



STEWARD
WEALTH

Financial Services Guide

18 January 2021

Version 10

Authorised for distribution by Steward Wealth Pty Ltd



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About us



STEWARD WEALTH

Information about us

Steward Wealth is a boutique financial planning and wealth advisory firm that differs to many others as it holds its own Australian Financial Services Licence (no. 432197) issued by the Australian Securities and Investments Commission (ASIC).

Steward Wealth is owned and managed by **James Weir, Anthony Picone, Paul Grifa and Cameron Purdy**.

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 adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that we and our representatives provide.

What services do we provide?

Steward Wealth holds a license to provide a comprehensive range of advice and dealing services, which include:

- Deposit products
- Derivatives
- Government debentures
- Stocks and bonds
- Life insurance products
- Managed investment schemes
- Securities
- Margin lending facilities
- Superannuation





Your financial advisers



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Meet the team



James Weir
Director & Co-Founder



Anthony Picone
Director & Co-Founder



Paul Grifa
Director



Cameron Purdy
Lending Specialist

They will provide the services to you as directors and representatives of Steward Wealth.

They have decades of experience in providing retail and institutional advice at some of the largest domestic and global investment banks in the market.

They act on behalf of Steward Wealth, which is responsible for the services that they provide.





**Why am I receiving
this document?**



STEWARD WEALTH

This Financial Services Guide (FSG) will help you decide whether to use the services that we offer.

It contains information about:

- Steward Wealth Pty Ltd
- Your financial adviser and how they are remunerated
- The services offered and their cost
- Any conflicts of interest which may impact the services
- How we deal with complaints if you are not satisfied with our services.

If you choose to use our services you may also 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.





The financial advice process



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We recognise that the objectives and personal circumstances of each client are different.

We will listen to you to understand what it is you want to achieve from the financial planning process. We will also ask questions to make sure we address all the relevant issues.

When we first provide advice to you it will be documented in a Statement of Advice, which you can take away and read.

The Statement of Advice will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

For managed funds and insurance recommendations, we will also 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 products recommended.

You can provide instructions to us in writing, via email, by fax or over the phone.

Please note you are responsible for ensuring your instructions do reach us. Please ensure any urgent instructions are communicated via phone.

We may provide further advice to you to keep our recommendations up to date for changes in your circumstances, the law, the economy or products.

If we provide further advice it will typically be documented in a Record of Advice which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.





Fees



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All fees are payable to Steward Wealth Pty Ltd.

James, Anthony, Paul and Cameron are paid a salary by Steward Wealth and share in the profits of the business.

Your first meeting with us is complimentary and obligation free.

Plan preparation fee

We may charge a Plan preparation Fee which includes all initial meetings with you, the time we take to determine our advice and the production of the SoA.

The Plan Preparation Fee is based on the scope and complexity of advice provided to you. We will agree the fee with you at our first meeting.

Plan implementation fee

If you decide to proceed with our advice we may charge a fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

Ongoing services fees

Once your investments are established we will meet with you periodically to provide performance reports and update our advice.

The updates will consider the economy and market position, the latest investment research, changes in legislation, new products available in the market and any changes to your personal circumstances.

Ongoing fees will depend on what services we provide to you, and are typically a percentage of your portfolio value or an agreed fixed fee which is paid monthly.

Fees may also be charged as a percentage of the value of each transaction we undertake for you (e.g. for share trades).

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





Commissions



STEWARD WEALTH

Steward Wealth receives commissions from some product and service providers. The commission amount will vary depending on the product or service that is recommended. We will tell you the exact amount in the SoA or RoA.

Investment commissions

We may receive a monthly commission payment from some investment providers. This will be based on your account balance and will continue to be paid for as long as you hold the investment.

Insurance commissions

We may receive a one-off upfront commission when you take out an insurance policy we recommend.

We also receive a monthly commission payment for as long as you continue to hold the policy.

Placement commissions

We may receive a placement commission on capital raisings undertaken by companies. This includes initial public offerings, hybrid issues and rights issues. These are one-off payments.

Other benefits

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

Referral fees

In some situations we receive fees or commissions where we refer you to external parties. We will disclose the referral arrangements to you whenever we refer you to an external party.

In some situations Steward Wealth pay fees or commissions to external parties who have referred you to us. You will be advised of the referral arrangements in the SoA provided to you.

All referrals are made on a professional basis in order to implement your complete strategy.





Making a complaint



STEWARD WEALTH

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 contact us. Please call us or put your complaint in writing to our office.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

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

Your privacy

Steward Wealth is committed to protecting your privacy.

We will 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 superfund.

We maintain a record of your personal information that includes details of your objectives, financial circumstances and needs. We also maintain a record of the recommendations we make.

If you wish to examine your file, please contact us and we will make arrangements for you to do so.

We will only disclose information about you:

- To product providers we recommend and you agree to use
- Where the law requires us to do so
- If you consent for us to do so

Steward Wealth has a privacy policy with respect to your personal information. You can ask us for a copy if you would like further information.



