONAL INDEMNITY INSURANCE

SWIS has Professional Indemnity Insurance in place to cover us and our representatives for liability arising from the financial services we provide.

This includes claims relating to the conduct of representatives who no longer work for SWIS, but did so at the time of relevant conduct. We understand it is adequate to meet our requirements as a financial services licensee.



# WHAT TO DO IF YOU HAVE A COMPLAINT

If you have a complaint about the services, Advice or any matter provided by SWIS or your Adviser, you should take the following steps:

- Contact your Adviser and discuss the complaint directly
- If you do not feel comfortable discussing the complaint with your Adviser, or your complaint is not satisfactorily resolved, please contact SWIS and address this complaint to our Complaints Officer. We suggest that you put your complaint in writing at the time so the issues are fully documented and understood by the parties.

Your complaint should be addressed to:

The Complaints Officer  
Sinclair Wilson Investment Services  
PO Box 217  
Warrnambool VIC 3280

PH: 03 5564 0555

FAX: 03 5564 0500

SWIS will acknowledge receipt of a complaint immediately, however, where this is not possible, acknowledgement will be made as soon as practicable.

SWIS will review and respond to your complaint within 30 days and attempt resolution.

If you are still not satisfied with the outcome, you may take your complaint to an external dispute resolution scheme.

SWIS is a member of the scheme operated by the Australian Financial Complaints Authority.

To make a complaint, you should write to:

Australian Financial Complaints Authority  
GPO Box 3  
MELBOURNE VIC 3001  
E: [info@afca.org.au](mailto:info@afca.org.au)  
W: [www.afca.org.au](http://www.afca.org.au)  
PH: 1800 931 678 (free call)

You may also wish to consult ASIC in relation to your complaint.



**Warrnambool**

257 Timor Street  
P.O. Box 217  
Warrnambool  
VIC 3280  
Tel: 03 5564 0555

**Casterton**

124 Henty Street  
Casterton VIC 3311  
Tel: 03 5551 3111

**Camperdown**

142 Manifold Street  
Camperdown VIC 3260  
Tel: 03 5557 0333

**Mortlake**

108 Dunlop Street  
Mortlake VIC 3272  
Tel: 03 5599 2244

**Colac**

54 Corangamite Street  
Colac VIC 3250  
Tel: 03 5231 1527

**Port Fairy**

62 Sackville Street  
Port Fairy VIC 3284  
Tel: 03 5568 2823

**Hamilton**

50 Thompson Street  
Hamilton VIC 3300  
Tel: 03 5551 3111

**Terang**

82A High Street  
Terang VIC 3264  
Tel: 03 5592 2020

**Mount Gambier**

9 Wehl Street South  
Mount Gambier  
SA 5290  
Tel: 08 8724 0399

**Timboon**

6 Main Street  
Timboon VIC 3268  
Tel: 03 5598 3466