

Financial Services Guide

Understanding the advice process and our relationship with you.

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If you can't predict your future, plan it

Strategic Solutions Australia is a wholly owned subsidiary of HMW Group, specialising in creating plans for each client based on their personal position and goals, developing pragmatic, achievable strategies aimed at strengthening financial security to provide resilience and peace of mind.

Our Specialties

- Wealth creation and protection strategies
- Investment advice and reporting
- Retirement planning
- Superannuation advice and compliance
- Estate and succession planning
- Advice on insurance cover, including Life Cover, Total Permanent Disablement, Trauma/Critical Illness and Income Protection.

NOT INDEPENDENT

We may receive commissions associated with the issue of life insurance products.

For these reasons, we do not represent ourselves as independent, unbiased or impartial.

Please refer to the 'Remuneration' section for more information.

Purpose

This **Financial Services Guide (FSG)** explains the financial services and advice provided by Strategic Solutions Australia Pty Ltd and your Financial Adviser (Adviser), who is a representative of Strategic Solutions Australia Pty Ltd.

This 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 interest, and how we manage complaints.

This guide should be read in conjunction with the **Adviser Profile**. The Adviser Profile contains important information about your Adviser, including 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.



Services

Strategic Solutions Australia can offer the below services and products.

Your Adviser's specific authorisations are included within their personal Adviser Profile.



Wealth Creation and Investments

- Cash and term deposits
- Investment bonds
- Managed investments
- Exchange traded products
- Listed securities (shares and other products)
- Margin lending
- Gearing
- Derivatives



Superannuation and Retirement Planning

- Personal superannuation
- Corporate superannuation
- Industry and Public Sector Superannuation
- Pensions and annuities
- Self-managed superannuation
- Centrelink/Veteran's Affairs assistance
- Aged care



Wealth Protection

- Term life insurance
- Total and Permanent Disability (TPD) insurance
- Trauma Insurance
- Business insurance
- Insurance claims assistance



Other Financial Planning Services

- Budgeting and cashflow management
- Debt management
- Estate planning assistance



The Advice Process

Your Adviser will guide you through the advice process and documents that you may receive.

This section outlines those 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 appropriate advice.

Your Adviser will generally collect relevant information via a **Client Data Form** and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. Your Adviser will ask you to consent to your personal information being collected and stored. Please refer to the 'Privacy' section for more information on how we manage your privacy.

Where your goals relate to investment or superannuation advice your Adviser will also work with you to define your level of risk tolerance. A **Risk Profile Questionnaire** may be used to document and agree upon your level of risk tolerance.

Your Adviser may also use an **engagement document** to define the arrangement with you, and the fees that may apply.

Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.



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 utilising specialised financial planning software.

Where personal financial product advice is being provided, the strategy will be documented in a **Statement of Advice**. The Statement of Advice will include, amongst other things, the basis of the advice, explanation of the strategies and products recommended and relevant disclosures including costs of advice and products. The Statement of Advice includes an authority to proceed section where, if you choose to proceed with our recommendations you are required to complete and return the authority to us before we can proceed.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant **Product Disclosure Statement (PDS)**. The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).



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 investment product issuers.

Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant **Product Application Form**. This may be online, or paper based.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a **Health Questionnaire**. This could be online, paper-based or over the phone. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.

Advice

General Advice

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will provide you with 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 Record of Advice and relevant file notes. In some instances, a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An Ongoing Fee Arrangement may be utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Where you have entered into an ongoing fee arrangement for a period of greater than 12-months, you will receive a Fee Disclosure Statement (FDS) annually.

The FDS will detail services and fees paid for the previous 12-month period, and the services offered and estimated fees for the next 12-months. To ensure the ongoing fee arrangement continues, you will be required to confirm in writing annually. Confirmation may also include the requirement to sign a Consent Form that is provided to your relevant investment or superannuation provider.

Alternatively, you may agree to a Fixed Term Arrangement with your Adviser. This arrangement will outline the services you will be provided for fee over a specific term not greater than 12 months. In this case, you will not be provided with an FDS. You may be required to sign a Consent Form where the fee is deducted from superannuation.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.



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 financial advice or service to you 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
- Commissions paid by insurance providers

Please refer to the Adviser Profile for more detailed estimates and ranges of fees and commissions.

All fees and commissions are paid to Strategic Solutions Australia.

Your Adviser may also receive non-monetary benefits which include benefits of less than \$300, benefits related to education and training (including attendance at professional development days and conferences), and provision of software related to the financial products being recommended.

Any referral arrangements or related party arrangements your Adviser has in place will be disclosed in the Adviser Profile and your Statement of Advice.

The Licensee & Related Parties



The Licensee

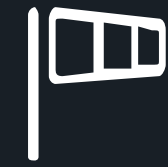
Strategic Solutions Australia receives all advice fees and insurance commissions for the provision of services required under its AFSL.

Related Parties

Strategic Solutions Australia is a wholly owned subsidiary of HMW Financial Group Holdings, ACN 618 284 861. Other businesses owned by them include:

- HMW Accounting and Financial Group Pty Ltd ACN: 078 923 216
- HMW Capital Pty Ltd ACN: 096 209 755
- Trilogy Care Pty Ltd ACN: 604 915 200
- Quintessential Finance Pty Ltd ACN: 147 788 403
- Adapt Housing Pty Ltd ACN: 616 783 325
- Hall Project Management Pty Ltd ACN: 636 629 340

Your adviser may hold shares in Strategic Solutions Australia or other companies related to product providers which may influence, or be seen to influence, the advice that they provide you. Your adviser will disclose any relevant shareholding and any other potential conflicts within the Adviser Profile and/or advice document.



Complaints

If you have any complaint about any financial service provided to you by your Adviser, please follow these steps.



COMPLAINTS

ABN 90 070 215 360

AFSL 229168

The Complaints Manager

GPO Box 888

Brisbane QLD 4001

 advisers@ssafp.com.au

 +61 7 3856 2255

 ssafp.com.au

Contact Us

We encourage you to contact us in the first instance to discuss your complaint or concern.

We will acknowledge receipt of a complaint immediately where possible, or as soon as practicable. We will then commence the complaint investigation process and will respond to you within 45 days.

Some complex matters may require an extension of time to thoroughly investigate the complaint and bring it to resolution.

External Contacts

If you are not fully satisfied with our response, you have a right to lodge a complaint with the Australian Financial Complaints Authority (AFCA), of which Strategic Solutions Australia is a member, under their External Disputes Resolution Scheme.

The contact details for AFCA are:

Phone 1800 931 678 (free call)

Web afca.org.au

Email info@afca.org.au

Mail GPO Box 3
Melbourne VIC 3001

Compensation Arrangements

Strategic Solutions Australia holds professional indemnity insurance in compliance with the *Corporations Act 2001* (Cth).



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. However, 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. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

Strategic Solutions Australia may engage third party service providers to assist in the provision of products or services.

Some services may require disclosure of personal information to service providers outside Australia including JC Consulting Asia Pty Ltd who are based in the Philippines. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents for Strategic Solutions Australia advisers.

All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

Strategic Solutions Australia utilise JC Consulting Asia Pty Ltd for administration and paraplanning services.

Strategic Solutions Australia respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please refer to our Privacy Policy. You can request a copy of this policy (see page 2 for contact details)

ssafp.com.au

SSA Strategic Solutions
A U S T R A L I A
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