

Financial Services Guide

Financial Planning Advice Australia Pty Ltd (AFSL 461710)

Authorised Representatives

Keystone Wealth Pty Ltd (ASIC #350608)

ABN: 15 142 841 281

Address:

Suite 8.01, Level 8
1 Castlereagh Street
Sydney NSW 2000

9 October 2024

Authorised for distribution by
Financial Planning Advice Australia Pty Ltd

Not Independent

We are paid commissions by life insurance product providers and the owners of Financial Planning Advice Australia have a commercial interest in a financial product (Atticus SMA). This means we do not provide independent, impartial or unbiased financial advice. In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers.

Why am I receiving this document?

This Financial Services Guide (FSG) will help you decide whether to use the services that are offered by Keystone Wealth Pty Ltd*. It contains information about:

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

**In this document 'we' and 'us' refers to Keystone Wealth.*

When we provide you with financial planning services you may receive:

- a Statement of Advice (SoA) or Record of Advice (RoA) which documents the advice we provide to you
- a Product Disclosure Statement (PDS) which explains the products we have recommended.

Financial Planning Advice Australia

Financial Planning Advice Australia Pty Ltd (FPAA) holds an Australian Financial Services Licence (461710) which has been issued by the Australian Securities and Investments Commission (ASIC).

FPAA is required to comply with the obligations of the Corporations Act and the conditions of its licence. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that it and its current and past representatives provide.

Keystone Wealth

We have been appointed as a Corporate Authorised Representative of FPAA

We act on behalf of FPAA who is responsible for the services that we provide.

What services do we provide?

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

- superannuation and SMSF
- securities (direct shares)
- retirement planning
- personal risk insurance, and
- portfolio management
- margin lending facilities.
- managed investments

The financial advice process

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

What is right for one client may not be right for another.

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 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 (PDS). 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.

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 typically be documented in a 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 Keystone Wealth.

▶ Plan preparation fee

The plan preparation fee includes all meetings with you, the time we take to determine our advice and the production of the SoA.

This fee is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

▶ Plan implementation fee

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

▶ Ongoing services fees

Our ongoing service fees depend on the ongoing service that we provide to you. They may be a percentage of your portfolio value or an agreed fixed fee. The fees will be set out in the SoA that we provide to you.

Commissions

We receive commissions and other benefits from some product and service providers.

The commission will vary depending on the product or service which is recommended. You will be advised of the exact amount in the SoA or RoA.

▶ Insurance commissions

We may receive a one-off upfront commission when you take out an insurance policy we recommend. We also may receive a monthly commission payment for as long as you continue to hold the policy.

▶ Other benefits

We may also 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.

Referral fees and commissions

In some situations we pay fees or commissions to external parties who have referred you to us. You will be advised of the referral arrangements in the SoA provided to you.

Associated businesses

In providing you with financial planning services we may recommend the services of Atticus Wealth Pty Ltd, an associated business. Atticus is an Investment Manager. Keystone Wealth and Atticus Wealth have common directors and are owned by the same parties.

Adviser remuneration

Your financial adviser will be a director or employee of Keystone Wealth.

The directors are remunerated through a share of the profits that the practice makes.

The employees are remunerated by salary. They may also receive an annual performance bonus which is based on a number of factors including the revenue they generate for the practice. Full details will be provided in the SoA.

Conflicts of interest

Your financial adviser may recommend investments in shares that they hold or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

Wholesale clients

In some circumstances we may provide services to you as a wholesale client. We will seek your consent before providing services to you as a wholesale client.

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 (AFCA). You can contact AFCA on 1800 931 678. This service is provided to you free of charge.

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.