



# PURPOSE

This Financial Services Guide (FSG) explains the financial services and advice provided by Alliance Wealth and your Financial Adviser (Adviser), who is an authorised representative of Alliance Wealth. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, how we manage privacy, related parties and potential conflicts of interests, and how we manage complaints.

This FSG should be read in conjunction with the Adviser Profile. The Adviser Profile contains important information about your Adviser including their relevant authorised representative number, qualifications, experience, areas of authorisation, how they get paid and fees that you may be charged. If you have not received an Adviser Profile, please ask your Adviser for a copy or contact us directly.

Please take the time to review both the FSG and the Adviser Profile before engaging our services.

# FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE

Alliance Wealth can offer the following services and products. Your Adviser's specific authorisations are included within their personalised Adviser Profile.



Superannuation  
and Retirement  
Planning

Personal  
Superannuation



Wealth Creation  
and Investments

Cash and  
Term Deposits



Wealth  
Protection

Term Life  
Insurance



Other Financial  
Planning Services

Budgeting and  
Cashflow  
Management

# THE ADVICE PROCESS AND DOCUMENTS YOU MAY RECEIVE

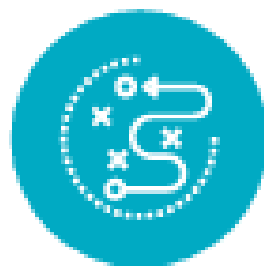
Your Adviser will guide you through the advice process. This includes the following steps:



## Engagement and Discovery

In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives, and gather relevant information required to provide you with appropriate advice.

Your Adviser will generally collect



## Strategy and Personal Advice

After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed using specialised



## Implementation

Where you elect to proceed with the recommendations your Adviser will work with you to implement the strategy. This may include liaising with various insurance, superannuation or

# GENERAL ADVICE

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

# FURTHER ADVICE

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a

You may be required to sign a Consent Form that is provided to your relevant investment or superannuation provider. The Consent Form will detail the services offered and estimated fees for the next 12 months.

# REMUNERATION

Before providing you with advice, your Adviser will agree with you the fees that apply, and explain any benefits we receive.

## Your Adviser

The cost of providing a financial advice or service will depend on the nature and complexity of the advice, financial product and/or service provided. Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you; and/or
- Commissions paid by insurance providers.

Please refer to the Adviser Profile for detailed estimates and ranges of fees and commissions. All fees and commissions are initially paid to Alliance Wealth before being distributed to your Adviser or to the financial planning business.

## The Centrepont Alliance group

Alliance Wealth is a wholly owned subsidiary of Centrepont Alliance Limited ABN 72 052 507 507, an ASX listed company. The Centrepont Alliance group of companies issues and distributes financial products and receive various fees and benefits.

Ventura Investment Management Limited (Ventura) ABN 49 092 275 258 AFSL 253045 provides services and pays various costs and expenses such as responsible entity and trustee fees, administration and custody fees, asset consultant fees and technology fees in respect of the following products. Ventura receives fees up to 0.4% p.a of the investment balances if you invest in any of the below:

# COMPLAINTS

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact the Claims team at Centrepoint Alliance Limited to discuss your complaint.

Phone 1800 653 244

Online [centrepointalliance.com.au/complaints](http://centrepointalliance.com.au/complaints)

Email [complaints@cpal.com.au](mailto:complaints@cpal.com.au)

Mail Claims Manager, Centrepoint Alliance  
Corporate Centre One  
Level 13, 2 Corporate Court  
Bundall QLD 4217

2. We will acknowledge receipt of a complaint within one business day. Where this is not possible, acknowledgement will be made as soon as practicable.

## Compensation arrangements

We have professional indemnity insurance in place that complies with the Corporations Act 2001. Our insurance covers claims made against former representatives for their conduct while they were authorised by us.



# PRIVACY

Your Adviser is required to maintain documentation and records of any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. In this case your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may not be able to provide you with the advice you require.

Throughout the advice process, your personal information may be disclosed to other services providers, including companies that form part

Some services may require disclosure of personal information to service providers outside Australia including the Philippines and Thailand. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents for Alliance Wealth advisers.

Your Adviser may enter into outsourcing arrangements to countries other than those listed above. If so, your Adviser will disclose these arrangements separately to you.

Alliance Wealth respects your privacy and is committed to protecting and maintaining the security



# ABOUT YOUR ADVISER

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Telephone 08 6382 0006

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Website www.strandfinancial.com.au

## Authorisations

I am an authorised representative of Alliance Wealth Pty Ltd. I am authorised in the following financial services and products:

- Superannuation
- Pensions & Annuities
- Self Managed Superannuation Funds
- Retirement Savings Accounts
- Cash & Term Deposits
- Managed Investments
- Investment Bonds
- Exchange Traded Products
- Government Debentures

The following tables summarise the types of fees or commissions and indicative amounts that are applicable to the services that we provide. Before providing you with advice or services, I will agree with you the fees that apply. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration	Up To
SoA Preparation Fee	\$6,600
Hourly Rate	\$330

Remuneration	Initial	Per Annum
Adviser Service Fee	\$660 to \$3,300	\$1,320 to \$8,800

- Listed Securities (shares & other products)
- Life Insurance
- Total & Permanent Disability Insurance
- Trauma Insurance
- Income Protection Insurance
- Centrelink / Veterans' Affairs Assistance
- Business Insurance
- Insurance Claims Assistance
- Budgeting and Cashflow Management
- Debt Management

## Remuneration

I am remunerated by:

- Salary plus profit share

Adviser Service Fee (asset based)*		0% to 0.55%
Insurance Commission*	0% to 66%^	0% to 35%

\* Based on a % of funds invested or insurance premiums

^ Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020, commission of up to 130% will apply to additional cover.

For example, a 1% Adviser Service Fee based on a \$200,000 investment would equal a \$2,000 fee payable.

## Benefits, Interests and Associations

The business and I do not have any related parties, shareholdings or referral arrangements that may influence my advice.

