

## Financial Services Guide

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**Avanti Financial Group Pty Ltd (Avanti Financial Group)  
ABN 75 625 789 184**

**Australian Financial Services Licence 509033 (AFSL)**

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**This Financial Services Guide (FSG) describes the financial planning and advisory services we provide. It is designed to assist you in deciding whether to use our services. As well as providing information on the services we offer, it describes how we are remunerated for our services, our professional indemnity insurance and how we handle any complaints you may have.**

There are two parts of this document, Part 1 - FSG, and Part 2 - FSG Adviser Profile, which must be read together.

**Part 1** contains important information about:

- the financial services we offer as Authorised Representatives of Avanti Financial Group
- Avanti Financial Group as the holder of an AFSL
- the financial services that Avanti Financial Group offers
- the process we follow to provide financial services
- how we, our associates, and Avanti Financial Group are paid
- any arrangements which may influence our advice to you
- how we and Avanti Financial Group protect your privacy, and
- who to contact if you have a complaint or if you are not satisfied with the services provided.

**Part 2** is an Adviser Profile and includes information on the services we are authorised to provide on behalf of Avanti Financial Group including further details about your financial adviser, and our experience, qualifications and professional memberships.

References in this Guide to 'me', 'I', 'us', 'we', and/or 'our' should be read as either Avanti Financial Group or your Authorised Representative of Avanti Financial Group, as the context requires.

Part 1 and Part 2 must be read together and we, as Authorised Representatives, are required to provide these to you.

While we have access to a broad range of products and platforms, we are likely at times to recommend products from companies associated with people who, and/or business entities associated with, in some way, Avanti Financial Group or from Avanti Financial Group itself.

However, we will need to be satisfied that if we make a recommendation involving one of these products, that it is in your best interests for us to do so.

When providing our services, we may give you other documents to assist you. These include:

### Advice Documents

When we first provide you with advice about your personal circumstances, we will give you a Statement of Advice (SoA). This will set out the advice we have given and explain how we are remunerated for giving advice and arranging the financial products we have recommended. When we provide further advice to you, we will give you either a Statement of Advice (SoA) or a Record of Advice (RoA).

In certain circumstances, we may not provide you with personal advice via a SoA or RoA. These circumstances include:

1. Where we provide you with only general advice, such as through seminars and newsletters
2. When we are acting under a managed discretionary account (MDA) service which allows us to manage investments on your behalf, once you have accepted this service in a SoA
3. Further advice or verbal advice – if you previously received advice recorded in a SoA, any further personal advice provided by us may be recorded in a RoA. We will not necessarily provide you with a copy of the RoA unless you request it.

### Product Disclosure Statements

When we recommend a financial product to you, we will also provide you with a Product Disclosure Statement - if there is one available – it contains information about the product such as its features and risks.

## Our services

We provide high quality financial planning and advisory services on a broad range of financial strategies and products.

### Our financial planning process includes:

1. Gathering information about you – including your background and current situation.
2. Identifying your goals – and clarifying and prioritising them.
3. Identifying financial issues – that need to be discussed, resolved or revised.
4. Preparing a plan for you – including analysing the information gathered, assessing your goals, investigating and structuring possible solutions and providing commentary on our financial product recommendations.

5. Discussing, revising and implementing your plan (as needed) including arranging financial products that are suitable for your needs.
6. Ongoing review - review your plan on a regular ongoing basis agreed with you to confirm strategies remain relevant to your current circumstances, and adjust where appropriate.

## Information we need from you

We expect that you will provide us with accurate information that we request including your personal objectives, details of your current financial situation and any other relevant information, so that we have a reasonable basis on which to provide you with advice. We expect that you will use our advice to enable you to make informed financial decisions. As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licenses. We will also retain copies of this information.

### Possible consequences of not providing this information

You are of course at liberty to decline to provide some or all of this information, but if you do not provide it, we may not be able to:

- Provide you with the product or service you want,
- Manage or administer your product or service
- Verify your identity,
- Advise you of other products or services that may better meet your financial needs and lifestyle goals.

### What financial services do we offer?

We are authorised, on behalf of Avanti Financial Group, to provide financial product advice and to deal in a wide range of products (unless otherwise stated in Part2-FSG Adviser Profile) including:

- deposit and payment products
- government debentures, stocks or bonds
- life investment and life risk products
- managed investment schemes including investor directed portfolio services
- managed discretionary account (MDA) services
- retirement savings account products
- securities (eg shares)
- standard margin lending facilities, and
- superannuation products

### Some of the services we can provide you (unless otherwise stated in Part 2 - FSG Adviser Profile) are:

- financial planning advice
- wealth accumulation advice
- superannuation advice, including self-managed superannuation funds
- redundancy advice
- retirement advice
- gearing strategies
- cash flow advice
- social security benefits advice

- life and disability insurance advice
- MDA services, and
- estate planning services (financial planning)

We provide one off advice on specific issues or full financial advice, depending on your needs.

Please refer to Part 2 – FSG Adviser Profile for further information on the advice your adviser can provide.

## What products are available?

A range of financial products offered by many leading financial product providers are available to our advisers when they provide personal advice. Details of the available products our advisers are authorised to provide advice about are contained in the Approved Product List (APL). Internal and external experts provide financial product research, which is used to carefully select and maintain an extensive list of Approved Products for us to select from.

When providing personal advice to you, our advisers may only recommend a product to you if they consider it is appropriate after considering your objectives, financial situation and needs. Your adviser is not required to tell you about products that are not on the Approved Products List and he or she may benefit from a product recommendation, including where a company associated with people who, and/or business entities associated with, in some way, Avanti Financial Group or Avanti Financial Group itself is the product issuer and earns fees.

Our product research considers a broad range of products and we select only those products that are worthy of recommendation to our clients.

## About your Adviser

Your adviser acts on behalf of Avanti Financial Group Pty Ltd who is the holder of Australian Financial Services Licence no 509033. Under the Corporations Act, our primary responsibility is to you, our client. Please see Part 2 – FSG Adviser Profile for further information about your adviser.

You can deal with us in person, by phone or email. It is important that you provide us with complete and accurate information about your circumstances and you take the time to check the assumptions we have made and the basis for our advice; otherwise the advice we give may not be appropriate for your needs.

Naturally, your circumstances may change in the future so our initial advice and recommendations may no longer be appropriate for you. We can periodically review your situation including your financial position, personal circumstances, financial goals and strategies to decide whether those strategies and goals, and the financial products you hold, continue to be appropriate.

## How you can deal with us

You should contact us as soon as possible if your situation changes or you have concerns about any of aspect of your situation.

## Other services

We may provide services other than financial planning services. For example, we may by other arrangement happen to also act as your accountant or legal adviser, or advise you on real estate investments or your finance needs (performing credit activities for you), where we are separately authorised or licenced in those fields. While we may provide these other services, you should understand that these other services are not provided on behalf of Avanti Financial Group and Avanti Financial Group does not train, support or supervise the provision of these other services and has no responsibility in relation to these services.

Examples of the services which Avanti Financial Group is not responsible for include:

- general insurance services (eg car or home insurance)
- real estate and direct property advice
- taxation services, such as completion of tax returns
- accounting and audit services
- legal services
- consulting services, and
- credit activities.

## How we are paid

### Financial planning and investment services

Financial planning and investment services We will charge a fee for service when dealing with you. The fee for service is determined by any one or more of the following arrangements:

1. An agreed fee based on the type and level of complexity of the services required.
2. An hourly rate as agreed with your adviser up to an amount of \$550 per hour (including GST). You should discuss with your adviser what hourly rate you will be charged as it could range from \$110 per hour to \$550 per hour.
3. A placement fee and/or an implementation fee may apply. This may include a flat dollar fee, a percentage of funds invested or a combination of both.
4. For ongoing services, a flat dollar fee, a percentage of assets under advice or a combination of both.

We will provide fee estimates when you engage us to provide services to you. Where you agree to ongoing services you may receive an annual Fee Disclosure Statement (FDS). This outlines the ongoing fees you paid in the preceding 12 months plus the services you were entitled to receive and the services you actually received.

### Life insurance services

If we arrange personal insurance for you, we will receive a commission from the insurer with whom we place your insurance and/or we will charge you a direct fee for service or a combination of commission and fee. If we receive a commission, the amount is calculated as a percentage of the premium (excluding taxes and statutory charges) and is included in the premium quoted to you. If we receive a fee only or we receive a lower commission because we charge you a fee, we will either not charge a commission

so your premium is lower or we will rebate some or all of the commission back to you by reduced fees or by cheque or EFT. We will tell you the amounts that we will receive (or if we do not know, the way our remuneration will be calculated) when we advise you about your insurance requirements. If, after an application has been lodged with any life company, you do not proceed, then we will charge a fee to cover our time costs.

### Rebates

As we operate under a licence which was granted by the Australian Securities & Investments Commission (ASIC) after 1 July 2014, no new rebates or new volume bonuses are payable to us. Commissions, rebates, and volume bonuses under our advisers' prior arrangements are payable to us.

### Non-monetary benefits

Some product issuers may offer us or Avanti Financial Group Pty Ltd other benefits such as conference registrations, education, software, gifts/gratuities, lunches or corporate gifts. These benefits may change from year to year.

We or our advisers do not accept this type of benefit if the benefit is conflicted and the value is greater than \$300 in any year.

**Will Avanti Financial Group, your Adviser, or any other parties benefit from the financial services, in particular product recommendations, offered in this FSG?**

Avanti Financial Group Pty Ltd, and/or your Adviser may benefit from remuneration (or expense reimbursement) paid in respect of the financial services offered in this FSG.

Avanti Financial Group Pty Ltd, and/or your Adviser may benefit from a product recommendation, including where Avanti Financial Group Pty Ltd is the product issuer and earns fees or derives some benefit. Further, a company and/or person and/or a business entity associated with Avanti Financial Group Pty Ltd, may benefit where they are the product issuer and earns fees or derives some benefit from the product recommendation.

### What arrangements may influence our advice to you?

Avanti Financial Group's Approved Product List may include (either currently, or in future) one or more Avanti Financial Group financial products as well as a range of financial products from product providers not associated with Avanti Financial Group. Avanti Financial Group does not require its Authorised Representatives to recommend only Avanti Financial Group products (or products issued by entities associated with Avanti Financial Group).

## Who we pay

### Advisers

Our Advisers are Self-Employed. We pay each adviser all the remuneration paid to Avanti in respect of that adviser. If Avanti pays a salary to an adviser this will be disclosed in a statement of advice.

### Referrers

In some instances, we may pay a referral fee of up to 40% of the remuneration we receive to some businesses that refer clients to us. If you are referred by one of these businesses, we will tell you the amount that we will pay your referrer when we provide our advice. For example, where we pay to a referrer 40% of the up-front fees and commissions we receive for advising you, then for a \$100 fee, we would pay the referrer up to \$44 (including GST.)

### Important Associations

Avanti Financial Group Pty Ltd holds an Australian Financial Services Licence no 509033.

## Other important matters

### Our professional Indemnity Insurance

Avanti Financial Group Pty Ltd holds professional indemnity insurance which covers us for the cost of errors or mistakes relating to our financial planning services. This insurance meets the requirements of the Corporations Act. It covers the services provided by our advisers, even after they cease working with us, provided we notify the insurer of the claim when it arises, and this is done within the relevant policy period.

### What to do if you have a complaint

If you wish to complain about our services, you can either discuss the matter with your adviser or contact Avanti Financial Group's Complaints Officer on (02) 4910 0505. We will acknowledge receipt of your complaint within 3 business days and attempt to resolve it within 45 days.

Avanti Financial Group Pty Ltd is a member of the Australian Financial Complaints Authority (AFCA) member no. 41428, an external dispute resolution scheme. If you are not satisfied with the manner in which we handle your complaint after the 45 days, you are entitled to take your complaint to them.

Their contact details are [www.afca.org.au](http://www.afca.org.au) or by phone: 1800 931 678. You can access this scheme for free and any decision they make is binding on us but not on you.

### How we protect your privacy

Avanti Financial Group Pty Ltd is committed to protecting your privacy. We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. We will collect personal information from you so that we can understand your personal situation and provide you with advice which meets your needs and objectives.

We will also collect information from you to meet our obligations under the Anti-Money Laundering and Counter-

Terrorism Financing Act 2006 as well as other information so we can provide our services to you (for example your agreement to retain your tax file number).

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 superannuation fund.

If you do not provide us with all of the information that we request, we may not be able to provide our services to you. We will hold and use your personal information so that we can continue to provide our services to you. We will only disclose your personal information to external parties where:

- The law requires us to do so,
- You consent for us to do so, or
- It is necessary for us to provide our services to you

Our Privacy Policy contains further information on how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information. Our full Privacy Policy is available on our website at [www.avantiadvisers.com.au](http://www.avantiadvisers.com.au) or on request.

## How you can contact us

**Avanti Financial Group Pty Ltd**  
**ABN 75 625 789 184**  
**Australian Financial Services Licence 509033**

**Phone** (02) 4910 0505  
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This Financial Services Guide (FSG) was prepared on 4 July 2019 (v3.0 Avanti) and has been authorised for distribution by Avanti Financial Group Pty Ltd

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