



FINANCIAL SERVICES GUIDE

For: Peter Liddy of

Ascend Wealth Creation Pty Ltd ATF Ascend Trust

Authorised Representative of The SMSF Expert Pty Ltd

Version 5 27/01/2019

The purpose of this FSG

This guide contains important information about:

- The SMSF Expert Pty Ltd (the company that authorises me to provide our financial planning services)
- the types of financial planning services I can provide
- how I am paid
- any potential conflict of interest we may have and;
- our internal and external dispute resolution procedures and how you can access them.

Other documents you may receive

When you receive personal advice, it will normally be documented in the form of a statement of advice. This document contains information about:

- The advice being provided
- The fees, costs and any other benefits payable as a result of your advice and;
- any associations I have with Financial Product Issuers or other parties which may have influenced my advice.

About your financial adviser

I am an Authorised Representative of The SMSF Expert Pty Ltd (Authorised Rep No. 1233339).

I have the following qualifications and memberships:

- Diploma of Financial Planning (Integrity 2015)
- CPA Australia
- Chartered Accountants Australia and New Zealand (CA)

How I am paid

I am an employee of Ascend Wealth Creation Pty Ltd (which is a Corporate Authorised Representative of The SMSF Expert, Auth Rep No: 1233340) and I receive remuneration by way of a salary from Ascend Wealth Creation Pty Ltd.

Who is The SMSF Expert Pty Ltd?

The SMSF Expert Pty Ltd is a wholly owned subsidiary of Easton Investments Limited an ASX listed company which focuses on services to the accounting and advice professions. The SMSF Expert holds an Australian Financial Services Licence (No. 445113).

The SMSF Expert Pty Ltd has authorised me to provide the advice and services set out in this Financial Services Guide (FSG) and is responsible for the financial services I provide, including the distribution of this guide.

You can contact them at:

The SMSF Expert Pty Ltd
Level 15, 115 Pitt Street
SYDNEY NSW 2000
Telephone: 02 8074 8599
Email: info@thesmsfexpert.com.au

Relationships and associations

The SMSF Expert Pty Ltd is not controlled by any financial institution/s such as a fund manager, bank or insurance company.

Our services

I can provide you with the following advice and services:

- (a) Financial product advice for the following classes of financial products:
 - 1. Superannuation limited to:
 - a. Self-Managed superannuation fund;
 - b. A persons existing holding in a superannuation product but only to the extent required for:
 - i. Making a recommendation that the person establish a self-managed superannuation fund; and
 - ii. Providing advice to the person on contributions or pensions under a superannuation product;
- (b) Provide class of financial product advice for the following classes of financial products:
 - 1. Superannuation; and
- (c) Deal in a financial product by:
 - a. Arranging for another person to issue, apply for, acquire, vary or dispose of a financial product in respect of the following classes of financial products:
 - i. Superannuation limited to:
 - 1. Self-managed superannuation fund; and
 - ii. Arranging for another person to apply for, acquire, vary or dispose of financial products in respect of the following classes of financial products:
 - 1. Superannuation limited to:
 - a. Self-managed superannuation fund.

Where you feel you need additional advice to the products listed above, I advise you to seek the services of a full Australian Financial Services Licensee.

Providing information to me

You need to provide me with a list of your personal objectives, details of your current financial situation and any relevant information, so that I can offer you the most appropriate advice possible.

You have the right not to tell me, if you do not wish to. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read the warnings contained in our Statement of Advice carefully before making any decision relating to a Financial product/s.

Paying for my services

I operate on a fee for service basis and I will provide you with an estimate of my fees before commencing our engagement. The actual fees and costs will be provided in your Statement of Advice.

Where you have been referred to me by someone else, if I pay them a fee or commission in relation to that referral, I will tell you in the Statement of Advice who will receive that fee or commission and the amount they will receive.

My fees

The fees charged for my advice and services will be invoiced directly to you and may be based on either:

- A set dollar amount; or
- An hourly rate.

Privacy policy

I maintain a record of your personal profile including details of your objectives, financial situation and needs. I also maintain records of any recommendations made to you.

I am 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 can be provided upon request.

If you wish to examine your file, please ask us. We will make arrangements for you to do so.

Internal Dispute Resolution:

If you have raised your concern with an SMSF Expert representative and the matter has not been resolved to your satisfaction, our Dispute Resolution Department can assist. There are three ways you can lodge your complaint:

By telephone:	Call 02 8074 8599, between 8.30am - 5.00pm Monday to Friday (AEST).
In writing (by mail):	Mail your written complaint to: Complaints Manager The SMSF Expert Pty Ltd GPO Box 4463, Sydney NSW 2001
By email:	complaints@thesmsfexpert.com.au

Once you have contacted SMSF Expert we will begin the process of investigating and resolving your complaint. We will try to resolve your complaint quickly and fairly. We will endeavour to resolve your complaint within 5 business days however some complaints do take more time than others. If we anticipate that your complaint will take longer than 21 days to resolve, we will contact you within this time to provide you with an update on our progress. Should it take longer than 45 days, we will contact you in writing to provide an explanation of the reason for the delay.

External Dispute Resolution

If you do not feel your complaint has been resolved in a satisfactory manner, or if you have not received a response after 45 days, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA.

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

AFCA* accepts complaints in regards to either:

- a financial planning or advice matter; or
- a superannuation matter

AFCA can be contacted by one of the following alternatives –

By telephone:	1800 931 678 (free call)
In writing (by mail):	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
By email:	info@afca.org.au
Website:	www.afca.org.au

* Effective 1 November 2018 the AFCA scheme replaced the previous schemes managed by the Superannuation Complaints Tribunal (SCT), Financial Ombudsman Service Australia (FOS) and Credit and Investments Ombudsman (CIO).

ASIC also has a free call Info line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.

Compensation and insurance

The SMSF Expert Pty Ltd has Professional Indemnity Insurance in place to cover us for the financial services that we provide. We understand that it is adequate to meet our requirements as a financial services licensee. The policy includes coverage for claims made in relation to the conduct of representatives / employees who no longer work for us (but who did at the time of the relevant conduct).

Contacting Us:

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