



Financial Services Guide



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Sinclair Wilson Investment Services Pty Ltd

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Australian Financial Service Licensee No.229238

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, 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.

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

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**



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

Our Advisers are trained in one or more of the following areas:

- Risk Management & Asset Protection
- Cash Flow Budgeting & Debt Management
- Wealth Creation
- Retirement Planning
- Superannuation Strategy
- Investment Strategy Development
- Portfolio Construction
- Social Security & Aged Care
- Estate Planning

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 of more of the following products:

- Deposit taking products
- Listed and non-listed securities
- Superannuation products
- Standard margin lending facilities
- Life risk insurance products

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.



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 on 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 \$440 p/h depending on your Advisers experience, accreditation and that of their support team.

Generally, the cost of obtaining Advice can range between \$990 (limited scope single strategy) and \$5,500 (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 \$250 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.



RELATIONSHIPS & ASSOCIATIONS

Sinclair Wilson Investment Services Pty Ltd utilises the services of Morgans Stockbrokers.

The directors of Sinclair Wilson Investment Services Pty Ltd have a financial interest in SWIS ABN Pty Ltd. SWIS ABN Pty Ltd has entered into a Franchise Agreement with Morgans and as such may share in any profit that the franchise may make.

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**

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.



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 any type of enquiry or complaint that you want dealt with objectively, you can telephone or write to the Complaints Officer, Sinclair Wilson Investment Services Pty Ltd at the address listed on the front of this FSG. Whilst every endeavor will be made to resolve the issue promptly and impartially, if you are not satisfied with the result, you can take the matter further. You can elect to refer the matter, free of charge, to the Australian Financial Complaints Authority (AFCA). AFCA details can be found at www.afca.org.au, or by calling 1800 931 678.

If your concerns involve your Adviser's conduct, you may wish to raise this with the Financial Planning Association of Australia (FPA).

You can write to them at:

Financial Planning Association

P O Box 109

COLLINS STREET WEST VIC 8007

Alternatively, other matters can be referred to the industry regulator, the Australian Securities and Investments Commission on 1300 300 630 or go its website www.asic.gov.au.



**Warrnambool**

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

Casterton

72 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