Capital Partners

LIFE CONVERSATIONS. WEALTH SOLUTIONS.

Financial Services Guide

Why am I receiving this document?

This Financial Services Guide will help you decide whether to use the services that we offer. It contains information about:

- The services we offer and their cost;
- Any conflicts of interest which may impact the services;
- How we are remunerated; and
- How we deal with complaints if you are not satisfied with our services.

Information about us

Capital Partners Consulting Pty Ltd trading as Capital Partners Private Wealth Advisers ABN 27 086 670 788 holds an Australian Financial Services Licence (AFSL 227148) which has been issued by the Australian Securities and Investments Commission.

What services do we provide?

Capital Partners Private Wealth Advisers provides advice and dealing services under the AFSL in the following areas:
- Superannuation and SMSF
- Retirement planning
- Managed investments
- Securities (direct shares)
- ASX listed managed investment warrants
- Margin lending
- Personal risk insurance advice

The financial advice process

We recognise that the objectives and personal circumstances of each client are different. What is right for one client may not be right for another.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we address all issues.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read. The SoA 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.

We will provide you with a Product Disclosure Statement (PDS) where we recommend a financial product other than securities. 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 financial products we recommend. You can provide instructions to us in writing, via phone or via email. Please note you are responsible for ensuring your instructions do reach us.

We may provide further advice to you to keep your plan up to date, to reflect changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice it will typically be documented in a Record of Advice (RoA) 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

All fees are payable to Capital Partners Private Wealth Advisers. Our services and fees will be set out in an agreement with you.

Strategic Advice Fee

We charge a Strategic Advice Fee for our services and this is collected as an initial engagement fee and then as an monthly fee, based on the scope and complexity. The services provided for this fee are outlined in detail in the Proposal for Services and this will be presented for your consideration prior to commencing our work with you.

Asset Management Fee

The Asset Management Fee will be applied to portfolios that we recommend, and for which we provide management services. Fees are not levied on assets outside those we directly manage. The Asset Management Fee will be charged on a monthly basis, as a percentage of your portfolio value. Our services and fees will be set out in an agreement with you.

Other Benefits

We may also receive additional benefits from product providers by way of educational 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.

Financial Adviser Remuneration

Your Financial Adviser will either be an owner or employee of Capital Partners Private Wealth Advisers. Employees are paid a salary. They may also receive a performance bonus which is based on the entire Capital Partners business meeting its growth targets.

Making a Complaint

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 services that we provide.

We endeavour to provide you with the best advice and service at all times. If you are not satisfied with our services we encourage you to tell us. Please call us (6163 6100) or write to:

Complaints Officer
Capital Partners
PO Box 163
West Perth WA 6872

Your concerns will be reviewed through our internal complaints resolution process. We will acknowledge receipt of your complaint within 24 hours and advise a timeframe for response, no longer than 30 days.

It is our intention to resolve any complaint to your satisfaction; however, if you are unhappy with our response, you are entitled to contact the Australian Financial Complaints Authority (at no cost) who may investigate further.

AFCA
1800 931 678
info@afca.org.au
GPO Box 3 Melbourne VIC 3001

Your Privacy

We are committed to protecting your privacy. We have a Privacy Policy which sets out 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 we have handled your personal information. Our Privacy Policy is available on request and on our website (https://capital-partners.com.au/privacy-policy/).

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PRIVATE WEALTH ADVISERS

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