



Grow Your Wealth Pty Ltd

Financial Services Guide

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Why am I receiving this document?

This Financial Services Guide (FSG) is an important document which we are required to provide to you as a condition of our Australian Financial Services Licence (AFSL).

The attached Adviser Profile forms part of the FSG.

Together the documents contain information about:

- Grow Your Wealth Pty Ltd
- Your Financial Adviser
- The services offered and how we charge for them
- Any conflicts of interest which may impact the services
- How we deal with complaints if you are not satisfied with our services.

When we provide you with financial planning services you may receive:

- A Statement of Advice (SoA) or Record of Advice (RoA) which documents the advice we provide to you.
- A Product Disclosure Statement (PDS) which explains the products we have recommended.
- An annual Fee Disclosure Statement (FDS) which documents the fees paid and services you have received in the preceding 12 months.

Information about us

Grow Your Wealth is different to many financial planning practices as it holds its own Australian Financial Services Licence (403509) which has been issued by the Australian Securities and Investments Commission (ASIC).

As a licensee we are required to comply with the obligations of the Corporations Act and the conditions of our licence.

This includes the need to have compensation arrangements in place with a Professional Indemnity insurer.

What services do we provide?

Grow Your Wealth Pty Ltd holds a licence to provide a comprehensive range of advice and dealing services which include:

- Superannuation and SMSF
- Securities
- Derivatives
- Margin lending facilities
- Managed investments
- Retirement planning
- Portfolio Management
- Portfolio reviews
- Personal insurance

The services your Financial Adviser can provide are set out in the attached Adviser Profile.

These services are provided to both wholesale and retail clients.

The financial advice process

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

What is right for one client may not be right for another.

We will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we address all issues.

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

The Statement of Advice will explain the basis for the advice, the cost to you of implementing the advice and any commissions or associations which could have influenced the advice.

For managed funds and insurance recommendations, 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 the advice and investments recommended.

You can provide instructions to us in writing, via phone or via email. Please note you are responsible for ensuring your instructions do however reach us.

We may provide you with portfolio management services and further advice to you to keep your plan up to date for changes in your circumstances and changes in the law.

The ongoing services we provide will depend on the terms of the Client Services Agreement you sign with us. Ongoing advice will be documented in a Record of Advice.

Fees

All fees are payable to Grow Your Wealth Pty Ltd

Your first meeting with us is complimentary and obligation free.

We charge an hourly rate for the provision of financial planning and advice services.

Plan Preparation Fee

The Plan Preparation fee includes all initial meetings with you, the time we take to determine our advice and the production of the SoA.

The Plan Preparation fee is based on the scope and complexity of advice provided to you. We will agree the fee with you at our first meeting.

Plan Implementation Fee

If you decide to proceed with our advice we may charge a fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

Ongoing Services Fees

Once your investments are established we may provide portfolio management services and/or meet with you periodically to update our advice.

Ongoing fees will depend on what ongoing service we provide to you. They may be a % of the transaction value (eg for share trades), an agreed fixed fee or a percentage of your portfolio value.

The services and fees will be set out in the SoA or RoA that we provide to you.

Share Trades

Grow Your Wealth executes, clears and settles all share trades through Pershing Securities Australia Pty Ltd ("Pershing").

Grow Your Wealth is remunerated through a share trade fee when your market order is executed.

Your Advisor will receive remuneration as outlined in the Advisor Profile and any SoA or RoA provided to you.

Share Trade Fees

Share trade fees are determined by you and your Advisor and may be applicable to all transactions or a single transaction.

The share trade fee will be dependent on the type and level of service required and provided and the size and frequency of transactions. A share trade fee is payable on all securities, options and warrant transactions and as a payment for services.

The minimum share trade fee for share trades for non managed clients is \$110 or 1.75% of the market value of each transaction(plus GST) whichever is greater.

Example – ASX Listed products

If you buy \$25,000 worth of ABC shares, and your share trade fee is 1.75%, the fee charged by Grow Your Wealth would total \$437.50 + GST, a total of \$481.25. From this, your Advisor will receive remuneration as outlined in the Advisor Profile and any SoA provided to you.

Non Trading Related charges

Fail Fee-Buy (This fee is payable if your CMT account or margin lending account does not have sufficient funds in respect of a buy trade)	\$110.00 per day + corresponding penalty fees
Fail Fee-Sell (This fee is payable if you fail to provide the relevant financial products in respect of a sell order)	\$110.00 per day + corresponding penalty fees+ ASX fees
Options Fail Fee (This fee is payable if your CMT account or margin lending account does not have sufficient funds in respect of an options trade or margin call)	\$110.00 per day + corresponding penalty fees
Penalty Fees (Penalty fees are charged by us to you on any outstanding amounts owed us to in respect of brokerage fees and in respect of any funds required for settlement of a purchase transaction)	15% p.a. on all outstanding monies
Security holder Reference Number ("SRN") Enquiry	\$22.00
Re-booking Fee (This fee is payable when you execute a trade in an incorrect account and the trade has to be cancelled and rebooked to the correct account)	\$33.00
Off Market Transfer	\$110.00
Posted Contract note	\$1.10

Notes to the fees:

1. Transaction prices are on a per trade or per side (if options) basis.
2. Prices and charges are negotiable in certain circumstances. Please contact your Adviser for further information.
3. All non-trading related charges above are GST inclusive.
4. All ASX charges incurred on your behalf will be charged to your account.

Other Fees and Charges

Third Party Clearers may charge for additional services provided, such as completing off-market transfers or late settlement penalties, as disclosed in their FSG.

Portfolio Management

If you utilise the Private Wealth Management Portfolio service you will be charged an annual fee based on the level of funds under administration (“FUA”), deducted from your nominated account on a quarterly basis in accordance with your agreement.

As an indicative guide, the annual fee is as follows:

\$0 to \$250,000 (Minimum fee \$220 per quarter)	1.2% plus GST
\$250,000 to \$500,000	0.9% plus GST
\$500,000 and above	0.6% plus GST

Example – Fee Calculation

Should you have a portfolio of FUA with PWM for \$1,000,000, your annual fee, inclusive of GST, would be \$9,075. PWM would deduct \$2,268.75 per quarter from your nominated account. The amount your Adviser will receive will be advised to you in the PWM agreement, the Adviser Profile and any SoA provided to you.

Grow Your Wealth Pty Ltd operates the Private Wealth Management service.

Through various entities both Jason Fittler and Jane Fittler are shareholders of Grow Your Wealth Pty Ltd. Jason Fittler and Jane Fittler are each remunerated by salary and profit share. All other advisers are remunerated by way of salary.

Commissions

Grow Your Wealth Pty Ltd receives commissions and other benefits from some product and service providers.

The commission amount will vary depending on the product or service which is recommended. We will tell you the exact amount in the SoA or RoA.

Investment Commissions

We may receive a monthly commission payment from some investment providers. This will be based on your account balance and will continue to be paid for as long as you hold the investment.

Insurance Commissions

We may receive a one-off upfront commission when you take out an insurance policy we recommend.

We may also receive a monthly commission payment for as long as you continue to hold the policy.

Licensee Commission

Some product providers may pay an additional licensee commission. This is based on the total funds invested in their products or the total insurance premiums for their policies across our entire client base.

Placement Commissions

We may receive a placement commission on capital raisings undertaken by companies. This includes initial public offerings and rights issues. These are one-off payments.

Example – New Public Offering

If you apply for \$10,000 worth of securities in an initial public offering and the issuer is paying a 2% handling fee to Grow Your Wealth, Grow Your Wealth will receive \$200. Your Advisor will receive remuneration from this residual amount as outlined in the Advisor Profile and any SoA.

Other Benefits

We may also receive additional benefits by way of sponsorship of education seminars, conference or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Referral Fees and Commissions

In some situations we receive fees or commissions where we refer you to external parties. We will disclose the referral arrangements to you whenever we refer you to an external party.

In some situations we pay fees or commissions to external parties who have referred you to us. We will disclose the referral arrangements to you when we provide you with a SoA.

Conflicts of Interest

Your Financial Adviser may provide advice on investments which they hold or may hold in their own personal portfolio.

We will disclose the size and nature of these holdings where there may be a conflict of interest with the advice that we provide.

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 or put your complaint in writing to our office.

If you are not satisfied with our response you can refer it to the Financial Ombudsman Service. You can contact FOS on 1300 780 808. This service is provided to you free of charge.

Your Privacy

We maintain a record of your personal information that includes details of your objectives, financial circumstances and needs.

We also maintain a record of the recommendations we make.

If you wish to examine your file, you should ask us and we will make arrangements for you to do so.

We will only disclose information about you:

- To product providers we recommend and you agree to use
- Where the law requires us to do so
- If you consent for us to do so

Grow Your Wealth Pty Ltd has a privacy policy for your personal information. You can ask us for a copy if you would like further information.