

Financial Services Guide

The purpose of this guide is to give you information about:

- The services we are authorised to provide
- How we are paid
- Potential conflicts of interest
- Any factors that may influence advice
- Internal and external complaints and dispute resolution procedures

Before your adviser can give you financial advice they must make reasonable enquiries about your personal and financial situation, your future goals and aspirations to ensure advice is appropriate.

All financial advice is provided to you in writing in a Statement of Advice. Your Statement of Advice will disclose fees, commissions and any associations with financial product issuers that may influence recommendations and advice.

If an investment product is recommended, you will be provided with a Product Disclosure Statement. This document contains information about the product to enable you to make an informed decision about acquiring the investment.

Who is responsible for services provided to me?

Private Wealth Pty Ltd ABN 15 771 186 421, AFSL No. 320404, ACL No. 320404, Level 1, 1414 Toorak Road, Camberwell VIC 3124, T 03 8539 3082.

Who do you act for when you provide services to me?

Your adviser acts as an authorised representative of Private Wealth Pty Ltd when giving advice to you. Private Wealth Pty Ltd is responsible for any advisory services your adviser provides. Your advisers' primary duty is to you.

How do I pay for services?

We may charge you a fee based on the time spent developing a Statement of Advice or, alternatively, we may receive payment from the product issuer/s based on the value of the funds you invest (brokerage). All cost, fees or brokerage applicable to investments recommended will be fully disclosed and agreed with you.

How is income received?

Private Wealth Pty Ltd generally receives payment based on a fee for service as agreed with your adviser. We may receive initial brokerage or commission and this is paid by the fund manager or life company with whom you invest. Initial brokerage or commission is included in any entry fees charged by the fund manager. We may also receive annual fees for the duration of your investment. This may range from 0% to 2% depending on the service or product provided.

What Insurance is in place?

The law requires Private Wealth to have arrangements in place to compensate certain persons for loss or damage they suffer from certain breaches of the Corporations Act by Private Wealth or its Authorised Representatives.

Private Wealth has internal compensation arrangements as well as professional indemnity insurance that satisfy these requirements.

If you would like a copy of our insurance policy your adviser is able to provide it to you.

What should I know about risks, strategies and products recommended?

Your adviser will explain any significant risks associated with either products or strategies recommended. Please note that we are not able to control or eliminate the risks associated with investing. You should ask further questions if any aspect is not clear to you.

Other benefits received

From time to time fund managers provide financial support for training and conferences. They may also contribute to costs associated with seminars and advertising. Specific information detailing benefits that relate to investments being recommended to you will be set out in your Statement of Advice.

What information do I need to provide?

In order to provide appropriate advice personalised to meet your needs your adviser will ask you a range of personal, financial and lifestyle questions. You have the right not to divulge information about your individual objectives, financial situation and needs, however your adviser will warn you that this may mean the advice you receive is not appropriate for your needs.

Can I access information you hold on file?

We maintain a record of your personal profile and recommendations made to you. If you wish to examine your file, please ask us and we will make arrangements for you to do so.

How can I instruct you?

We generally require you instruct us in person and we rely on your signature for verification. However, there are some products and services where your adviser can receive instructions either by fax or electronic means.

Who do I contact if I have a complaint?

Private Wealth Pty Ltd is a member of the Financial Ombudsman Service (FOS Member No. 13273). If you have a complaint you should take the following steps:

1. Contact your adviser and inform them of your complaint.
2. If your complaint is not satisfactorily resolved within three days, please put your complaint in writing and send it to the Complaints Manager, Private Wealth Pty Ltd, PO Box 543, Burwood VIC 3125 or call on 03 8539 3082 and your complaint will be handled quickly and fairly.
3. If the complaint is not resolved to your satisfaction you have the right to complain to the Financial Ombudsman Service (FOS). They can be contacted on 1300 780 808. This service is provided free of charge.

Privacy Disclosure Statement

We are required pursuant to the Corporations Act and certain regulations issued by ASIC to collect information about you for the purpose of providing you with financial advice and services. We will from time to time disclose information about you to authorised representatives of Private Wealth Pty Ltd and to other professionals, insurance providers, superannuation trustees and product issuers in connection with the provision of financial advice and services. We may also provide information about you to our regulators.

If you would like a copy of our Privacy Policy please visit our website www.privatewealth.net.au. You are entitled to obtain access to the information we hold about you by contacting the Privacy Officer at Private Wealth Pty Ltd on 03 8539 3082 or by writing to the Privacy Officer at Private Wealth Pty Ltd, PO Box 543, Burwood VIC 3125.

Adviser Profile

Who is my adviser?

Fabio Ferro

Fabio is an experienced investment portfolio manager with over 20 years of experience in investments. Fabio is an Authorised Representative No. 327763 of Private Wealth Pty Ltd. Fabio's advice is provided via Scala Private Wealth Pty Ltd ABN 30 609 336 629, which is a Corporate Authorised Representative No. 1238788 of Private Wealth Pty Ltd. Scala Private Wealth Pty Ltd (**Scala Private**) is the legal entity which provides advice, receives remuneration and together with Private Wealth, is responsible for the advice given.

Services I am authorised to provide

- Investment Advice & Portfolio Management
- Managed Investments
- Salary Sacrifice & Packaging Advice
- Personal Risk & Life Insurance Investments
- Superannuation Advice including Self-Managed Superannuation Funds
- Share broking service including shares, preference shares, convertible notes, options & structured equities
- Cash & Deposits
- Pre & Post Retirement Planning
- Wealth Accumulation Strategies

Personal & General advice

Private Wealth Pty Ltd offers both personal advice and general advice. Where general or limited advice is given, you will be provided with a warning outlining the requirement to seek personal advice appropriate to your circumstances prior to acting on any advice. Your adviser is also able to provide a review service. Ask your adviser for further information about the most appropriate review arrangements for your circumstances.

How I am paid & my Fee Scale

I am a director and employee of Scala Private. I am entitled to a share of operating profits and distributions paid from my business interests based on overall business goals and objectives being met as well as to a salary as an employee of Scala Private.

The fees that apply are based on the nature and complexity of the work involved. Upfront fees payable are as follows:

Statement of Advice Preparation Fee – For advice relating to your Investments only (Default Option): \$1,200 (exclusive of GST) (waived if you proceed); or

Statement of Advice Preparation Fee – For strategic advice (on request): up to \$3,000 (exclusive of GST)

If you wish to proceed with our services, the following will apply:

Ongoing Management Fee – 0.8% per annum (exclusive of GST), paid quarterly in advance.

Other fees may apply depending on the nature and complexity of the ongoing work involved. These will be fully disclosed in your Statement of Advice. In all cases, you will be required to authorise and agree to any fees that are payable by you prior to us commencing any work for you.

Influencing relationships and associations

Products and advice recommended to you will be based on appropriateness for your needs, circumstances and objectives. Any referral relationships with other professionals such as accountants and solicitors where a fee or commission is paid for the referral will be fully disclosed in your Statement of Advice.

Fabio Ferro

Authorised Representative No. 327763 of Private Wealth Pty Ltd

Scala Private Wealth Pty Ltd ABN 30 609 336 629

Corporate Authorised Representative No. 1238788 of Private Wealth Pty Ltd

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