

Financial Services Guide

Bluewater Financial Advisers Pty Ltd

Date: 21 October 2019

AFS Licence no: 411846



About this document

This Financial Services Guide (FSG) is an important document, in two parts, that we encourage you to read before engaging us or making any financial decision.

Part One introduces the Licensee, Blue Water Financial Advisers Pty Ltd ('Bluewater', 'we', or 'us'). After reading Part One, you'll understand:

- Who we are and how we can be contacted;
- What financial services and financial products we are authorized to provide to you;
- How we, our advisers and any other relevant parties are remunerated;
- Any relationships, arrangements or associations that may create conflicts between our duties to you and our own interests; and
- Details of our internal and external dispute resolution procedures and how you can access them.

In addition, Part Two is the Adviser Profile. This part includes information on your adviser, their background and the services they are authorized to provide on our behalf.

PART ONE

About Bluewater

Bluewater Financial Advisers Pty Ltd is a privately owned and operated Australian company. We are not owned or associated with any Bank, Insurer or Funds Management business.

We are a Principal Member of the Association of Independently Owned Financial Professionals (AIOFP), an Affiliate Member of the Association of Financial Advisers (AFA) and The Tax Institute.

You can contact us by:

- Speaking to your nominated representative
- Calling us on 1300 799 101
- Visiting our website at <https://www.bluewaterfg.com.au/>

• Writing to us at:

Bluewater Financial Group
Level 57 MLC Centre
19-29 Martin Place
Sydney NSW 2000

Our financial services

Bluewater holds its own Australian Financial Services Licence (AFSL) and is licensed to:

- Provide financial product advice to retail and wholesale clients; and
- Deal in financial products by applying for, acquiring or disposing of a financial product on behalf of others.

These services may be provided in relation to a range of financial products including:

- Basic deposit products
- Other deposit products
- Non-cash payment products
- General insurance products
- Life products
- Government debentures, stocks or bonds
- Interests in managed investments schemes including investor directed portfolio services (IDPS)
- Securities
- Retirement savings accounts (RSA)
- Superannuation
- Self-Managed Super Funds (SMSF)
- Standard margin lending facilities

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Personal advice

Before we can give you advice, which is appropriate and in your best interests, you will need to give us details of your personal objectives, current financial situation, needs and any other relevant information. You can choose not to provide us with this information, but any advice we give you will be general in nature and may not be appropriate to your objectives, financial situation and needs. If you are a retail client, you should read the warnings contained in the SoA carefully before making any decisions relating to a financial product.

If we give you personal advice, we will maintain a record of your personal profile, including details of your objectives, financial situation and needs. We will also maintain records of any recommendation made to you. For information on how to access personal information about you, please refer to the section 'Your Privacy' below.

We will only give personal advice to you if you secure the services of one of our representatives.

Other documents you might receive

Statement of Advice (SoA)

Unless you're a Professional Investor, Sophisticated or Wholesale Client any financial advice we provide to you will be confirmed in writing in either a Statement of Advice (SoA) or a Record of Advice (RoA).

In these cases, unless we warn you otherwise, our advice will consider your personal circumstances, needs and goals. You should read the SoA or RoA carefully, to ensure that you fully understand any recommendations we make. Do not implement our advice unless you do.

Record of Advice (RoA)

In some cases, where we are providing supplementary recommendations consistent with the basis of our previous advice, we'll prepare a Record of Advice to document the advice and services we provided. We will retain the RoA for seven years and you can request a copy of the RoA, for free, at any time within this period.

Product Disclosure Statement (PDS)

A PDS is a document (or group of documents) that describes a financial product. A PDS (or other offer document) contains important information to assist you to make a decision about the product it describes. You should receive and review the PDS (or other offer document) provided by us before you make an investment decision about our products, or a product we recommend.

How you can give us instructions

You can usually give us instructions by telephone, mail, email, fax or via our website. There may be special instruction arrangements for some financial products and financial services – details of which will be explained in the relevant PDS (or other offer document).

Unless you request otherwise, the email address you provide to Bluewater or any other Representative of Bluewater, may be used to provide notifications, information and important documents (including a FSG, PDS and SoA) about your account and/or financial products and/or services offered by Bluewater. If you do not want to receive information via electronic methods, please contact us.

What Bluewater may charge you

Initial consultation is complimentary

Advice preparation or establishment fees

The advice preparation fee or establishment fee will depend upon the complexity of the advice being provided. The minimum fee charged is \$550. The maximum fee may be up to 5.5% of the value of your assets.

Ongoing fee for advice:

If you elect to pay a fee for the ongoing review of your financial planning strategy, the fee is based upon the complexity of ongoing advice and the services provided. The minimum fee charged is \$550 p.a. The maximum fee may be up to 1.1% of your assets under management.

Ad-hoc advice:

Where you do not wish to participate in an ongoing service fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of \$330 may apply.

All fees disclosed are inclusive of GST.

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How you can pay for our services

We offer a range of payment options. All fees and/or commissions charged will be fully detailed in any advice document you receive. You can pay in the following ways:

- A fee for advice that will be deducted from your investments as a one-off payment or in instalments;
- by direct invoice from us for initial and ongoing advice;
- via commission we may receive from a financial product provider when you commence an insurance contract, or
- A combination of the above.

This allows you to know that you are paying for our advice irrespective of any product we recommend and clarifies the services you are entitled to and ensures all recommendations are driven by your needs.

What monetary benefits are paid to us by product issuers or others?

Product/Service	Frequency of monetary benefits paid to us	Monetary benefit we may receive
Margin Loans	Nil	Nil
Insurance Products	Upfront	Between 0% and 88%
	Ongoing	Between 0% and 33% of the annual premium for as long as you hold the product.
Pre-existing arrangements	Upfront	Between 0% and 5.5%
	Ongoing	Between 0% and 0.88% of the value of your investments for as long as you hold the product.

How will my adviser be paid for the services provided?

All fees and commissions received for the services provided are made to Bluewater and then paid to the Corporate Authorised Representative or your adviser

If your Adviser is employed by a Corporate Authorised Representative your Adviser may be paid a salary. Employees receive salaries and may be eligible for bonus and incentive payments. They may also receive profit share from fees and commissions paid to that Corporate Authorised Representative.

Referral fees and commissions

Should your circumstances require it, and if it is in your best interests, we may refer you to another party to obtain advice and services that we cannot provide.

If we refer you to another business to provide you with services, we may receive referral fees.

Those fees may vary according to the party to whom we are referring, and products involved.

We will disclose the referral arrangements to you whenever we refer you to an external party.

In some situations, we pay referral 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.

Credit referrals

If we organize a home loan for you, your adviser may refer you to Sydney Financial Home Loans. Sydney Financial Group Pty Ltd is a Corporate Authorised Representative of Bluewater, and Sydney Financial Group Pty Ltd has a referral arrangement in place with Sydney Financial Home Loans. Should you take out a home loan with Sydney Financial Home Loans, your adviser may receive up to 100% of the commissions received.

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Your Privacy

At Bluewater, the privacy of your personal information is important to us. Any personal information collected will be handled in accordance with our Privacy Policy.

To provide you with our services, we maintain a record of the information you provide to us, including your personal profiles and details of your objectives, financial situation and needs, as applicable. We will also maintain records of any recommendation made to you, as applicable.

Our Privacy Policy details how we handle your personal information. A copy of that policy, as amended from time to time can be obtained by visiting the Bluewater website at www.bluewaterfg.com.au

Compensation Arrangements

Bluewater has a Professional Indemnity Insurance Policy in place which satisfies the regulatory requirements for compensations arrangements under section 912B of the *Corporations Act 2001 (Cth)*.

Subject to the terms and conditions, the Policy provides cover for civil liability resulting from third party claims concerning the professional services provided by Bluewater, its employees and representatives.

The insurance arrangement continues to provide coverage for past employees and representatives in respect of professional services performed while engaged by Bluewater.

How we handle complaints

We are committed to providing you with quality advice. If you are unhappy with our services, we would like you to tell us about it and let us know how you think we can fix it.

If you have a complaint about the service provided to you, you should:

- Contact your adviser
- Contact us at our office on 1300 799 101

Alternatively, if you prefer to submit a written complaint, please do so to:

The Complaints Officer

GPO Box 4523

Sydney NSW 2000

Email: info@bluewaterfinancial.com.au

We will assess your complaint and advise you of the outcome, either by telephone or in writing.

If any issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides and independent financial services complaint resolutions that is free to consumers.

You may lodge a complaint with AFCA if:

- Your complaint relates to a Bluewater service; and
- You are not satisfied with our response after 45 days.

Bluewater is a member of AFCA. You can contact AFCA via the following, quoting membership number 28547:

Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Tel: 1800 931 678 (free call)

Email: info@afca.org.au

Website: www.afca.org.au

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PART TWO

Your financial adviser

Your financial adviser is Don Brown.

In this part of the FSG, the terms 'I', 'me', 'we' and 'our' refer to Don Brown. The term "Representatives" refers generally to Bluewater financial adviser's Authorised Representatives.

My Authorised Representative number is 276013.

What qualifications and professional memberships does your financial adviser have?

Qualifications

- Diploma of Financial Services (Financial Planning)
- Tier Two General Insurance Compliance General and Personal Advice for Brokers 336208.

Professional Memberships

- Association of Independently Owned Financial Professionals (AIOFP)
- Australian and New Zealand Institute of Insurance and Finance. (ANZIIF).

My Associations and Relationships

I am the Managing Director and Principal Adviser of Brown Financial Services Group Pty Ltd.

Don has been a Financial Planner for over 30 years and has built a good relationship with his clients Australia wide, he is a Risk Insurance specialist and has helped many Individuals and Businesses with their Life Insurance needs. Because of technology Don has the benefits of the electronic media and communications systems that are available and can offer his services to anyone anywhere within Australia. With a large diverse client base Don offers an anytime service type approach to his clients and is available to them either by email or phone most days. With a large diverse amount of Insurance companies to choose from Don is sure that he can be extremely competitive and maintain the best premiums for his new clients and existing ones also.

What areas can I advise you on?

I am authorised by Bluewater to provide you advice or services in the following areas:

- Deposit and Payment products
- Government debentures, stocks or bonds
- Life investment and life risk products
- Managed investment schemes including investor directed portfolio services
- Retirement savings account products
- Securities (e.g. shares)
- Superannuation
- Margin Lending

How you can give me instructions

You may provide instructions to me by using any of the contact details provided in the 'My contact details' section.

Fees and Charges

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to Bluewater.

"Bluewater receives a flat weekly licensing fee in exchange for providing authorisation for me to operate under their Australian Financial Services License 411846. After the deduction of the licensing fee, I receive 100% of the fees disclosed for the advice provided. The advisory fees received pay for normal commercial expenses inclusive of licensing, office accommodation, telephones, car, etc"

Financial advisers fee structure

As part of detailed financial planning, there are costs to you at various stages of the process. Before making any recommendations, I will discuss and agree the fees with you. Advice fees are inclusive of GST and payable by you at the following stages:

1. Advice preparation or establishment fees

The advice preparation fee or establishment fee will depend upon the complexity of the advice being provided. The minimum fee charged is \$550. The maximum fee may be up to 5.5% of the value of your assets.

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2. Ongoing fee for advice:

If you elect to pay a fee for the ongoing review of your financial planning strategy, the fee is based upon the complexity of ongoing advice and the services provided. The minimum fee charged is \$550 p.a. The maximum fee may be up to 1.1% of your assets under management.

3. Adhoc advice:

Where you do not wish to participate in an ongoing service fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of \$330 may apply.

Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements at the time of receiving any recommendation.

What other benefits do I receive?

In addition to the remuneration detailed in this FSG, I may receive other benefits and entitlements as detailed below:

- From time to time, we may accept alternative forms of remuneration from product providers or other parties (up to a value of \$100), such as support connected with our professional development (e.g. training sponsorship to attend conferences). We maintain a register detailing any benefit that we receive.

What will I be paid when making a referral?

I may receive a payment for making a referral to an external specialist such as an accountant, mortgage broker or solicitor. Any amount payable will be disclosed in the SoA provided to you. This will be paid by the external specialist and will be at no additional cost to you.

If you have been referred to me by an external party and you accept the services I provide, I may make a payment to the external party for that referral. Any amount payable will be disclosed in the SoA provided to you. This will be paid by me to the external party and will be no additional cost to you.

My contact details

Don Brown

Phone: 02 69536048

Mobile: 0417361690

Email: don@brownfinancial.com.au

Website: www.brownfinancial.com.au