

# Financial Services Guide – Part 1

AdviceIQ Partners Pty Ltd has authorised this Guide and is responsible for the advice and services provided by its Partner Firms and Advisers (Authorised Representatives).

This Financial Services Guide (FSG) is in two (2) parts. Part 1 of the FSG provides information about AdviceIQ Partners. Part 2 of this FSG provides information about your Adviser and their Practice.

## Lack of Independence

Under section 923A of the Corporations Act, AdviceIQ Partners Pty Ltd nor its authorised representatives can claim to be independent, impartial or unbiased as they may receive commissions from some providers eg from life risk insurance products.

However, we will ensure all advice provided is appropriate and in your best interests.

## A Guide To Our Relationship With You (Part 1 of 2)

This Financial Services Guide (FSG) has been issued to provide you with important information to consider before you proceed with any of our services. This Guide provides information about:

- Who we are
- The services offered to you
- How Authorised Representatives are remunerated
- Any other benefits we may receive
- The relationships we have with any financial product providers
- Any potential conflicts of interest we may have
- Our internal and external dispute resolution procedures
- Our privacy policy

Should you decide to take up any of our services you will be provided with two (2) documents in addition to this FSG. Document one is a 'Statement of Advice' which will provide written confirmation of any advice you receive (this can be provided in one or more documents). Secondly, a 'Product Disclosure Statement' (PDS), which will provide information on a recommended product (including features and costs) if we recommend you purchase a particular financial product.

## Statement of Advice (SOA)

When we provide you with personal advice we are required to provide you with a SOA. This document provides written confirmation of any advice you receive, its basis and scope, any fees or commissions and any benefits or associations we may have relevant to the advice provided.

On an ongoing basis, if you are provided with further advice either a SOA will be provided or if there are no significant changes in your personal circumstances or the basis of the advice has not significantly changed since your last SOA was provided, your Adviser will record this advice in a document called a Record of Advice (ROA). You have the right to request a copy of your ROA at any time.

## Product Disclosure Statement (PDS)

If we recommend a particular financial product a PDS or Prospectus will be issued. These documents contain important information about a product and are designed to help you make informed decisions in relation to the product recommended.

## About AdvicelQ Partners

To provide financial advice, advisers must be authorised by an Australian Financial Services licensee. AdvicelQ Partners is the holder of an Australian Financial Services Licence number 332957 issued by the Australian Securities and Investments Commission (ASIC).

AdvicelQ Partners is 100% owned by its Partner Firms.

AdvicelQ Partners is authorised under the Corporations Act to advise and deal in the following types of Financial Products:

- Deposit and Payment Products
- Government debentures, stocks and bonds
- Managed Investments including Investor Directed Portfolio Services
- Superannuation
- Securities
- Retirement Savings Account Products
- Investment Life Insurance Products
- Life Risk Insurance Products
- Margin Lending Facilities

AdvicelQ Partners will not hold funds or securities in its own name for the account of clients. All funds and securities are deposited with nominated banks or nominees in the client's name in accordance with their instructions.

## What Are Our Fees and Charges?

Prior to providing you any services we will agree with you how we will be remunerated.

We have set out below the basis of the potential fees, any benefits or payments we may receive from product providers and the costs you may incur for using our services.

Your fees may comprise one or more of the following components:

- Fees or brokerage for our initial advice, its implementation, ongoing monitoring and review.
- If you purchase or retain a life insurance policy, we may receive brokerage payments from the Insurer who issues the policy. Insurers currently offer brokerage payments of up to 66% (GST inclusive) of the first year's premium and up to 22% for subsequent years over the life of the policy.
- Some of our Advisers are paid a salary and may also be entitled to a bonus. The salary (and bonus) may be based on their performance and/or the remuneration generated by them and the Partner Firm.
- Some of our Advisers do not get paid a salary. They may be paid a percentage of the total remuneration generated by them and the Partner Firm, but is not connected to any product.

- As licensee, AdviceIQ Partners is entitled to all fees, brokerage, commissions and other remuneration. It retains some and pays the balance to Partner Firms.
- Full details of all fees, brokerage, commissions or other benefits that we or any other related party receive as a result of our recommendations to you will be provided in the Statement of Advice.
- No fees are payable unless you have agreed and instructed us to proceed.

Part 2 of this FSG provides a specific breakdown of the applicable fees charged by your Adviser (our Partner Firm).

### **Needs-Based Advice**

Partner Firms of AdviceIQ Partners offer objective, needs-based advice taking into account your current and future circumstances and goals. Your plan will focus on applying appropriate strategies and solutions. Our Advisers will only recommend products that are on the AdviceIQ Partners Approved Products List.

### **Associations and Interests**

100% of AdviceIQ Partners is owned by its Partner Firms.

Authorised Representatives of AdviceIQ Partners are free to recommend all products on the extensive Approved Product List of AdviceIQ Partners. There is no requirement or obligation for an Adviser to place business with any particular product issuer.

### **Do We Receive Any Other Benefits?**

In order to ensure that our Advisers and staff participate in continuing education programs, we pay for and may enter into agreements with product providers to provide professional development and training. Product providers typically provide benefits such as training sessions and technical assistance as well as funding towards the cost of venues and catering.

Where the amount of any material benefit received by a related company, our Advisers or staff exceeds \$300 in value over 12 months, the benefit will be noted in a register which is available for public view. A copy of this register can be made available to you on request.

You have the right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and any soft dollar benefits received by the licensee and/or representative.

### **What If I Have A Complaint?**

It is important to inform us about any complaint or concern you may have with your Adviser. If you are not satisfied that your Adviser has resolved your complaint we ask that you write to our Complaints Officer:

Complaints Officer  
AdviceIQ Partners Pty Limited  
GPO Box 1680  
BRISBANE QLD 4001  
Email: [complaintsofficer@adviceiq.com.au](mailto:complaintsofficer@adviceiq.com.au)

When dealing with a complaint that you have submitted to us in writing:

- We will provide written acknowledgement of our receipt of your complaint in the first instance; and
- We will prepare a response within 30 days in consultation with your Adviser to ensure all matters raised are thoroughly investigated and responded to appropriately.

If you are not satisfied with our complaint resolution procedures, you have the right to take your complaint to an independent complaints resolution body (we are a member of this service):

Australian Financial Complaints Authority (AFCA)  
GPO Box 3  
MELBOURNE VIC 3001

P 1800 931 678  
F (03) 9613 6399  
E [info@afca.org.au](mailto:info@afca.org.au)  
W [www.afca.org.au](http://www.afca.org.au)

You can also lodge your complaint with ASIC by calling 1300 300 630.

#### **Important Note:**

AdviceIQ Partners confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended).

In particular, our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for AdviceIQ Partners, our staff and our Authorised Representatives (Advisers) in respect of our authorisations and obligations under our Australian Financial Services Licence.

This insurance will also continue to provide such coverage for any staff and authorised representative who has ceased with AdviceIQ Partners.

#### **What About My Privacy?**

In order to provide quality advice and services we are required to obtain certain information about you. Our privacy policy procedures ensure that your personal information is maintained in a confidential and secure environment.

We will maintain records of our dealings with you which will include your personal details, objectives and financial situation. To fulfill the purposes of collecting personal information, we may make such information available to:

- Any member or affiliate of AdviceIQ Partners;
- Any entity carrying out functions on behalf of AdviceIQ Partners; and
- Any other entity we engage to assist in the provision of services requested by you.

You should note that the personal information we collect about you may be disclosed to third parties if that disclosure is required or authorised by Law.

AdviceIQ Partners is also subject to certain legislative and regulatory requirements which necessitate us obtaining and holding certain personal information.

A copy of our privacy policy will be provided upon your request.

**Important Note:**

As a financial service provider, we also have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to provide identification documents (e.g. Passport and Driver's Licence) on becoming a client.

**Contact Details:**

The Privacy Officer  
AdviceIQ Partners Pty Limited  
Level 7, 175 Eagle Street  
BRISBANE QLD 4000

Email: [contact@adviceiq.com.au](mailto:contact@adviceiq.com.au)



# Financial Services Guide – Part 2

## Partner Firm Profile – Apollo Private Wealth

### A Guide To Our Relationship With You (Part 2 of 2)

This Financial Services Guide (FSG) has been issued to provide you with important information to consider before you proceed with any of our services and should be read in conjunction with Part 1 of this Guide.

Our business, Apollo Private Wealth Pty Ltd, is a Partner Firm and Corporate Authorised Representative of AdviceIQ Partners Pty Limited. Our Corporate Authorised Representative number issued by the Australian Securities and Investments Commission (ASIC) is 1239729.

Apollo Private Wealth Pty Ltd provides a range of wealth advice and assistance to help people grow, manage and protect their wealth. We can help you create the financial security that lets you focus on what's really important in your life.

This Partner Firm profile contains some important information on the services we offer and how we charge for these services. Please read it carefully.

### Our Advice Services

Apollo Private Wealth Pty Ltd currently engages 2 Private Wealth Advisers (all remunerated by salary plus bonus), who together provide advisory services designed to help you create, manage and protect your wealth, including:

- Self Managed Superannuation Funds - Investment analysis and portfolio construction
- Retirement Planning – including superannuation and pension income stream and transition to retirement advice
- Wealth Creation – including advice in direct equities, new floats, placements and structured products.
- Personal Risk Management
- Estate Planning - Although we provide estate planning advice as part of or incidental to the provision of financial planning advice, we can arrange to provide access to specialist estate planning services, where required
- Business Succession Planning
- Redundancy and Retrenchment Consulting

We can facilitate the purchase of direct equities through a number of reputable stockbrokers.



Details of our individual Advisers and their specific areas of expertise and qualifications are provided in the 'Our Team' section of this guide. You will only receive advice from our Advisers in the areas where they are qualified.

We are NOT authorised by AdviceIQ Partners to provide advice and services in the following areas:

- General Insurance (for example home and contents, vehicles, professional indemnity and public liability)
- Health Insurance
- Taxation Advice
- Foreign Exchange
- Derivatives (such as futures and options contracts)
- Direct Real Estate
- Mortgage Broking, Commercial Financing and Leasing services

However, if required, we will refer you to another party who is able to provide advice in these areas.

In addition to instructions you give us in meetings, you can provide any additional instructions to us by phone, fax or e-mail.

Any transactions undertaken will be confirmed in writing to you.

## **Client Responsibilities**

You are responsible for helping us give you the best possible advice. Specifically, if you become a client we want you to:

- be open and honest
- inform us if your situation changes
- read all the documentation provided to you

## **AdviceIQ Partners**

AdviceIQ Partners is the holder of an Australian Financial Services Licence, number 332957, and is responsible for the advice and services provided by our Partner Firm. AdviceIQ Partners contact details are:

AdviceIQ Partners Pty Ltd  
Level 7, 175 Eagle Street  
Brisbane Qld 4000

Email: [contact@adviceiq.com.au](mailto:contact@adviceiq.com.au)

## **Our Team**

### **Raymond Shing – Director / Private Wealth Adviser**

Ray is a Certified Financial Planner (CFP®) with a Masters in Financial Planning and a Bachelor of Business. He has over 16 years' experience providing comprehensive and holistic advice on complex financial matters to his clients. His Authorised Representative Number issued by ASIC is 1004655.

Ray established Apollo Private Wealth so he can align his interests with those of his clients and provide a premium quality boutique practice where all clients receive tailored advice on an ongoing basis.

Ray specialises in comprehensive, outcomes-focused, advice-based solutions for his clients. With a thorough understanding of investment markets, legal structures, taxation, superannuation and estate planning; his strength lies in his ability to understand the big picture and deliver certainty for his clients.

Ray's ability to explain complex financial situations will give you peace of mind and certainty that your goals are on track and your wealth is in the right hands.

### **Sonja Tetzke – Private Wealth Adviser**

Sonja is a Certified Financial Planner (CFP®) and holds an Advanced Diploma of Financial Planning. CFP® is the highest certification available to Financial Planners worldwide and allows Sonja to be able to deliver quality advice to her clients. Her Authorised Representative Number issued by ASIC is 1003341.

With over 30 years in the financial services industry, Sonja's strength is partnering with her clients to help them achieve all that is important to them. As a Private Wealth Adviser Sonja works with a small number of clients to deliver a premium service to clients, ensuring her clients receive expert guidance and have the confidence to make important decisions on their financial future. Sonja works with clients throughout the entire planning process, keeping them involved, informed and in control.

Sonja is able to provide advice on a wide range of financial strategies with the client always at the centre of everything she does. She passionately strives for the highest standard in all she does and can make a positive difference in helping clients achieve their goals and aspirations.



## Our Professional Fees

We believe the services we offer are valuable and the remuneration received is a fair reward for our expertise and skills. We believe in being very open about any benefits or payments we receive and the costs you will incur for using our services.

1. We charge fees for our initial advice and implementation, and the ongoing monitoring, review and management of our clients' situation.
2. We may also charge fees for other advice or services which fall outside the scope of those above.
3. No fees are payable unless you have instructed us to proceed with the provision of advice and services by signing our Letter of Engagement.
4. All fees charged by us and any brokerage or commissions paid by product providers (total remuneration) are receivable by AdvicelQ Partners as the AFS Licensee.

AdvicelQ Partners retains a portion of the total remuneration, which is calculated based on a fixed dollar component and pays the balance to us.

5. If you purchase or retain a life insurance policy on our recommendation, we may receive brokerage payments from the Insurer who issues the policy. There are a number of ways these payments can be structured. Insurers currently offer brokerage payments of up to 66% (GST inclusive) of the first year's premium and up to 22% for subsequent years over the life of the policy.
6. The principal of the Partner Firm is Raymond Shing. He (or his companies) may receive a dividend from the Partner Firm.

Full details of all fees, brokerage, commissions or other benefits that we or any other related party receive as a result of recommendations to you will be provided in our Statement of Advice document.

## **Consultation / Discovery Meeting**

A complimentary initial consultation is provided to all new clients. We allow approximately 1 hour for this meeting.

## **Our Advice and Its Implementation**

The fee for our advice and its implementation is based on the level of complexity and the amount of time taken in relation to the services being provided. The total cost will usually be between \$3,000 and \$15,000 (inclusive of GST). In certain circumstances the advice and implementation costs may be higher. We will provide you with a cost estimate at the end of the initial consultation.

This fee will be clearly outlined to you in writing and your written consent will be obtained before proceeding. No fees are payable by you unless you engage our services by signing the appropriate document.

The services covered by our Advice & Implementation Fee include:

- Exploring your needs and objectives
- Collection of relevant personal and financial information
- Where appropriate, liaison with other professionals such as accountants and financial institutions
- Analysis and consideration of solutions
- Preparation and presentation of a Statement of Advice.

With your authority, we will assist you in establishing the recommended strategies quickly and efficiently. This service generally involves:

- Assistance with the completion of required documentation
- Liaison with third party product providers.

## **Ongoing Review and Maintenance**

When you become a client, you will have the option to agree to an ongoing service package. The ongoing service fee is based on the complexity of ongoing advice and the services provided. The minimum fee is \$3,300 p.a. (GST inclusive). We may receive ongoing commission for any life insurance products you have in addition to this fee.

The various packages cover all ongoing aspects of our comprehensive range of financial planning services. The philosophy behind our fee structure is to separate remuneration away from bias, transactions and sales commissions where possible. Transaction and sales commissions for investments may be removed or rebated to our clients in full. We will always make recommendations in writing and operate on a 'no surprises' principle, especially with regard to cost, investment risk/volatility and return expectations.

Our ongoing service packages are detailed in the Apollo Client Care Agreement and may include the following:

- Annual or twice-yearly strategic reviews - involving a complete review of our recommended strategies, your circumstances and your needs, including appropriate recommendations
- Portfolio reports
- Information email service on an 'as needs' basis
- Ongoing strategy and portfolio management advice
- On-call support – phone and/or face-to-face assistance

### **Consulting Advice**

Alternatively, for those that may not require access to our full range of services, who for example may request investment analysis only or specific strategy advice, we would negotiate an annual consultancy fee based on (but not limited to) our hourly rate of \$330 to \$550 (including GST). This will be agreed upon prior to commencement of any work.