



AQUAWEALTH

Financial Services Guide

Part 2 (Adviser Profile)

Date created – 1 October 2018

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 1 October 2018 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'), and my employer.

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
Tower 2, International Towers Sydney,
200 Barangaroo Avenue, Barangaroo NSW 2000
GPO Box 5265
Sydney NSW 2001
Email: securitoroffer@btfinancialgroup.com.au
Website: securitor.com.au

SECTION 1

ABOUT YOUR ADVISER

WHO IS YOUR FINANCIAL ADVISER?

Your Financial Adviser is Stefan D'Alessandro and Aqua Wealth Pty Ltd.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Stefan D'Alessandro and Aqua Wealth Pty Ltd. The term 'Representatives' refers generally to Securitor's Authorised Representatives.

My Authorised Representative number is 389450 and the Corporate Authorised Representative number is 410879.

WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

I have extensive experience in the financial planning industry.

I have spent over 7 years as a Financial Adviser offering advice to individual clients as well as small and large business clients. Prior to Securitor, I was a Financial Adviser with various financial organisations, including Wealth Protection Advice Group as a Financial Adviser.

WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

I hold a Diploma of Financial Services and a Self-Managed Superannuation Fund Accreditation.

DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

I have an association with Aqua Wealth Pty Ltd (ABN 13 790 630 575) as an employee. Fees and commissions are paid to Aqua Wealth Pty Ltd by Securitor for distribution to me. 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.

SECTION 2

THE SERVICES I PROVIDE

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

I am authorised by Securitor to provide general and personal advice and deal in financial products and 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;
- 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:

- MDA services
- Standard margin lending facilities;
- Derivatives;
- Self-Managed Super Funds

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.

SECTION 3

FEEES 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 Securitor.

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

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, as well as a number of factors including 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 \$19,800) 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.) **Implementation:** I may charge a placement fee and/or implementation fee to implement the recommendations in your financial plan. These are payable when you decide to proceed with the implementation of any one or more recommendations that I provide to you. The actual fee will depend on the complexity of your situation and the amount of funds invested, but will not exceed:
 - a. a range from \$0 (min.) to \$6,600 (max.); or
 - b. \$275 per hour; or
 - c. the maximum of entry fees or contribution fees specified in the Product Disclosure Statement (PDS) for the recommended product.

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 \$16,500.

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.

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance, rather than 1%, could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask Securitor or your financial adviser.

To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website (www.moneysmart.gov.au) has a managed investment fee calculator to help you check out different fee options.

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. 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: Phone: 1300 00 2782 (AQUA)
Fax: 03 9373 0499
Stefan D'Alessandro Email: info@aquawealth.com.au
Aqua Wealth Pty Ltd Website: www.aquawealth.com.au

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

ACKNOWLEDGMENT – CLIENT COPY

I/We acknowledge that I was/we were provided with the Securitator Financial Services Guide Part 1 dated 1 October 2018 and Part 2 (Adviser Profile) dated 1 October 2018.

Client name: _____ Date received: _____
Client signature: _____
Client name: _____ Date received: _____
Client signature: _____

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

I/We acknowledge that I was/we were provided with the Securitator Financial Services Guide Part 1 dated 1 October 2018 and Part 2 (Adviser Profile) dated 1 October 2018.

Client name: _____

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