INTERWEALTH®

Thinking Forward Thinking Smart

Financial Services Guide

Version 1.02 – 1 July 2020

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Version 1.02
Dated: 1 July 2020

INTERWEALTH® PTY LTD
ACN: 626 780 532
Australian Financial Services License Number: 509542

www.interwealth.com.au.com.au

214 Fryers Street
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Tel: 1300 572 323
Email: hello@interwealth.com.au

We appoint Authorised Representatives to act on our behalf for the provision of financial services.

This Financial Services Guide (FSG) is provided by:

- **Fortuna Alexandrow** (Authorised Representative No: 321205);
- **Alexandrow & Associates Pty Ltd** (Authorised Corporate Representative No: 453821)

The distribution of this FSG is authorised by the Licensee **INTERWEALTH® PTY LTD**.

How can we help you?

Before seeking our advice, you probably have a number of questions you would like to ask about us and how we can help you. To help you get to know us and decide whether to use our services, we have prepared this Financial Services Guide (FSG) which is designed to explain:

1. Who we are
2. Purpose of FSG
3. Financial Services we Provide
4. How we are paid
5. Privacy
6. If you have a complaint
7. Other matters you might want to know
8. Our relationships
9. Adviser Profile

If you need more information or clarification, please contact us.

1. Who we are

INTERWEALTH® PTY LTD is a privately owned and managed business. We specialise in providing a comprehensive Financial Planning Service to our Clients.

This FSG is given to you by your adviser with the authority of **INTERWEALTH® PTY LTD**. Our Advisors are members of the Financial Planning Association of Australia (FPA) and must comply with FPA's Code of Ethics and Rules of Professional Conduct. When a member of our team provides financial services to you, they will be acting for you on behalf of **INTERWEALTH® PTY LTD**.

2. Purpose of FSG

This FSG will inform you of our services and fees, to assist you when deciding whether to use those services. This FSG includes information about:

- the financial services and products we provide;
- the advice and documents you may receive;
- your privacy and how we collect your personal information;
- what to do if you have a complaint;
- the significant relationships and associations we have;
- the remuneration and other benefits that may be received by us or other relevant provide persons in connection to the financial services we provide to you; and
- fees and charges for our services.

3. Financial services we provide

INTERWEALTH® PTY LTD is authorised to provide financial services including financial product advice (general and personal advice) and deal in financial products including:

- basic deposit products;
- managed investment schemes including Directed Portfolio Services (IDPS);
- government debentures, stocks or bonds;
- securities;
- superannuation;
- retirement savings accounts (RSA)
- standard margin lending facilities;
- investment life insurance products, including funeral bonds, endowment policies, allocated pensions and annuities; and
- life risk insurance products, including term life, total and permanent disability, trauma and income protection.
- In addition, we provide a suit of professional services to help structures such matters as Self-Managed Super Funds (SMSF), Trusts and Wills.

If we provide personal advice to you, we are required under the law to act in your best interests and prioritise your interests ahead of our own.

You may specify how you would like to give us instructions. For example by telephone, email, fax or other means. But in all cases we must receive written confirmation of these instructions. Should you instruct us to buy or sell financial products without advice, you risk the financial product you select not being appropriate for you. In such instances, we will require you to sign a document that records your intention not to seek advice from us for the financial product.

4. How we are paid

interWEALTH® financial advice does not charge asset-based fees (based on a % of your portfolio). By not accepting commissions on new insurance products arranged by **interWEALTH® financial advice** clients receive a roundly 30% discount on insurance premiums.

Any fees we receive are paid directly by you the client and agreed in writing. The cost of any advice and advisory subscription services will be based on the complexity of your situation, the expertise and the level of assistance required. All fees will be documented in a Letter of Engagement or Advisory Subscription Service Agreement and agreed to before any work is undertaken or at the start of each year. Payment is required upon engagement of our services and/or the beginning of each year of advisory subscription.

All fees are paid directly to **INTERWEALTH® PTY LTD** the licensee. Fees can be paid directly, by EFT, cheque or cash. Otherwise in many cases can be deducted from superannuation or other investments. If fees are paid directly, they can sometimes be claimed as a tax deduction (follow-up advice).

The fees charged for our advice and services may be based on:

- A set dollar amount that is agreed between you and us and invoiced directly to you
- A set dollar amount that is agreed between you and us and paid via your product
- An hourly rate (ranging from $165.00 to $488.00 GST inclusive)
- A combination of the above.

interWEALTH® financial advice may refer you to other professionals for specialist advice, such as accounting, legal and estate planning. We do not accept referral fees or other payment from these third parties for referring you.

Any fees charged by other professionals we refer you to will be outlined by them and agreed to by you, should you choose to engage their services.

5. Privacy

We will need to find out your individual objectives, financial situation and needs before we recommend any financial product to you. You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

We keep a record of the personal information, which may include details of your investment objectives, financial situation and particular needs, you provide to us. On your request, we can provide you with a copy of your personal information and advice documents, which we keep on record for no less than 7 years. Please note that a fee for this service may apply.

We are committed to implementing and promoting a Privacy Policy which will ensure the privacy and security of your personal information. A copy of our Privacy Policy is available on request.

6. If you have a complaint

We are committed to providing quality advice to you. This commitment extends to providing accessible complaint resolution mechanisms for you.

If you have any complaint about the service provided to you, you should contact Peter Alexandrow, Complaints Manager of **INTERWEALTH® PTY LTD** on 1300 572 323 about your complaint and we will try and resolve your complaint within 45 days.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call) [1]
In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

7. Other matters you might want to know

We will also provide you with a Statement of Advice (SoA) whenever we provide you with any advice which takes into account your objectives, financial situations and or needs. The SoA will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

If we give you further advice, or when no financial product is recommended, a Record of Advice (RoA) may be provided to you instead of an SoA. You can request a copy of the RoA by contacting us (if you have not previously received a copy) within 7 years of that further advice being given.

In the event we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement (PDS) containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

We hold professional indemnity insurance cover for the activities conducted under our AFS license which we believe satisfies the requirements of s.912B of the Corporations Act 2001 for compensation arrangements. The insurance will cover claims in relation to the conduct of authorised representatives, representatives and employees who no longer work for the Licensee (but who did at the time of the relevant conduct).

8. Our relationships

We do not receive payments to refer you to other service providers. We do not make payments to other service providers who refer their clients to us.

Neither your Adviser nor the Licensee have any association or relationship with the issuers of financial products that might reasonably be expected to be capable of influencing them in the provision of financial services.

9. Advisor Profiles

Adviser profile form part of the FSG dated 1 July 2020 and should be read in conjunction.

Adviser Profile – Fortuna Alexandrow

Fortuna Alexandrow is an Authorised Representative of **INTERWEALTH® PTY LTD**.

Name:	Fortuna Alexandrow
Company Name:	Alexandrow & Associates Pty Ltd ATF Alexandrow Financial Services Trust Trading as **interWEALTH® financial advice**
Address:	214 Fryers Street Shepparton VIC 3630
Telephone:	03 5821 0363
Email:	hello@interwealth.com.au

Alexandrow and Associates Pty Ltd ATF Alexandrow Financial Services Trust trading as **interWEALTH® financial advice** (Rep No. 453821) has been appointed as a corporate authorised representative of **INTERWEALTH® PTY LTD** (AFSL No. 509542). The contact details of Alexandrow & Associates Pty Ltd ATF Alexandrow Financial Services Trust trading as **interWEALTH® financial advice** are the same as above. I have also been appointed as an authorised representative of **INTERWEALTH® PTY LTD** to provide financial services on its behalf.

Authorised Representative Number: 321205
Education and Qualifications
- CERTIFIED FINANCIAL PLANNER®
- Bachelor of Business
- Advanced Diploma of Financial Services
- Tier 1 Securities – Statement of Attainment
- Self Managed Superannuation Funds

Memberships
- Financial Planning Association of Australia Ltd (FPA)

Experience
- I have been working in the financial services industry and have been authorized to provide financial advice since 2008.

Advice I can provide:
I am authorized to provide the following services
- Financial Advisory/Planning
- Life Insurance Advice
- Superannuation Advice
- Investment Advice
- Retirement Planning Advice

I am authorized to provide financial product advice and deal in the following product types:
- Basic deposit products
- Life Insurance Risk
- Life Insurance Investment
- Managed Investments
- Superannuation
- Retirement Savings Accounts (RSA)
- Investor Directed Portfolio Services (IDPS)
- Self-Managed Superannuation Funds

How I am paid:
When **INTERWEALTH® PTY LTD** receives either a fee or commission, either initial or ongoing, as a result of a recommendation I have made to you, Alexandrow & Associates Pty Ltd ATF Alexandrow Financial Services Trust T/As **interWEALTH® financial advice** is paid 100% of the commission and fees paid to **INTERWEALTH® PTY LTD**.
I am a director, employee and shareholder of Alexandrow & Associates Pty Ltd ATF Alexandrow Financial Services Trust T/As **interWEALTH® financial advice**. Alexandrow & Associates Pty Ltd ATF Alexandrow Financial Services Trust T/As **interWEALTH® financial advice** pays me a salary from the commissions and fees received.

I have received this Financial Services Guide and Adviser Profiles

I confirm that my adviser from **interWEALTH® financial advice** has given me a copy of the **INTERWEALTH® PTY LTD** Financial Services Guide dated 1 July 2020.

______________________________ Print customer name	______________________________ Client signature
______________________________ Print customer name	______________________________ Client signature
______________________________ Date	______________________________ **interWEALTH® financial advice** Adviser signature