



## FINANCIAL SERVICES GUIDE

Before seeking our advice, you probably have a number of questions you would like to ask about Symmetry Group Pty Ltd (Symmetry). You have the right to ask us about our charges, the type of advice we will give you and what you can do if you have a complaint about our services. Key information is set out in answer to the questions below. If you need more information or clarification, please ask us.

This Financial Services Guide is issued with the authority of Symmetry.

You should also be aware that you are entitled to receive a Statement of Advice whenever we provide you with any advice which takes into account your objectives, financial situation and needs. The Statement of Advice 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.

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 containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

### BEFORE YOU GET OUR ADVICE

#### Who is your adviser?

**Todd Pallett**

*Authorised Representative Number: 322 008*

Todd has been advising private clients since 1996.

#### Who will be providing the advisory services to me?

All our advisors are authorised representatives of Symmetry, Australian Financial Services Licence No. 426385 and are responsible for the advice provided by its representatives.

All authorised representatives of Symmetry receive remuneration in the form of fees. An authorised representative's remuneration is not linked nor related to specific investment recommendations but is related to client fees and individual performance.

#### What advisory services are available to me?

- Securities & investment advice
- Financial Planning strategies
- Superannuation & Rollovers
- Portfolio Management
- Retirement Planning
- Social Security advice
- Buying & selling shares
- Insurance advice

We provide advice on and deal in managed funds, shares, debentures, superannuation and insurance (risk & investment) products.

When providing you with these advisory services, we act on your behalf.

Product recommendations are only made after considering their suitability for your individual investment objectives, financial situation and needs. We can provide regular reviews of your portfolio. If you choose to use this service, you will pay a fee that is tailored to your individual preference and circumstances.

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#### Solutions Based Advice

Symmetry Group Pty Ltd.

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On an ongoing basis after the initial Statement of Advice has been provided to you, your Adviser will provide you with verbal advice where the basis of advice does not significantly differ from the initial advice. In this instance your adviser will record the recommendation in a Record of Advice instead of a Statement of Advice (SOA).

A Record of Advice (ROA) document consists of recommendations made, basis of recommendations, remuneration disclosure and important issues relating to the advice. The ROA will be kept on file for 7 years from the date of the advice. You have a right to request a copy of these documents within the time period.

### **How will I pay for the service?**

Symmetry offers a fee based approach; we may also receive commissions as a result of recommendations. A quote will be provided before work is commenced. My hourly rate is \$300 plus GST. We may receive commissions from insurance companies for business written. They can be between 30% - 130% based on the premium paid by you.

### **Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me and how is that commission calculated?**

Where a fee is charged you will be invoiced directly for the cost of the services provided.

All other payments or incentives will be paid from the fund manager's own resources.

We operate on a full disclosure policy for any fees received by the Licensee and Authorised Representatives. You will receive a Statement of Advice (SOA) detailing remuneration received by Symmetry and its representatives prior to making a decision on recommendations in the SOA. On an ongoing basis, remuneration disclosure will be provided via a Record of Advice.

You have a right to request further information in relation to the remuneration received by Symmetry and its authorised representatives.

Symmetry may from time to time receive a benefit from preferred product providers by way of sponsorship of educational seminars, conferences or training days. Details of benefits above \$300 will be maintained on a register.

Symmetry is not owned by any Fund Manager or institution and there are no relationships that will influence the advice that you receive from them.

Your adviser may hold an interest in a financial product. Any significant interest/ownership will be recorded in a register of financial product holding and where appropriate, this holding will be disclosed to you in the SOA or ROA.

### **What about your privacy?**

Symmetry is 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 included in this kit. FSG

### **WHEN YOU GET OUR ADVICE**

#### **Do I get detailed information about actual commissions and other benefits my adviser gets from making the recommendations?**

Yes. You have the right to know about details of commissions and other benefits your adviser receives for recommending investments. All commissions, fees and other benefits received by the adviser as a result of providing advice are clearly detailed in writing. A Statement of Advice will also be given to you in writing at the time the advice is given.

**Will you give me advice that is suitable to my investment needs and financial circumstances?**

Yes. However, to do so we need to find out your individual investment objectives, financial situation and needs before we recommend any investment 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. Under the Future of Financial Advice Reforms the advice provider is obligated to act in your best interest and this requires the advice provider to collect all required information about your financial situation and needs and objectives, make inquiries into the information provided, and investigate appropriate products and strategies that will meet your needs and objectives. From time to time were the advice provider cannot recommend any appropriate products or were the advice provider feels your best interest will not be served by him/her, the advice provider has a right to refuse provision of advice or services.

**What should I know about any risks of the investments or investment strategies recommended to me?**

We will explain to you any significant risks of investments and strategies that we recommend to you. If we do not do so, you should ask us for further clarification.

**What information do you maintain in my file and can I examine my file?**

We maintain a record of your personal profile that includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations made to you. If you wish to examine your file, we will make arrangements for you to do so.

As a financial service provider, we have an obligation under the Anti-Money Laundering

and Counter Terrorism Act to verify your identity and the source of any funds.

This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely.

**Can I tell you how I wish to instruct you to buy or sell my investment?**

Yes. You may specify how you would like to give us instructions. For example; by telephone, fax or other means.

But in all cases we must receive a written confirmation of these instructions.

**Compensation Arrangements & Professional Indemnity**

Symmetry 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, provide indemnity up to the Sum insured for Symmetry and our authorised representatives / representatives / employees in respect of our authorisations and obligations under our Australian Financial Services Licence.

This insurance will continue to provide such coverage for any authorised representatives / representatives / employee who has ceased work with Symmetry for work done whilst engaged with us.

**IF YOU HAVE ANY COMPLAINTS**

**Who can I speak to if I have a complaint about the advisory service?**

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following steps:

Contact your adviser and tell your adviser about your complaint.

- If your complaint is not satisfactorily resolved within 7 days please contact Symmetry on (08) 6380 1400 or put your complaint in writing and send it to us at PO Box 8104, SUBIACO EAST WA 6008. We will try and resolve your complaint quickly and fairly.
- If we cannot reach a satisfactory resolution, you can raise your concerns with the Financial Ombudsman Service on 1300 780 808. Symmetry is a member of this complaints resolution service. The Australian Securities & Investments Commission (ASIC) also has a free call Infoline on 1300 300 630 which you may use to make a complaint or obtain information about your rights.
- If your concerns involve unethical conduct, you may wish to consider raising these concerns with the Financial Planning Association of Australia (FPA). They can be contacted on 1300 337 301 or at PO Box 109 Collins Street West, MELBOURNE VIC 8007