



Giles Wade Private Wealth
*A guide to our relationship
with you and others*

Financial Services Guide

The financial services referred to in this guide are offered by:

Giles Wade Private Wealth Pty Ltd

ABN 20 109 981 515

AFSL No.412146

Level 2

90 William Street

MELBOURNE VIC 3000

Phone Number (03) 9670 6070

Email info@gileswade.com

Web www.gileswade.com

1. About this Financial Services Guide

a) This Financial Services Guide is important please make sure you read and understand it

This Financial Services Guide will help you decide if you want to use our financial services. It contains information on who we are and:-

- our services and the process we follow to give you quality financial planning advice
- where to get details on our privacy policy
- what to do if you're unhappy with the services you get from us
- how we are paid
- our relationships that may influence the advice we give you.

b) Other documents you may receive

If we provide you with personal advice, it will normally be documented in a **Statement of Advice (SOA)**, which sets out our advice, the basis of that advice and details about the fees, costs and other benefits payable as a result of the advice given. If we give you additional advice, we will also give you a copy of that advice in writing. If your personal circumstances or the basis of the previous recommendations are not significantly different, a SOA may not be required. We will keep a record of any verbal advice we provide you. You can ask for a copy of our advice at any time using our contact details in this guide.

On an ongoing basis, a Record of Advice (ROA) will be provided instead of an SOA if there have been no significant changes in your personal circumstances or the basis of the advice has not significantly changed since your last SOA was provided. You have the right to request a copy of your ROA at any time.

If we recommend a financial product or arrange for you to apply for a financial product, we will also provide you with a **product disclosure statement**, which provides you with important information about the product, such as its features and risks, to help you decide whether or not to purchase that product.

2. Who we are and what services we provide

a) Who is responsible for the financial services provided?

Giles Wade Private Wealth is responsible for the delivery of this Financial Services Guide including the Adviser Profiles and for the services provided. Giles Wade Private Wealth operates under Australian Financial Services Licence No 412146.

Giles Wade Private Wealth's principal place of business is:-

Level 2
90 William Street
MELBOURNE VIC 3000

Phone (03) 9670 6070
Email info@gileswade.com

b) Our Financial Advisers

Please refer to the attached Adviser Profiles.

c) What financial services are available to me?

Giles Wade Private Wealth offers the following services:-

- superannuation and retirement strategies;
- wealth creation and accumulation strategies;
- structuring of companies, trusts and self managed super funds;
- asset management;
- investment strategies (including asset allocation);
- portfolio management and reporting;
- budgeting and cash flow strategies;
- estate planning;
- life insurance planning; and
- accounting and taxation services.

We only recommend an investment or investment structure to you after considering its suitability for your individual investment objectives, financial situation and needs.

The current authorisations as contained in our Australian Financial Services Licence allow us to advise and deal on the following financial products and services:-

- interests in managed investments schemes (including investor directed portfolio services);
- deposit and payment products (basic and non-basic)
- debentures, stocks or bonds issued or proposed to be issued by a government;
- securities, such as listed and unlisted ordinary shares, preference shares and commercial debentures;
- superannuation;
- life products (including investment life products and life risk insurance products); and
- retirement savings account products.

d) Understanding our advice process

We follow a quality advice process in the delivery of service to you, which involves:-

Meeting with you for an initial consultation. During this meeting we will find out your goals and objectives, expectations and provide you with details of the services we are authorised to provide. We will also explain how our fees are structured.

Collecting all the information needed from you. We call this 'fact-finding'. Before giving you any advice we need to understand your personal circumstances. Fact-finding requires us to ask questions about you, including, if relevant, helping you to determine your attitude towards investment risk.

Helping you to identify your goals and current financial position, including any issues or constraints, which may affect the advice we give you.

Considering strategies and related issues such as taxation, social security and estate planning. We will develop and present you with written recommendations.

Discussing our recommendations with you, making any changes you require and obtaining your agreement to go ahead with those recommendations.

Taking the necessary steps to implement our recommendations.

Offering to help you review your objectives, financial situation and needs on a suitable basis.

e) What information should I provide to receive personalised service?

You need to provide us with details of your personal objectives, your current financial situation and any other relevant information so that we can offer you the most appropriate advice possible. This information will be set out in your Statement of Advice (SOA).

As our advice is based on our understanding of your personal objectives, your current financial situation and any relevant information, you should inform us of any changes to this information as soon as possible as it may affect our advice.

You have the right to withhold private information, but this may compromise the effectiveness of the advice you receive and it may not be appropriate to your needs, objectives and financial situation.

You should read the warnings (where applicable) contained in the SOA carefully before making any decision relating to any financial products.

As a financial service provider, we have an obligation under the Anti Money Laundering Counter Terrorism Finance Act to verify your identity and the source of any funds. This means we will ask you to present identification documents such as passport and drivers licence. We will also retain copies of this information. We assure you that this information will be held securely.

f) 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, you should ask us and we will make arrangements for you to do so. Please refer to Giles Wade's Privacy Policy.

g) Where can I access more information about the Privacy Policy?

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information.

Our Privacy Policy sets out in detail our policies on the management of your personal information. You can obtain a copy of this brochure, free of charge, from your adviser or on our website - www.gileswade.com.

h) How do I give instructions to my adviser?

We will not act without your prior approval. Instructions will generally be provided in writing unless you consent to other methods (such as electronic mail).

i) What should I know about the risks of the investments, investment strategies and services you recommend to me?

We will explain the risks of financial products and strategies which we recommend to you, and outline these in the SOA. If you require more clarification on risks, please do not hesitate to ask your adviser to provide you with a further explanation or additional information.

j) 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. We will provide this information to you when we make specific recommendations.

k) 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.

3. How we are paid and any other benefits that we may receive

a) How are any commissions, fees or other benefits calculated for providing the financial services?

Our charges vary depending on the services provided. The factors taken into account are the complexity of the work, the time involved, the resources required and the level of attention you require.

We charge fees on a quoted basis. Fees will be fully disclosed in the Terms of Engagement and SOA.

Generally the payment we receive will depend on the type of services you require.

- We charge a fee for developing your initial Statement of Advice (SOA) based on estimate of work invoiced. The fee depends on the complexity of your situation and will be agreed prior to the preparation of the SOA. We invoice you for the SOA when finalised.
- If you choose to engage Giles Wade Private Wealth to provide ongoing strategic and investment advice we will charge a fee. This will take the form of a pre-agreed annual fee which is payable in monthly instalments (in arrears) as we do not accept asset based remuneration (i.e. a percentage of assets managed). Considerations in setting the fee include the following:-
 - The level of services agreed upon;
 - The number of entities for which advice is required;
 - The amount of assets which are managed;
 - The level of reporting required; and,
 - The expected amount of time required to deliver these services.

- We may receive ongoing payments from financial product issuers. Details of the payment received are contained in the PDS for most financial products and fully disclosed to you in the Statement of Advice (SOA). A copy of the PDS will be available from your adviser.
- As an alternative to the above, we may be paid commission by the financial product issuer at the time you invest or contract, and during the life of your investment or contract. Any payment will be fully disclosed to you and in most cases will be rebated. Any commissions which are not rebated will be quarantined from other business funds and directed to charitable causes.
- In the situation where another service provider is recommended, you may incur additional fees by that service provider which would be directly payable by you. Your adviser will explain the fees to you in more detail. Full details of the fees and charges will also be provided in the Terms of Engagement and SOA.

b) How will my adviser be paid for the services provided?

There are a range of different remuneration structures in place for our advisers. Your adviser may be paid an annual contract fee, plus a discretionary bonus; or by meeting certain performance benchmarks; or an annual salary, plus a discretionary bonus; or any combination of the above.

We will tell you in more detail in your SOA how your adviser will be paid.

c) Are there any other benefits direct or indirect that my adviser or the Licensee receives?

From time to time, various fund managers, stock-broking houses, legal firms and other business relationships have the opportunity to provide support for training programs, client events and seminars conducted by Giles Wade Private Wealth only for the ongoing development of our advisers and client relationships.

This support is at no additional cost to you and does not influence any business or investment decisions taken by Giles Wade Private Wealth. However, any significant indirect benefits will be fully disclosed to you. We also maintain a register for alternative remuneration that may be paid which records the names of the providers and the recipients. Please contact our office to obtain a copy (free of charge).

4. Complaints and resolution

a) What should I do if I have a complaint?

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 complaints about the service provided to you, you should take the following steps.

1. Contact us and tell us about your complaint.
2. If your complaint is not satisfactorily resolved within 45 days, please contact Giles Wade Private Wealth or put your complaint in writing and send it to us at Level 2, 90 William Street, MELBOURNE VIC 3000.

We will try and resolve your complaint quickly and fairly. If we cannot reach a satisfactory resolution, you can raise your concerns with Financial Ombudsman Service, contact number 1300 708 808.

Giles Wade Private Wealth is a member of this complaints resolution service. The Australian Securities & Investments Commission also has a freecall infoline on 1300 300 630 which you may use to make a complaint or obtain information about your rights.

b) Compensation arrangements

Giles Wade Private Wealth is covered by professional indemnity insurance which it believes meets the requirements under the Corporations Act for compensation arrangements.

The insurance is subject to terms and exclusions. However the insurance covers claims arising from the actions of former employees or representatives of Giles Wade Private Wealth, even where subsequent to these actions they have ceased to be employed by or act for Giles Wade Private Wealth.

5. Our Relationships

a) Banque Bonhote

Giles Wade Private Wealth has a relationship with the Swiss boutique bank, Bonhote. Bonhote is a minority shareholder of the business. Although Giles Wade may recommend Bonhote's investment products, we are under no obligation to do so.

Adviser Profile

Andrew Coloretti - Investment Director

Academic and Professional Qualifications

- Bachelor of Business (Banking & Finance) Monash University
- Post-Graduate Diploma in Accounting Monash University
- Diploma of Financial Planning (DFP)

Memberships and Committees

- Australian Institute of Company Directors (MAICD)
- State Library of Victoria Board - Finance Committee
- State Library of Victoria Foundation - Executive Committee

Andrew is a Director of Giles Wade Private Wealth, and oversees the asset management function of the business. He is also a member of the Giles Wade Private Wealth Investment Committee, and provides direct investment advice to Giles Wade Private Wealth clients.

He has previously held senior positions including Director for ANZ Private Bank, Head of Wealth Management for CFG Limited (boutique Investment Bank); Managing Director of Pyxus Advisors (a fully owned subsidiary of CFG); CEO of Boston Capital Group (Australia / Singapore); and Head of Wealth Management for HSBC Bank Australia Ltd.

Andrew has recently lectured at RMIT University - on Corporate Governance and previously with the Australian Stock Exchange ("ASX") and several other institutions and community groups (in the areas of investment and finance).

Andrew is a Member of the Finance / Investment Committee for the State Library of Victoria Board and State Library of Victoria Foundation executive working on strategy, finance, membership and philanthropic initiatives / projects.

Adviser Profile

Liza Janakievski – Financial Adviser

Academic and Professional Qualifications

- Bachelor of Business (Accounting) Victoria University
- Master of Business (Accounting) Victoria University
- Grad Dip Financial Planning
- Registered Tax Agent

Membership

- Member of CPA Australia (CPA)
- Taxation Institute of Australia

Liza commenced her career as a tax accountant at Melbourne Water before moving to National Australia Bank as Manager – Financial Accounting. Since 2002, Liza has worked for boutique financial advisory firms specialising in tax, strategic and investment advice.

She has significant experience in providing advice to high income earning professionals.

Adviser Profile

Zeb Ashton - Financial Adviser

Academic and Professional Qualifications

- Diploma of Financial Planning (DFP)
- Bachelor of Arts (Politics/Economic History) Australian National University

Skills/experience

- Strategic advice
- Estate planning & risk
- Portfolio management

Zeb commenced with Giles Wade Private Wealth having worked for boutique financial advisory firms since December 2005. He has strong experience in the delivery of service to high net worth clients, and specialises in Strategic Advice.

Adviser Profile

Mitch Belichovski - Investment Officer

Academic and Professional Qualifications

- Diploma of Financial Planning (DFP)
- Bachelor of Business (Entrepreneurship) RMIT

Skills/experience

- Investment administration/operations
- Portfolio implementation
- Financial advice implementation

Mitch commenced working in boutique financial advisory firms in 2008. He has strong administrative skills and industry knowledge, with a focus on portfolio management and implementation.