

# Financial Services Guide

Suetonius Wealth Management

Version 1

18<sup>th</sup> June 2014

This Financial Services Guide  
is intended to provide you with important information  
prior to us providing you with a financial service

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

**Peter Surtenich**

ASIC Representative Number: 284689

**Suetonius Wealth Management**

ABN: 23 149 508 065

129 Harrington Street, The Rocks NSW 2000

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Providing Financial Services as an Authorised Representative of

**Suetonius Wealth Management**

AFSL: 452772

## Financial Services Guide

This guide contains information about:

- Suetonius Wealth Management Pty Ltd
- Your financial adviser
- The financial planning services and products your financial adviser can provide
- How Suetonius Wealth Management, your financial adviser and other related parties are paid for the financial planning services provided to you
- Any associations or relationships that could create potential conflicts of interest
- Details of who to contact should you have a complaint

Please retain this document for your reference and any future dealings with Suetonius Wealth Management.

## Who is Suetonius Wealth Management?

Suetonius Wealth Management an Australian financial planning organisation based in the Sydney CBD and has been operating since 2011. Suetonius Wealth Management holds an Australian Financial Services Licence (AFSL) for providing personal financial services advice and can offer a range of financial services that are listed within this Financial Services Guide.

All of Suetonius Wealth Management's authorised Advisers are experienced practitioners qualified to tailor financial plans and strategies to their retail client's individual needs. All Advisers meet industry training and continuing education standards and must abide by a strict code of ethics and rules of conduct.

Suetonius Wealth Management has approved the distribution of this Financial Services Guide.

## Who is Peter Surtenich?

Your financial adviser, **Peter Surtenich** is an authorised representative of Suetonius Wealth Management and was licensed with Suetonius Wealth Management on the 13<sup>th</sup> April 2011.

Peter has been granted an Australian Securities and Investments Commission (ASIC) number of **284689** and is able to offer a range of financial services that are listed within this Financial Services Guide.

## Contact details

129 Harrington Street, The Rocks NSW 2000  
p: 02 8065 1113  
e: info@suetonius.com.au

## Education and qualifications

- Diploma of Financial Services (Financial Planning)
- RG146 compliant

## Experience

Peter has over 10 years experience in the financial services industry providing advice based solutions to clients.

## What kinds of financial services and products are available?

We can offer a range of insurance, investment, superannuation and retirement strategies and products and platforms.

Suetonius Wealth Management maintains an approved product list, containing financial products that have been researched by an external independent research house. A copy of the approved product list can be supplied to you upon request.

## What advice can Suetonius Wealth Management offer (Authorisations)?

Suetonius Wealth Management Advisers can provide you with advice on the following:

## Strategies

- Financial planning
- Tax structures appropriate to your investments
- Tax planning (in consultation with your tax advisers)
- Estate planning
- Business succession planning
- Insurance and risk management
- Pre and post retirement planning
- Social security advice
- Investments
- Self managed superannuation funds
- Wealth accumulation
- Superannuation and rollover advice
- Direct share investment advice
- Asset allocation and management advice
- Ongoing advice and review services

## Products

- Basic deposit and non basic deposit products
- Structured, listed and unlisted investments
- Risk insurance
- Investment life insurance products
- Superannuation and pensions
- Managed investments and securities
- Government stocks and bonds
- Retirement savings accounts
- Standard Margin lending facilities
- Derivatives

Specifically, Suetonius Wealth Management does NOT provide advice on Mortgage Broking, General Insurance, Legal Document Drafting, Taxation, Real Estate and Business Coaching.

## What initial services are provided?

- Discovery of your financial goals and objectives.
- Discovery and analysis of your existing personal and financial situation.
- Investigation and consideration of possible financial planning strategies and products that will assist you to meet your goals and objectives.
- Presentation of a written recommendation, referred to as a Statement of Advice (SoA).
- Implementation of your strategy.

## What ongoing services are provided?

- Revision of your personal and financial situation at suitable intervals.
- Discussion of whether our recommendations remain appropriate should your personal circumstances or the legislative environment change.
- Implementation of any recommendations made as part of our ongoing service to you.
- These services will be agreed with you as per your specific requirements.

## What do these services cost?

All fees and commissions are payable to Suetonius Wealth Management.

Prior to the commencement of any of the above services, a service agreement will be provided which will outline the services you have requested and the payment method agreed upon. The available payment options are outlined below and may be paid with your own funds or deducted from your investment or superannuation fund.

## How will you pay for the services provided?

The payment options for the provision of financial services by Peter are as follows:

- Fee for service
- Implementation fees
- Transaction fees
- Ongoing service fees
- Or a combination of the above depending on what best suits you

Our initial discovery interview with you is an obligation and cost free service.

The cost for preparing your SoA will be based on the complexity of the advice and the time required in preparing the advice. If you proceed with the recommendations provided in the SoA and implement the advice provided, an implementation fee may be charged. These fees will be detailed in the SoA and Peter will confirm them at the time of presenting the advice.

If you utilise an investment product, superannuation or insurance product, brokerage may be paid to Suetonius Wealth Management from the placement of these products with the respective product providers. These brokerages are normally

calculated as a percentage of the total funds invested and may be deducted from the funds you invest.

Suetonius Wealth Management may receive commission, fees or other benefits from Fund Managers and Life Companies in relation to providing financial services to you. For investments this is calculated at various percentage rates ranging from 0% to 15% in the case of initial commissions and 0% to 5% in the case of trailing commissions. For insurance this is calculated at various percentages ranging from 0% to 130% in the case of initial commissions and 0% to 38.5% p.a. in the case of trailing commissions. You will be informed of any potential benefits payable prior to accepting any advice.

For the provision of ongoing review and management services, Peter may charge an adviser service fee based on the complexity of your situation and your specific requirements. This fee may be calculated by either a percentage of assets under management or a dollar amount as agreed with your adviser. This fee may be invoiced, direct debited or paid by your investment/superannuation portfolio.

All application fees, adviser service fees, brokerages, rebates and any potential costs to you will also be detailed in the SoA. Peter will be able to confirm these details at the time of presenting the advice.

## How is Suetonius Wealth Management paid?

Peter Surtenich may pay a fixed fee for services provided by Suetonius Wealth Management or alternatively this fee may be a split of revenue. Suetonius Wealth Management may retain 5% to 15% of the gross revenue received for the recommended financial services and products. Suetonius Wealth Management may pay Peter Surtenich 85% to 95% of the gross revenue received.

Suetonius Wealth Management and Peter Surtenich may receive rebates, bonuses and other benefits.

All payments will be disclosed in the SoA and/or on request.

## Other benefits

Suetonius Wealth Management may receive sponsorship of up to \$50,000.00 from Fund Managers or Life Companies. This money is paid out of the Fund Managers and/or Life Companies own resources. Sponsorship is paid to Suetonius Wealth Management to further educate advisers and enable Professional Development of advisers.

Suetonius Wealth Management may receive additional override commissions of up to 0.5% from Fund Managers and up to 10% from Life Companies. These overrides and/or rebates are paid out of Fund Managers or Life Companies own resources. These overrides can arise from volume based incentives and/or recognition of support for Fund Managers or Insurance Companies.

Suetonius Wealth Management may receive up to 6% marketing commission from Fund Managers based on the amount of business placed with that Fund Manager.

Suetonius Wealth Management may receive a combination of any or all of the above when making a recommendation to you.

You may be referred to an external service provider to assist you in specialist areas. Suetonius Wealth Management may receive a referral fee or commission for introducing you to the service provider.

All payments/benefits will be disclosed in the SoA and/or on request.

## Do any relationships or associations exist which may influence the recommended advice?

Your Financial Adviser can provide advice on products from a wide range of financial product providers.

Suetonius Pty Ltd has no interests or associations with product providers. All fees and income are disclosed in the SOo.

## Referral Arrangements

Suetonius Wealth Management and Peter Surtenich do not have any referral relationships nor do they receive any referral fees.

## What information will you need to provide to receive personalised advice?

Your Financial Adviser will complete a personal questionnaire (Fact Find Document) with you, where you will record your personal objectives, lifestyle goals, details of your current financial situation and any other relevant information will be stated. The information obtained will be assessed by your Financial Adviser to assist them in providing appropriate advice.

You have the right to withhold personal information, but this may compromise the effectiveness and the appropriateness of the advice you receive.

You should read any warnings contained in the SoA carefully before making any decision relating to any advice provided.

## What should you know about any risks of the financial products or strategies recommended?

We will explain to you any significant risks of financial products and strategies that we recommend to you in the SoA. If a financial product is included in the recommendations, product specific risks will be disclosed in the relevant Product Disclosure Statement. If you require further clarification of the products and strategies we are more than happy to clarify these for you.

## What information is maintained in your file and can you access this information?

Your Financial Adviser will maintain a record of your personal information including details of your objectives and financial situation. Your Financial Adviser will also maintain a record of any recommendations made to you, implementation documentation, working papers, file notes and any other documents relevant to your circumstances.

If you wish to examine your file, please ask your Financial Adviser and they will make arrangements for you to do so.

## How can you give instructions to your financial adviser about your financial products?

You can contact your financial adviser directly with any instructions relating to your financial products. These instructions should always be given in writing.

## What do we expect from you?

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

## What other documents might you receive?

You may also receive the following documents, designed to help you make an informed decision on any financial strategy or recommended product.

### Statement of Advice (SoA)

All personal advice provided to you will be outlined in a SoA. The SoA will contain personal advice, the basis on which it is given, details of any fees and commissions and information on relevant associations. The SoA is used for all advice considered to be significant. A record of advice (RoA) is used when the subsequent advice (not initial) is considered to be not significant.

### Product Disclosure Statement (PDS)

You will receive a PDS if your Financial Adviser has provided advice on a particular product. A PDS will contain the key features of the financial product, significant risks and benefits, and fees associated with the financial product.

## Suetonius Wealth Management's privacy statement

We are required pursuant to the Corporations Act and certain regulations issued by the Australian Securities and Investments Commission to collect information about you for the purpose of providing you with the following services:

- Preparation of your Statement of Advice
- The provision of financial planning and risk insurance advice to you
- Making financial product recommendations
- Reviewing your investments and insurances
- Other activities as directed by you

We will from time to time disclose information about you to authorised representatives of Suetonius Wealth Management and to other professionals, insurance providers, superannuation trustees and product issuers in connection with the purposes detailed above.

In the event we consider it necessary to use or disclose information about you for purposes other than those detailed above or related purposes, we will seek your consent.

You are entitled to obtain access to the information which we hold about you and Suetonius Wealth Management's Full Privacy Statement by contacting the Privacy Officer on 02 8065 1113 or by writing to the Privacy Officer at PO Box R808 Royal Exchange NSW 1225.

## What should you do if you have a complaint?

If you have any complaints about the services and advice provided to you, or personal information held, you should take the following steps:

1. Contact your financial adviser and tell them about your complaint.
2. If your complaint is not satisfactorily resolved within 3 days with your advisor, please put your complaint in writing and send it to:

Suetonius Wealth Management  
Complaints Resolution  
PO Box R808 Royal Exchange NSW 1225  
or email [info@Suetonius.com.au](mailto:info@Suetonius.com.au)

Suetonius Wealth Management will try to resolve your complaint quickly and fairly.

3. If your complaint has not been resolved by Suetonius Wealth Management, you may escalate your complaint to the Credit Ombudsman Service Limited (COSL).

Credit Ombudsman Service Limited.  
Po Box A252 Sydney South NSW 1235  
p: 02 9273 8455  
e: [members@cosl.com.au](mailto:members@cosl.com.au)  
w: [www.cosl.com.au](http://www.cosl.com.au)

The Australian Securities and Investments Commission (ASIC) may be contacted on 1300 300 630 to find out which body may be best to assist you in settling your complaint.

## Complying Compensation Arrangements

Suetonius Wealth Management confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended) and ASIC Regulatory Guide (RG) 126. In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for Suetonius Wealth Management and our authorised representatives and employees in respect of our Authorisations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any authorised representative and employee who has ceased work with Suetonius Wealth Management for work done whilst engaged with us.

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# Financial Services Guide

Version 1

18<sup>th</sup> June 2014

## Confirmation of Receipt

Detach copy for file

I/We acknowledge receipt of the Financial Services Guide, Version 1 issued 18 June 2014, and Adviser Profile and confirm my/our understanding that my adviser is acting on behalf of Suetonius Wealth Management in their capacity as my/our financial adviser.

I/We further acknowledge receipt of Suetonius Wealth Management Pty Ltd Statement of Privacy Policy dated 18 June 2014

Client Declaration	You	Partner
Signature		
Name		
Date Received		

Or complete as follows if FSG is mailed to Client/s:

I confirm that I sent a copy of the Financial Services Guide, Version 1 issued 18 June 2014, and Adviser Profile as follows:

Sent to (Client Name/s)	
Sent on (Date)	
Sent by (Adviser Name)	