

# Financial Services Guide

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## Licensee:

Belay Advice Pty Ltd (AFSL 522238)

This Financial Services Guide (FSG) is authorised for distribution by Belay Advice.

## Authorised Representatives:

Richard Felice (ASIC# 331721)

Krista Brunton (ASIC# 1264406)

Belay Wealth Pty Ltd trading as Belay Advisory

(ASIC# 1263984 ABN 15 625 479 441)

The Authorised Representatives act on behalf of Belay Advice who is responsible for the services that they provide.

## Contact Details:

Level 13, 333 George St  
Sydney NSW 2000

## Purpose of this FSG

This FSG will help you decide whether to use the services that we\* offer. It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

\* In this document 'we' refers to Belay Advisory, Richard Felice and Krista Brunton.

## Our services

We are authorised to provide general advice, personal advice and dealing services in the following areas:

- Portfolio management
- Managed investments
- Securities (direct shares)

- Superannuation and SMSF
- Retirement planning
- Personal risk insurance

## The financial advice process

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

For administration platforms, managed funds and personal risk insurance products we will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and the products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice it will be documented in a Record of Advice (RoA) which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

## Fees

All fees are payable to Belay Wealth Pty Ltd, trading as Belay Advisory.

### Initial Fees

The advice preparation fee includes meeting with you, the time we take to determine our advice and the production of the SoA. It is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

If you decide to proceed with our advice, we may charge an implementation fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

### Annual Fees

Our annual fees depend on the services that we provide to you. The fee will either be a % of your portfolio value or a fixed fee. It will be paid monthly.

At the beginning of each year, we will seek your engagement on the services to be provided and the fees.

## Insurance Commissions

We receive a one-off upfront commission when you take out an insurance policy we recommend. We also receive a monthly commission payment for as long as you continue to hold the policy. The commission will vary depending on the recommended product and will be documented in the SoA or RoA.

## Other Benefits

We may receive additional benefits by way of sponsorship of education seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

## Adviser Remuneration

Richard Felice is the owner of the practice and shares in the profits that the practice makes.

Krista Brunton is an employee of the practice and is paid a salary. She also has a small shareholding in the practice.

## Associated Business

We may refer you to Belay Advisory Pty Ltd for the accounting and tax services that they provide. Belay Advisory and Belay Wealth have common ownership.

## Making a Complaint

We endeavour to provide you with the best advice and service at all times. If you are not satisfied with our services, then we encourage you to contact us. Please call us or put your complaint in writing to our office.

If you are not satisfied with our response you can refer it to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or via their website [www.afca.org.au](http://www.afca.org.au). This service is provided to you free of charge.

Belay Advice is required to hold adequate Professional Indemnity insurance for the financial services that it and its current and past representatives provide.

## Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website.