Financial Services Guide

Part 2 (Adviser Profile)

Date created – 9th November 2015

PART 2 (Adviser Profile)

Part 2 (Adviser Profile) contains the following sections:

- About Your Adviser (Section 1);
- The Services I Provide (Section 2);
- Fees and Charges (Section 3); and
- Contact and Acknowledgment (Section 4).

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 9 November 2015 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative of Securitor Financial Group Ltd (‘Securitor’).

I am authorised by Securitor to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSG. I have also been authorised by Securitor to distribute this FSG.

Securitor Financial Group Ltd
ABN 48 009 189 495 holder of
Australian Financial Services Licence No. 240687

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200 Barangaroo Avenue, Barangaroo NSW 2000
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SECTION 1

ABOUT YOUR ADVISER

WHO IS YOUR FINANCIAL ADVISER?

Your Financial Adviser is Andres Jones and Aqua Wealth Pty Ltd.

In this document, the terms ‘I’, ‘me’, ‘us’, ‘we’ and ‘our’ refer to Andres Jones and/or Aqua Wealth Pty Ltd. The term 'Representatives' refers generally to Securitor's Authorised Representatives.

My Authorised Representative number is 450017 and the Corporate Authorised Representative number is 410883.

WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

I have extensive experience in the financial planning industry.

I have spent over 3 years as a Financial Adviser offering advice to individual clients as well as small and large business clients.

WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

I hold a Bachelor of Commerce, a Diploma of Financial Services (Financial Planning), an Advanced Diploma of Financial Services (Financial Planning) an Advanced Diploma of Management, an Advanced Diploma of Business and a Self-Managed Superannuation Fund Accreditation.

DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

I am an employee of Aqua Wealth Pty Ltd (ABN 13 790 630 575)(‘the Practice’). Aqua Wealth Pty Ltd is also a Corporate Authorised Representative of Securitor and is not a related company of Securitor. Aqua Wealth Pty Ltd Authorised Representative number is 410879. Securitor will pay up to 100% of those fees and commissions to the Practice for distribution to Aqua Wealth Pty Ltd.

SECTION 2

THE SERVICES I PROVIDE

WHAT AREAS IS YOUR FINANCIAL ADVISER AUTHORISED TO PROVIDE ADVICE ON?

I am authorised by Securitor to provide financial services, including advice or services in the following areas:

- deposit products;
- government debentures, stocks or bonds;
- life investment and life risk products;
- managed investment schemes including investor directed portfolio services;
- standard margin lending facilities;
- retirement savings account products;
- securities (e.g. shares); and
- superannuation products

ARE THERE ANY SERVICES YOUR FINANCIAL ADVISER IS NOT AUTHORISED TO PROVIDE?

I am not authorised by Securitor to provide advice or services in the following areas:

- derivatives
- finance broking and other credit activities.

Please ask me if you would like a referral for these services. If I receive a specific fee for this referral, it is disclosed below in Section 3 'Fees and Charges'. It may also be disclosed in an advice document such as a Statement of Advice ('SoA'), if I provide you with personal advice.

HOW CAN YOU PROVIDE YOUR INSTRUCTIONS TO ME?

You may provide instructions to me by using any of the contact details provided in Section 4 'Contact & Acknowledgment'.

PRIVACY STATEMENT

In addition to the information provided in the Securitor FSG Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at www.aquawealth.com.au and/or by calling us on 1300 00 2782 (AQUA).

SECTION 3

FEES AND CHARGES

HOW WILL YOUR FINANCIAL ADVISER BE PAID FOR THE SERVICES PROVIDED?

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to Aqua Wealth Pty Ltd or Securitor.

Securitor will pay up to 100% of those fees and commissions to Aqua Wealth Pty Ltd for distribution, as directed by me.

I will then pay a proportion of those fees received from you to Securitor in order to pay for products and services I have recommended for you, or for commissions and fees payable to Securitor or other parties, as disclosed in Part 1 of the Guide.

I receive a salary as an employee of Aqua Wealth Pty Ltd. I could also receive a performance bonus which may be based on certain performance criteria, such as the revenue I generate for Aqua Wealth Pty Ltd. My bonus potential does not influence my advice or any recommendations made.

WHAT IS YOUR FINANCIAL ADVISERS FEE STRUCTURE?

As part of detailed financial planning, there are costs to you at various stages of the process. Before making any recommendations, I will discuss and agree the fees with you.

Advice fees are inclusive of GST and payable by you at the following stages:

1.) **Recommendation**: For having a personalised financial plan (SoA) prepared, a plan preparation fee (up to $10,000) is payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.

2.) **Ongoing Advice Service and Reviews**: If you choose to have me conduct a review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you, you may be charged a review fee. If you choose to have me provide an ongoing advice service, you may be charged a fee ranging from $1,100 to $9,900.

    Where a placement fee and/or implementation fee is charged, I may rebate all or part of the initial commissions and/or ongoing commissions received from a product issuer, by way of an increase in your investment amount.

Where I receive an initial commission and/or ongoing commission amount, I may rebate all or part of the implementation and/or placement fee to you.

Note: Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements at the time of receiving any recommendation.

WHAT AMOUNTS DO MY EMPLOYER AND OTHER RELATED ENTITIES RECEIVE FOR FINANCIAL SERVICES?

All fees, commissions and incentives are received by Aqua Wealth Pty Ltd as trustee for The Aqua Wealth Family Trust.

WHAT OTHER BENEFITS DOES YOUR FINANCIAL ADVISER RECEIVE?

In addition to the remuneration detailed above, I am eligible to qualify for other benefits and entitlements as detailed below:

From time to time we may accept alternative forms of remuneration from product providers or other parties (up to a value of $300), such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit that we receive and other benefits that relate to information technology software support provided by a product issuer or that relate to educational and training purposes. A copy of the register is available on request for a small charge.

WILL YOUR FINANCIAL ADVISER BE PAID WHEN MAKING A REFERRAL?

I may receive a payment for making a referral to an external specialist such as an accountant, mortgage broker or solicitor. Any amount payable will be disclosed in the SoA provided to you. This will be paid by the external specialist and will be at no additional cost to you. I may inform you that Aqua Wealth Financial Services Pty Ltd is able to provide particular credit activities, along with the contact information for Aqua Wealth Financial Services Pty Ltd. If you use the services of Aqua Wealth Financial Services Pty Ltd, I will not receive any upfront or ongoing commission from this referral.

If you have been referred to me by an external party and you accept the services I provide, I may make a payment to the external party for that referral. Any amount payable will be disclosed in the SoA provided to you. This will be paid by me to the external party and will be at no additional cost to you.

SECTION 4

CONTACT & ACKNOWLEDGMENT

HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

Your Financial Adviser:
Andres Jones
Aqua Wealth Pty Ltd

Practice details:
Aqua Wealth Pty Ltd
PO Box 370
Essendon North VIC 3041

Phone: 1300 00 2782 (AQUA)
Fax: 03 9373 0499
Email: info@aquawealth.com.au
Website: www.aquawealth.com.au

ACKNOWLEDGMENT – CLIENT COPY

I/We acknowledge that I was/we were provided with the Securitor Financial Services Guide Part 1 dated 9 November 2015 and Part 2 (Adviser Profile) dated 9th November 2015.

Client name: ______________________________

Client signature: ______________________ Date received: __________

Client name: ______________________________

Client signature: ______________________ Date received: __________

ACKNOWLEDGEMENT – ADVISER COPY (to be retained on client file)

I/We acknowledge that I was/we were provided with the Securitor Financial Services Guide Part 1 dated 9 November 2015 and Part 2 (Adviser Profile) dated 9th November 2015.

Client name: ____________________

Client signature: ____________________ Date received: __________

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