

**Licensee:** Acuity Advisers Pty Ltd  
(AFSL 518509) (ABN 17 608 391 242)

## Purpose of this FSG

This FSG will help you decide whether to use the services that we offer. It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

## Acuity Advisers

Acuity Advisers holds an Australian Financial Services Licence. It is required to comply with the obligations of the Corporations Act and the conditions of its licence.

This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that it and its current and past representatives provide.

### Not Independent

We do not charge you a fee for our advice on risk insurance policies as we are paid a commission by the product provider. Our advice on risk insurance is therefore not independent, impartial or unbiased. In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers.

## The financial advice process

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

For administration platforms, managed funds and personal risk insurance products we will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and the products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice it will be documented in a Record of Advice which we retain on file.

You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

## Our Services

We are authorised to provide personal advice, general advice and dealing services in the following areas:

- Superannuation and SMSF
- Retirement planning
- Portfolio management
- Personal risk insurance
- Managed investments
- Securities
- Margin lending

## Fees

All fees are payable to Acuity Advisers.

### Initial Advice Fee

The initial advice fee includes meeting with you, the time we take to determine our advice and the production of the SoA. It is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

### Annual Advice Fee

Our annual fee depends on the services that we provide to you. It will be charged as a flat fee or as a % of your portfolio value and is paid monthly. This fee will be agreed with you each year. We will let you know what the fee will be in the SoA.

## Insurance Commissions

We receive a one-off upfront commission when you take out an insurance policy we recommend. We also receive a monthly commission payment for as long as you continue to hold the policy. The commission will vary depending on the recommended product and will be documented in the SoA or RoA.

## Other Benefits

We may receive other benefits from product providers such as training, and entertainment. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

## Adviser & Employee Remuneration

Brad Scally and Damien Rousset are the owners of the practice and are remunerated through the profits that the practice makes.

Declan Thomas is an employee of Acuity Advisers. He is paid a salary. He may also receive a share of the fees paid and commissions received for the clients that he advises. This amount will be set out in your Statement of Advice and Ongoing Service Agreement.

Employees of the practice are paid a salary. They may also receive a performance bonus which is based on a number of factors including the profits made by the practice.

## Wholesale Clients

In some circumstances we may provide services to you as a wholesale client. We will seek your consent before providing services to you as a wholesale client.

## Associated Businesses

We may refer you to Acuity Finance for credit and finance services. Brad Scally and Damien Rousset are directors and shareholders of Acuity Finance.

## Making a Complaint

We endeavour to provide you with the best advice and service at all times. If you are not satisfied with our services, then we encourage you to contact us. Please call us, send us an email or put your complaint in writing to our office. There is information on our website about how we deal with complaints. If you are not satisfied with our response, then you can refer your complaint to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or [www.afca.org.au](http://www.afca.org.au). AFCA provides a fair and independent complaint resolution service which is provided to you free of charge.

## Your Privacy

We are committed to protecting your privacy. We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website.