

Financial Services Guide (FSG)

A GUIDE TO THE SERVICES WE PROVIDE AND HOW WE WORK WITH YOU
TO ACHIEVE YOUR GOALS

V 1.2 29 April 2020

ANTHONY ROE | STUART ROE | THOMAS CURTIS | TIM LINDSAY

ROE'S FINANCIAL SERVICES PTY LTD

ABN/ACN: 77 007 855 923

U11/780 SOUTH ROAD
GLANDORE SA 5037

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BUSINESS PROFILE

FINANCIAL SERVICES
GUIDE:

1.2

ISSUE DATE

29 April 2020

IMPORTANT

BEFORE WE PROVIDE YOU WITH FINANCIAL ADVICE, YOU SHOULD READ THIS FINANCIAL SERVICES GUIDE (FSG) IT CONTAINS THE FOLLOWING IMPORTANT INFORMATION TO HELP YOU DECIDE WHETHER TO USE OUR SERVICES:

- Who we are;
- Initial and ongoing advice we provide;
- How we are paid;
- Who to contact if you have a complaint.

This profile is part of the Financial Services Guide and is only complete when the Adviser profile is attached.

ABOUT OUR
PRACTICE

Roe's Financial Services Pty Ltd, Corporate Authorised Representative (CAR), number (235 465), trading as Roe Financial, is authorised to provide financial services on behalf of Advice Evolution Pty Ltd.

AT ROE FINANCIAL, CLIENTS COME FIRST

We take the time to understand our clients' expectations and work hard to deliver effective outcomes, ensuring every service we offer is of the highest standard. We are there for clients in times of uncertainty, providing personalised guidance and support.

THE ROE FINANCIAL VISION

To provide our clients with sound financial advice and expectational service to enable them to achieve their goals and live the life they desire.

CONTACT DETAILS

ROE FINANCIAL

UNIT 11 / 780 SOUTH ROAD, GLANDORE SA 5037

PO BOX 470, EDWARDSTOWN SA 5039

PHONE: 08 7226 2119

FAX: 08 8121 8502

EMAIL: ROEFS@ROEFINANCIAL.COM.AU

WEB: WWW.ROEFINANCIAL.COM.AU

ABOUT OUR
TEAM

We have a dedicated team of Advisers, paraplanners and support staff to help deliver quality financial planning services to you.

Attached to this document is a profile for each Adviser in our practice. The Adviser profile provides information about your Adviser - their contact details, qualifications, experience and any memberships they may hold. It also outlines the strategies and products your Adviser can provide advice on and fees charged.

WHY YOU SHOULD
CHOOSE ROE FINANCIAL

WE AIM TO PROVIDE PERSONALISED AND RESPONSIBLE ADVICE SUITED TO YOUR OBJECTIVES AND BELIEVE THAT SOUND ADVICE AND PLANNING IS THE KEY TO IMPROVING YOUR FINANCIAL POSITION.

We undertake continuous professional development and attend training programs so we are up to date with legislative changes to superannuation, investment, social security (including aged care) and tax environments.

We have access to technical, risk and investment research professionals who provide us with additional analysis on strategies and products that become available as a result of these changes.

Our Financial Advisers will help you determine your goals and weigh up different investment strategies to achieve them.

Most importantly, we turn your thoughts into action. There are no secret formulas for achieving financial security. We work with you to get the basics right and ensure you have a plan to achieve your goals over time.

ADVICE WE CAN
PROVIDE

Advice Evolution Pty Ltd maintains a broad approved list, containing investment and insurance products that have been researched by a number of external research houses as well as our in-house research team.

A copy of the approved product list can be given to you if requested. Please refer to your Adviser's profile for a list of strategies and products they can recommend.

TRANSACTION
SERVICES

If you do not require advice from us, but you would like us to help you complete a particular transaction, we can also arrange for you to apply to the kinds of products referred to in your Adviser's profile. In these cases, we can take your instructions and arrange for the transaction to be completed without providing you with personal advice.

It is important to understand that in these circumstances we will generally ask you to confirm your instructions in writing and to sign a letter that acknowledges you have declined our offer of advice as well as understand the risks of a transaction service. You will be provided with a copy of the letter for your own records.

You can also contact us directly with any instructions relating to your existing financial products. We will accept instructions from our existing clients via telephone, mail or email.

DOCUMENTS YOU
MAY RECEIVE

Our initial advice will be provided to you in a financial plan, known as a Statement of Advice (SOA). The financial plan contains a summary of your goals and the strategies and financial products we will recommend to achieve your goals. It also provides you with detailed information about the fees, costs and other benefits we will receive as a result of the advice we have provided.

We will keep a record of any further advice we provide you for seven years. You may request a copy by contacting our office.

You will also receive a Product Disclosure Statement (PDS) if we have recommended you invest in or purchase a financial product. The PDS contains key features of the recommended product, significant benefits, risks and the fees you pay the product provider to professionally manage your investment or insurance.

You should read any warnings contained in your financial plan, the PDS or IDPS guides carefully before making any decision relating to a financial strategy or product.

You can contact your Adviser directly with any instructions relating to your financial products.

EVERYONE HAS DIFFERENT CIRCUMSTANCES, NEEDS AND GOALS. WE TREAT EVERY CLIENT AS AN INDIVIDUAL, BUT FOLLOW A DEFINED FINANCIAL PLANNING PROCESS, TO MAKE SURE YOU KNOW WHAT TO EXPECT FROM US.



IDENTIFYING WHERE YOU WANT TO BE

We help you identify your financial and lifestyle goals and explain the services we offer to help you achieve them. The type of advice you need could depend on your life stage, the amount of money you want to invest and the complexity of your affairs.

We will help you to identify the range of issues that need to be addressed to meet your goals. You can then decide whether you want our advice to meet a single need or a broad range of issues.

CONSIDERING OPPORTUNITIES AND RISKS

Good personal advice starts with having an understanding of your current situation. We take a close look at your current financial situation – assets, debts, income, expenses and insurance, and explore the options you could use to reach your goals.

BRIDGING THE GAP

Based on the research we have conducted, we will recommend a strategy to bridge the gap between where you are now and where you want to be.

BRINGING YOUR PLAN TO LIFE

We work closely with you to implement your financial plan. We help you to complete any necessary paperwork and are available to attend meetings with your accountant, solicitor and general insurer so that your strategy is implemented efficiently.

STAYING ON TRACK WITH REGULAR ONGOING ADVICE

Time goes on and circumstances and needs change. The final step in our advice process ensures your financial plan remains on track, by providing you with regular ongoing advice.

We design an ongoing service program to ensure your plan remains up to date as your life changes and so you can obtain the benefits of ongoing reliable advice.

Sometimes, life takes us in unplanned directions. When you need a little extra help on top of our initial or ongoing advice, just ask us to provide you with some additional advice. We are there to help you – whatever the occasion.

ADVICE FEES

The fees charged for our advice services may be based on a combination of:

- A set dollar amount; or
- A percentage of the funds that you invest.

Our advice fees may include charges for the following advice services:

INITIAL CONSULTATION FEE - You may be charged up to \$330 per hour (including GST), for an initial consultation if applicable.

INITIAL ADVICE - The initial advice fee covers the cost of researching and preparing your financial plan and is based on a set dollar amount.

Before providing you with initial advice we will prepare a Terms of Engagement (TOE) agreement. The TOE sets out what our initial advice will cover and how much it will cost you.

In addition, the initial advice fee will be disclosed in your SOA.

ADVICE IMPLEMENTATION – The advice implementation fee (if applicable) covers the administrative time spent implementing the recommended strategies and products and is based on a set dollar amount.

The advice implementation fee will be disclosed in your Initial TOE or your SOA.

ONGOING ADVICE – The fee for our Ongoing Service Program is calculated as either a set dollar amount or a percentage of your investment.

This fee can be up to 1.1% per annum of your total portfolio balance, however a minimum annual service fee of \$1,500 pa will apply. The amount you pay depends on the level of ongoing service provided.

The Ongoing Service fee covers the cost to review the strategies and the products recommended in your SOA. An ongoing review helps you take advantage of opportunities as they become available.

Ongoing Service fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or fixed percentage each year. We will advise you if this fee will increase as a result of CPI.

Before providing you with ongoing advice your Adviser will prepare an Ongoing Service Agreement. This agreement will set out what our ongoing advice will cover, how much it will cost and your payment method.

In addition, the Ongoing Service fee will be disclosed in your SOA.

AD HOC SERVICES – You may be charged up to \$330 per hour (including GST), for ad hoc services outside those disclosed in your SOA.

ADDITIONAL ADVICE – For all other advice, an additional advice fee may be charged based on a set dollar amount. Any additional advice fee will be disclosed in your SOA.

COMMISSION (if applicable) - With this method of payment Advice Evolution Pty Ltd will receive commission directly from the product provider and is based on a percentage of the funds invested or insurance premium paid. Commissions are deducted from the investment or premium by the product provider so are not paid directly by you. The following are the two Commissions Categories

Initial commission – One off commission that is paid at the inception of insurance policy.

For an insurance policy, this can be up to 66% of initial premium paid in the first year.

Ongoing commission – This is a part of the product provider's ongoing charges and is paid every year that the investment or insurance policy is retained.

Your advice fees will be calculated at the time we provide you with personal advice. Your SOA will outline the advice fees and any commission inclusive of GST.

PAYMENT METHOD & FREQUENCY

We offer you the following payment terms:

- EFT, direct debit (credit card or savings) and cheque
- Deduction from your investment
- Ongoing advice fees may be deducted as an annual instalment or in monthly or quarterly instalments.
- Ongoing advice fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or percentage each year. The specific amount will be agreed to by you and outlined in our ongoing advice agreement.

OTHER BENEFITS ROE FINANCIAL MAY RECEIVE

Advice Evolution currently uses a number of platforms as part of their Approved Product List. As a result of managing investments on those platforms, Advice Evolution receives Volume Bonus payments. This Volume Bonus entitles Advice Evolution to up to 0.2% of the funds managed under the platform. Please note this payment is made by the platform provider and is not an additional cost to you. Not all of the above platforms pay the rebate as it is subject to volume conditions being met. We currently only receive bonus payments on the Colonial First State retail platform.

Advice Evolution, its Advisers, or any related bodies do not have any relationships or associations with any product issuer that could be expected to influence the provision of financial services.

ABOUT ADVICE EVOLUTION PTY LTD

ADVICE EVOLUTION PTY LTD

ABN 66 137 858 023

AUSTRALIAN FINANCIAL SERVICES LICENCE 342880

SUITE 302, 20 BUNGAN STREET, MONA VALE NSW 2103

WWW.ADVICEEVOLUTION.COM.AU

PRIVACY AND DISCLOSURE

Your privacy is important to us. To learn more about our collection and handling of your personal information and for details on how to access our Privacy Policy, please refer below.

Another Financial Adviser may be appointed to you if your Financial Adviser leaves Advice Evolution or if your Financial Adviser is unable to attend to your needs due to an extended absence from the business. In these circumstances, Advice Evolution will write to you advising of the change. Your personal information will be passed on to the new Financial Adviser.

If you choose to appoint a new Financial Adviser, your new Adviser will be provided access to your policy information. They will be responsible for providing you with ongoing advice relating to those policies and all future advice fees deducted from the policy/(ies) will be paid to your new Adviser.

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the *Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006* to implement client identification processes. We will need you to present identification documents such as passports and driver's licence in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your Financial Adviser and Advice Evolution may have access to this information when providing financial advice or services to you;
- Your Financial Adviser may, in the future, disclose information to other Financial Advisers, brokers and those who are authorised by Advice Evolution to review customers' needs and circumstances from time to time.
- Your information is only disclosed to other parties as are necessary for us to provide our services to you. Other parties may include fund managers, life companies, other Licensees and related parties who provide services to us. In certain situations, some of the parties that we share information with may be located in, or have operations in, other countries. This means that your information might end up stored or accessed in overseas countries, including countries within the European Union, New Zealand, and The Philippines.

When we send your personal information to overseas recipients, we make sure appropriate data handling and security arrangements are in place. In all such cases, we commit to making reasonable enquiries to ensure that these organisations comply with their local privacy legislation where such legislation is comparable to the Australian legislation and to comply with the key components of Australian Privacy legislation in cases where their local legislation is considered inadequate or non-existent. In addition, we will disclose your information where we are required to by law.

- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the Advice Evolution Privacy Policy);
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your Financial Adviser and Advice Evolution will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your Adviser or Licensee holds about you at any time to correct or update it as set out in the Advice Evolution Privacy Policy. The Advice Evolution Privacy Policy also contains information about how to make a complaint about a breach of the *Australian Privacy Principles*. For a copy

of Advice Evolution's Privacy Policy visit www.adviceevolution.com.au or you can contact us.

PROFESSIONAL INDEMNITY INSURANCE

Professional indemnity insurance is maintained by Advice Evolution Pty Ltd and your Adviser to cover advice, actions and recommendations which have been authorised by Advice Evolution Pty Ltd and provided by your Adviser. The insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

WHAT SHOULD YOU DO IF YOU HAVE A COMPLAINT?

If you have any complaints about the services provided to you, you should take the following steps:

- Contact your Financial Adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three days, please contact Advice Evolution Pty Ltd on (02) 9997 6787 or put your complaint in writing and send it to:

Advice Evolution Pty Ltd
Attention: Complaints Case Manager
Advice and Licensing

Suite 302, 20 Bungan Street,

MONA VALE NSW 2103

Advice Evolution Pty Ltd will try to resolve your complaint quickly and fairly.

If your complaint has not been resolved satisfactorily, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA):

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

ADVISER PROFILE

ADVISER PROFILE
VERSION:

1.2

DATE ISSUED

THIS PROFILE IS PART OF THE FINANCIAL SERVICES GUIDE AND IS ONLY COMPLETE WHEN THE BUSINESS PROFILE IS ATTACHED.
29 April 2020

THE FOLLOWING FINANCIAL ADVISERS ARE AUTHORISED REPRESENTATIVES OF
ADVICE EVOLUTION PTY LTD.

ANTHONY ROE ASIC Adviser Identification number: 235880
Email address: anthony@roefinancial.com.au

EDUCATION AND QUALIFICATIONS

Bachelor of Arts (Geography)
Advanced Diploma Accounting
Diploma Financial Services
Diploma of Property Services

MEMBERSHIPS

Association of Financial Planners (AFA)
Tax Practitioners Board (TPB)
Institute of Public Accountants
Real Estate Institute of South Australia

STUART ROE ASIC Adviser Identification number: 277708
Email address: stuart@roefinancial.com.au

EDUCATION AND QUALIFICATIONS

Advanced Diploma Financial Planning (Adv DipFP)
Fellow Chartered Financial Practitioner (FChFP)

MEMBERSHIPS

Association of Financial Planners (AFA)
Tax Practitioners Board (TPB)

TIM LINDSAY ASIC Adviser Identification number: 326588
Email address: tim@roefinancial.com.au

EDUCATION AND QUALIFICATIONS

Diploma of Financial Planning (DipFP)
Certified Financial Planner (CFP)

MEMBERSHIPS

Financial Planning Association of Australia (FPA)
Tax Practitioners Board (TPB)

THOMAS CURTIS ASIC Adviser Identification number: 460763
Email address: tom@roefinancial.com.au

EDUCATION AND QUALIFICATIONS

Bachelor of Commerce (Corporate Finance)
Advanced Diploma Financial Planning (Adv DipFP)

MEMBERSHIPS

Association of Financial Planners (AFA)
Tax Practitioners Board (TPB)

ADVICE YOUR ADVISER
CAN PROVIDE

WE CAN PROVIDE YOU WITH STRATEGIC ADVICE AS WELL AS ARRANGE TYPES OF FINANCIAL PRODUCTS.

In addition, you can choose whether to receive advice about a range of needs all at once, or we can provide advice about only those needs that are most important to you so that your most important goals are achieved first. Further advice can then be provided over time about any other needs or goals as required.

STRATEGIES

- Aged care
- Centrelink planning
- Investment planning
- Superannuation planning
- Pre-retirement planning
- Retirement planning
- Estate planning considerations
- Risk and insurance analysis
- Salary packaging advice
- Gearing strategies
- Cashflow Management
- Debt Management
- Guidance on budgeting and goal setting
- Savings and wealth creation strategies

HOW THE ADVISER IS PAID

Advice Evolution Pty Ltd will retain 2% of the gross revenue received for the recommended financial services and/or products. Advice Evolution Pty Ltd will pay Roe Financial 98% of the gross revenue received.

Anthony Roe and Stuart Roe have equity in Roe Financial and may receive capital and profit related benefits.

APPENDIX: PRIVACY COLLECTION STATEMENT

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the *Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006* to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your Adviser may have access to this information when providing financial advice or services to you;
- Your Adviser may, in the future, disclose information to other Financial Advisers, brokers and those who are authorised to review customers' needs and circumstances from time to time.
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your Adviser in providing financial advice and services to you.
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out.)
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your **Adviser** will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your **Adviser** or Licensee holds about you at any time to correct or update it.

FINANCIAL SERVICES GUIDE RECEIPT

PROTECTING YOUR PRIVACY

- The information you provide me will be kept on file at our business. You are entitled to request reasonable access to any information we hold on file about you.
- Your information is only disclosed to other parties as are necessary for us to provide our services to you. This may include fund managers, life companies, other Licensees and related entities. In addition, we will disclose your information where we are required to by law.
- We will not pass your information to other parties for any purposes other than those for which you have been informed.
- Our communication methods include phone calls, email (may be unsecured), video conferencing, fax and regular mail.

I/WE AUTHORISE ROE FINANCIAL TO:

- Retain and store my/our account numbers and/or Centrelink number for the purpose of providing me with initial and ongoing financial planning advice,
- Retain, store and quote my tax file number information to the Australian Tax Office when necessary and to investment bodies when making investments on my behalf.

FINANCIAL SERVICES GUIDE

- I have received or have been provided with access to a Financial Services Guide

V 1.2 29/04/2020

PERSONAL INFORMATION

- Depending on the product or service concerned, your personal information may be disclosed to service providers and specialist Advisers who have been contracted to provide Advice Evolution Pty Ltd with administrative, financial, insurance, research or other services.

Name	Signature	/ /
Name	Signature	/ /