

# FINANCIAL SERVICES GUIDE

This Financial Service 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:

**Suetonius Wealth Management Pty Ltd**  
AFS Licence: 452772

Version 7      25th May 2023

**Suetonius Wealth Management Pty Ltd**

**ABN: 23 149 508 065**

**127 Kent Street, Sydney NSW 2000**

**PO Box R808, Royal Exchange NSW 1225**

**P: 02 8021 5407**

**E: [info@suetonius.com.au](mailto:info@suetonius.com.au)**

**W: [www.suetonius.com.au](http://www.suetonius.com.au)**

## Financial Services Guide

This Financial Services Guide (FSG) describes our financial planning and advisory services to assist you to decide whether to use our services. It describes how we are remunerated, our professional indemnity insurance and how we handle any complaints you may have.

We may give you other documents when providing our services. These may include:

- **Statements of Advice (SoA)** - If we provide you with advice tailored to your personal circumstances, we will set out our advice in a Statement of Advice. This will also tell you how we will be remunerated for the advice we give you. When we provide further advice to you, we may not give you a Statement of Advice, however we will record the advice in a shorter document called a Record of Advice, and you can ask us for a copy of the advice by calling us.
- **Record of Advice (RoA)** - In some cases it is not practical to provide a SoA (e.g. where we provide you with additional advice as a retail client to supplement an existing SoA and neither the advice nor your circumstances have materially changed). In these cases, where you are a retail client, we will keep a record of the advice we have given you, which we will keep for seven years after we give you the advice. You can request a copy of the RoA for up to seven years after the advice has been given by contacting us.
- **Product Disclosure Statements (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 the products, or a product we recommend.

## About us

Suetonius Wealth Management is an Australian financial planning organisation based in the Sydney CBD, operating since 2011. We hold an Australian Financial Services Licence (AFSL) for providing personal financial product advice, and a range of related financial services as outlined in this Financial Services Guide.

Adviser: Philip Rofe

Qualifications: MFinPlan (UNSW), MBA (Bond)

**ASIC Number: 001001207**

**AFS Number: 452772**

**Tax (Financial) Advisor**

Your financial adviser, Philip Rofe, is an authorised representative of Suetonius Wealth Management and was authorised by Suetonius Wealth Management on 25th of May 2023.

Philip has over 20 years of experience dedicated to advising clients on Wealth Planning, Retirement, SMSFs, Trusts, Asset Protection and Estate Planning that best suit their personal financial goals using careful quantitative and qualitative research and risk management.

## Independent

Suetonius Wealth Management offers independent financial advice. Suetonius Wealth Management is not in any way related to or associated with any financial product providers. Neither Suetonius Wealth Management nor its advisors receives any commissions or other benefits from financial product providers.

## Our services

Our high-quality financial planning and advisory services can assist you to:

- Identify your financial and investment objectives, taking into account your current financial position and personal circumstances.
- Help you to develop financial goals and investment strategies.
- Advise you how to implement your investment strategies; and
- Recommend and arrange financial products that are suitable for your needs.

## We provide advice in the following areas:

- Financial planning
- Estate planning
- Business succession planning
- Insurance and risk management
- Pre and post-retirement planning
- Cash flow and debt management advice
- Investments
- Self-managed superannuation funds
- Wealth accumulation
- Superannuation and rollover advice
- Direct share investment advice
- Asset allocation and management advice

## The financial products we can advise on include:

- 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

**Please note that we do not provide mortgage broking services, legal document drafting or business coaching services, and we do not provide advice on general insurance, derivatives or taxation.**

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

### **What initial services are provided?**

- A review of your financial goals and objectives;
- Investigation and consideration of possible financial planning strategies and investments that will assist you to meet your goals and objectives;
- Presentation of a written recommendation, referred to as a Statement of Advice;
- Implementation of your strategy;
- A review and analysis of your existing personal and financial situation.

### **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.

### **How can you deal with us?**

**You can deal with us in person, by phone, video conferencing fax or email. It is important that you provide us with complete and accurate information about your circumstances and you take the time to check any assumptions we make and the basis for our advice. If you don't, our advice may not be appropriate for your needs.**

**Naturally, your circumstances may change over time. When this happens, our initial advice and recommendations may no longer be appropriate for you. We can periodically review your financial position, personal circumstances, financial goals and investment strategies to decide whether those strategies and goals and the financial products you hold are appropriate. Or, you can contact us for a review when your circumstances change.**

## How are we paid?

We charge fees depending on the type of services we provide to you. All fees are payable to Suetonius Wealth Management.

- **Initial meeting** – Our initial meeting with you is obligation and cost free.
- **Upfront advice fee** – If you choose to engage us to provide you with financial advice, we will charge a fee for the preparation and documentation of the advice. We will charge on the basis of the time that we spend looking after your needs and the complexity of your situation.
- **Implementation fee** – For implementing our recommendations, we charge a fee of between \$1,100 to \$27,500 inclusive of GST, depending on the extent of the work required.
- **Ongoing advice fee** – If you ask us to provide ongoing review and advice services, we will charge a percentage (%) of the value of the investments that we manage for you, depending on the complexity of the advice and your circumstances. This fee may be invoiced, direct debited or paid from your investment/superannuation portfolio. The ongoing advice fee % will depend on the amount of your investments, as follows:

Up to \$150,000	1.65% p.a.
\$150,000 - \$600,000	1.50% p.a.
\$600,000 - \$1,000,000	1.25% p.a.
Over \$1,000,000	1.00% p.a.

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. Fees may be paid with your own funds or deducted from your investments or superannuation fund.

We do not receive or accept commissions, brokerage payments or other benefits from product providers. Should a commission or benefit be paid to us, we will rebated it back to you in full.

We may refer you to an external service provider to assist you in specialist areas. We do not receive referral fees or commissions for introducing you to the service provider.

## Adviser remuneration

Our adviser is paid an annual salary and may be eligible to receive a performance bonus if they meet pre-set agreed key performance indicators.

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

Your Financial Adviser will complete a personal questionnaire (Fact Find Document) with you, where a record of 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 Statement of Advice carefully before making any decisions relating to any advice provided.

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

We will explain to you any significant risks of financial products and services that we recommend to you in the Statement of Advice. 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 services 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 access 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 2006 (Cth)* 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, etc. 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?

Aside from a SOA and PDS, when your adviser provides personal financial advice to you, you may receive one or more of the following documents:

### Record of Advice (RoA)

A Record of Advice is generally prepared instead of a SOA when further advice (not initial advice) is provided to you.

### Fee Disclosure Statement (FDS)

An FDS will be issued to you in instances where you enter into an Ongoing Fee Arrangement for a period greater than 12 months. The FDS will contain information about the services you were entitled to receive, the services you actually received and the fees you paid during the period.

You may request in writing a copy of any advice document up to seven (7) years after the advice has been given.

## How we protect your privacy?

We are committed to protecting your privacy. We use the information you provide us to advise you on your financial circumstances, goals and strategies. We provide your information to the product issuers with whom you choose to deal (and their representatives). We do not trade, rent or sell your information or disclose it to overseas recipients.

We may from time to time disclose information about you to authorised representatives of Suetonius Wealth Management and/or 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.

If you don't provide us with full information, we can't properly advise or assist you with your financial services needs. For more information about how to access the information we hold about you, how to have it corrected and how to complain if you think we have breached the privacy law, ask us for a copy of our Privacy Statement via our website at [www.suetonius.com.au](http://www.suetonius.com.au) or by contacting the Privacy Officer on 02 8021 5407 or in writing to:

Privacy Officer  
PO Box R808  
Royal Exchange NSW 1225

## Our Professional Indemnity Insurance

We have professional indemnity insurance in place which covers us for any errors or mistakes relating to our financial planning services. This insurance meets the requirements of the Corporations Act 2001 (Cth) and covers the services provided by us / our advisers, our authorised representatives and/or referrers after they cease working with us provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

## 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 to discuss the matter.
2. If your complaint is not satisfactorily resolved within 3 days with your adviser, 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)

We will acknowledge receipt of your complaint immediately, and attempt to resolve it within 30 days.

3. If you are not satisfied with the resolution proposed by us, you may escalate your complaint to the Australian Financial Complaints Authority (AFCA). We are a member of AFCA who are an external dispute resolution scheme that provides fair and independent financial services complaint resolution that is free to consumers.

You can contact AFCA at:

P: 1800 931 678 (freecall)

W: [www.afca.org.au](http://www.afca.org.au)

E: [info@afca.org.au](mailto:info@afca.org.au).

You can also write to AFCA at:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

## How can you contact us?

We can be contacted at:

**Suetonius Wealth Management ABN 23 149 508 065**

**AFS Licence No: 452772**

**127 Kent Street SYDNEY 2000**

**p: 0455 295 765**



**f: 02 8021 5407**

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