

# Financial Services Guide

Version 1.0

Issue Date – 04 November 2023

Anthony Densley

**Authorised Representative No: 250867**

Anthony Densley is an authorised representative of Face Up Pty Ltd

Corporate Authorised Representative # 1295503

PO Box 1565

Runaway Bay Qld 4216

Phone- 0430063344

Email: [tony@faceuplife.com](mailto:tony@faceuplife.com)

Licensee

SmartMove Advice Pty Ltd

Australian Financial Services License – 550455

ABN: 23 667 350 370

2/21 Upton St Bundall Qld

Phone 0430 063 344

Email [info@smartmoveadvice.com.au](mailto:info@smartmoveadvice.com.au)

## How can we help you?

This Financial Services Guide (FSG) is an important document that is designed to tell you about:

- Who we are?
- What is Personal Financial Advice?
- Product Disclosure Statements.
- Information We Need from You.
- How are we paid?
- What to do if you have a complaint about our services?
- Professional Indemnity Insurance.
- Who is my Adviser?

## Who we are?

SmartMove Advice Pty Ltd, from here on referred to as “SmartMove” is a private wealth investment and financial advisory firm. Our Advisers’ record of achievement and reliability is based on providing some of the highest quality investment and financial advice in Australia. We offer extensive skills which mirror the different needs of clients, with great emphasis placed on research to support the advice and the products provided.

Under this licence SmartMove can authorise advisers and advisory firms to operate financial services businesses under this licence. SmartMove can authorise individuals and businesses who it views as meeting certain strict educational, experience and competency requirements as described under law, to advise and deal in the following instruments under its licence:

- Life Insurance Products (including Life, TPD, income protection & trauma)
- Managed Investment Schemes (including managed funds, IDPS, syndicates & unit trusts)
- Retirement Savings Accounts
- Superannuation (including self-managed superannuation, retail, corporate & industry)
- Risk insurance products

## Personal Financial Advice

If we provide you with personal financial advice, then you will initially receive a Statement of Advice (“SoA”) when or as soon as practical after the advice is given. This statement will set out the advice/recommendations, the basis on which the advice was given and any remuneration or other benefits that we, including our authorized representatives and associates, may receive. We will also include details of any matter that might ‘reasonably be expected’ to be capable of influencing us in providing this advice.

If you maintain an advice relationship with us, then generally we will not provide a SoA for further advice situations unless there have been significant changes to either your personal circumstances or the basis of the advice since your last SoA was provided. In these circumstances, however, we are still required to keep a Record of Advice (“RoA”). You have the right to request a copy of the RoA at any time.

## Product Disclosure Statements

When advice is given, we will also give you, where appropriate, a Product Disclosure Statement (PDS) issued by the product provider containing information you would reasonably require to make a decision about whether to acquire the financial product. The PDS will disclose details of any fees and charges payable for that product.

## Information We Need from You

Depending on the type of service being sought, we may ask you to provide certain personal information to your Adviser, either in writing or verbally. This may involve a quite detailed process of both qualitative and quantitative data collection. Please ensure that your Adviser becomes aware of any changes that may be relevant when advice is given in the future.

## What Information Do We Retain About Clients?

We maintain a record of your personal profile which may contain details of your objectives, financial situation and needs. We maintain records of any recommendations made to you, together with summaries of meetings and transactions. All these records are our property and must be retained for production to the regulatory authorities upon their request. If you wish to examine our file, you should ask us, and we will make arrangements for you to do so.

## What Are the Possible Consequences of Not Providing This Information

You are of course at liberty to decline to provide some or all this information, but if you do not provide it, any recommendations we make may not be appropriate to your needs and objectives. In certain cases, your failure to provide information may place us in a position where we cannot provide any advice or any financial services to you.

## General Advice Warning

When we provide General Advice (whether we have a record of your personal details), our advice will not consider your personal financial objectives, needs or circumstances and may therefore not be appropriate for you. As we indicated above, in such circumstances you must determine if our advice is appropriate for you.

All information is kept strictly confidential and you can obtain a copy of our Privacy Policy from your Adviser.

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 license. We will also retain copies of this information. We assure you that this information will be held securely.

## How are we paid?

SmartMove and your Financial Advisors are remunerated through a combination of fees and commissions that you are charged or that product providers pay. To assist you in making an informed decision SmartMove and your Financial Advisor will discuss with you and agree on any fees payable before providing a service. The Corporations Act requires us to fully disclose all fees and charges, so if you are in doubt, please ask us to explain.

You may be charged a fee for the services we provide or we may be paid a commission or brokerage or a combination of the two may apply.

The level will vary with the financial product being traded, the frequency of your trading activity, the type and level of service and the size of the transaction. Fees and commissions are subject to negotiation prior to us providing you with a financial service.

Once disclosed and agreed, these fees and commissions will be charged at the time your transaction is executed or the service is provided.

The Advice Fees you pay to SmartMove may comprise one or more of the following:

- A fixed dollar amount;
- An hourly rate, which may include Centrelink Liaison, Meeting with accountants, etc;
- Statement of Advice Fee – for the preparation of a Statement of Advice;
- Implementation Fee – for the implementation of financial advice and products;
- Adviser Service Fee – when your adviser provides you with advice and service. These fees are payable by you and may be paid either directly from you or from your financial product/s.

SmartMove will charge you or your investment account direct service fees of:

- An initial advice fee, payable by you following provision of the advice. This will vary according to the work required, and generally will range between \$1,100 and \$12,100 (including GST). This typically includes implementation fees. Should a fee higher than this be required you will be advised prior to the provision advice.
- An Ongoing fee from the investment agreed at the time of presentation will vary according to the work required, and generally will range between \$1,650pa and \$6,600pa. Should a fee higher than this be required you will be advised at time of presentation.

- A self-managed superannuation fund establishment fee, if applicable, payable by you before establishment of the fund: \$2,640 to \$8,800 (including GST), depending on complexity.
- An ongoing self-managed superannuation fund advice and administration fee, payable by you by equal monthly instalments from the fund so long as you remain a client of SmartMove: \$2,200 to \$11,000 (including GST), depending on complexity.

We will disclose the amount of each fee to you when we recommend that you invest in a product or on each anniversary of your investment, as appropriate.

GST-inclusive sums are subject to adjustment in case of a change in the rate of GST.

## Other Services, Fees and Charges

### Capital Raising Fees

SmartMove Advice may enter into arrangements with a number of financial product providers where it raises capital for these companies' financial products. SmartMove Advice may also receive a capital raising fee from these product providers with respect to capital raised into these products. The capital raising fee may be up to 5.5% including GST on the amount that you invest in any product, company or fund that is facilitated by them.

### Rebates Received

SmartMove Advice may enter into arrangements with a number of external businesses to market the services of these businesses. SmartMove Advice may receive a share of the fees these companies charge you for the provision of these services. The rebate can be up to 5.5% including GST on the amount that you invest in any product, company or fund that is facilitated by them.

### Commissions Received

SmartMove Advice may receive commissions from insurance companies that you purchase insurance from, typically as follows:

- 66% of initial premiums
- 22% of annual renewal premiums

The exact amount of each commission will be disclosed when the amount of proposed or renewed insurances are determined.

## How We Pay Our Representatives

Representatives of SmartMove are remunerated by way of a percentage of fees collected, salary and commissions. They may also be eligible for a discretionary bonus or other incentive-based payments.

## Our Associations That You Need To Know About

Directors of SmartMove Advice Pty Ltd

- Benjamin Hopkins CFP
- Anthony Densley Dip FP, CDec., AFP

## If you have any complaints

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms. If you have any complaint about the service provided to you, you should take the following steps:

- Contact your Financial Adviser and tell your Adviser about your complaint. Majority of complaints can be resolved this way.
- If you do not have an Adviser, or your complaint is not acknowledged within 7 days, please contact the Complaints Manager at our licensee, SmartMove Advice Pty Ltd on 0430 063 344.

You can also put your complaint in writing and send it to SmartMove Advice Pty Ltd at:

Attention: Director/Responsible Manager

SmartMove Advice Pty Ltd

2/21 Upton St

Bundall Qld 4217

At SmartMove we take our responsibilities very seriously and are committed to always providing the best customer service to our clients. We will try and resolve your complaint/s quickly and fairly. You should receive a written acknowledgement of your complaint within 5 business days after it is received.

If your complaint is not resolved in a satisfactory manner, within further 45 days, you can raise your concerns with the Australian Financial Complaints Authority (AFCA) on 1300 931 678. SmartMove Advice Pty Ltd is a member of this complaint's resolution service. The Australian Securities & Investments Commission (ASIC) has a free call Infoline 1300 300 630 which you may use to make a complaint and obtain information about your rights.

## Professional Indemnity Insurance

SmartMove 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). Our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity for SmartMove and its authorised representatives / representatives / employees in respect of its authorisations and obligations under its Australian Financial Services Licence (AFSL). The insurance will continue to provide such coverage for any authorised representative / representative / employee who has ceased, for work done whilst engaged with it.

## Confirmation of receipt of Financial Services Guide (FSG) Version 1.0

I have read and understood the Financial Service Guide (FSG).

Client Name \_\_\_\_\_ Client Name \_\_\_\_\_

Client Signature \_\_\_\_\_ Client Signature \_\_\_\_\_

Date \_\_\_\_\_