



Financial Services Guide (FSG)

A guide to the services we provide and how we will work with you

Tweed Financial Advice Pty Ltd

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Authorised representative of



Advice Evolution Pty Ltd Limited

ABN 66 137 858 023

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Suite 302, 20 Bungan Street,

Mona Vale NSW 2103

www.adviceevolution.com.au

Financial Services Guide:

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Important

Before we provide you with financial advice, you should read this Financial Services Guide (FSG) It contains the following important information to help you decide whether to use our services:

- Who we are;
- Advice we provide;
- How we are paid;
- Who to contact if you have a complaint.

Lack of Independence Disclosure

Advice Evolution is owned by advisers and has an open approved products list, however, as we continue to be paid commissions for life insurance products and receive fees based on the asset value of some investments, we must disclose this lack of independence.

About our practice

Tweed Financial Advice is a general financial planning practice. Peter is the Principal and has been a trusted name in financial advice for more than 20 years. If you are committed to long term success and not a quick fix we are going to make great progress. We look at your situation whatever stage of life you are at and endeavor to share our professional knowledge and experience so you can put plans in place to set you on the path to achieving your financial and lifestyle goals. We help you manage and review your strategies as life changes giving you peace of mind you are prepared for the challenges that the future holds. We love to work with clients who want positive lasting change.

Contact Details

Tweed Financial Advice

Suite 25, Level 2, 11-13 Pearl St, Kingscliff, NSW 2487

P O Box 1983 Kingscliff NSW 2487

Phone 02 66740511

Fax 02 43112353

Email service@tfadvice.com.au

Web www.tweedfinancialadvice.com.au

About our team

Peter is a dedicated adviser and with the help of his experienced paraplanners and support staff delivers quality financial planning services to you.

Attached to this document is Peter's adviser profile. The adviser profile provides information about your adviser - their contact details, qualifications, experience and any memberships held. It also outlines the strategies and products your adviser can provide advice on.

Why you should choose

We aim to provide personalised and responsible advice suited to your objectives and believe that sound advice and planning is the key to improving your financial position.

We undertake continuous professional development and undertake training programs so we are up to date with legislative changes to superannuation, investment, and social security and tax environments.

Tweed Financial Advice

We have access to technical, risk and investment research professionals who provide us with additional analysis on strategies and products that become available as a result of these changes.

Our financial advisers will help you determine your goals and weigh up different investment strategies to achieve them.

Most importantly, we turn your thoughts into action. There are no secret formulas to achieving financial security. We work with you to get the basics right and ensure you have a plan to achieve your goals over time.

Advice we can provide

Licensee maintains a broad approved list, containing investment and insurance products that have been researched by a number of external research houses as well as our in-house research team.

A copy of the approved list for investment and insurance can be supplied to you upon request.

Please refer to your adviser's profile for a list of strategies and products they can recommend.

Transaction services

If you do not require advice from us, but you would like us to help you complete a particular transaction, we can also arrange for you to apply for the kinds of products referred to in your adviser's profile. In these cases, we can take your instructions and arrange for the transaction to be completed without providing you with personal advice.

It is important to understand that in these circumstances we will generally ask you to confirm your instructions in writing and to sign a letter that acknowledges you have declined our offer of advice as well as understand the risks of a transaction service. You will be provided with a copy of the letter for your own records.

You can also contact us directly with any instructions relating to your existing financial products. We will accept instructions from our existing clients via telephone, mail or email.

Documents you may receive

Our initial advice will be provided to you in a financial plan, known as a Statement of Advice (SOA). The financial plan contains a summary of your goals and the strategies and financial products we will recommend to achieve your goals. It also provides you with detailed information about the fees, costs and other benefits we will receive as a result of the advice we have provided.

We will keep a record of any further advice we provide you for seven years. You may request a copy by contacting our office.

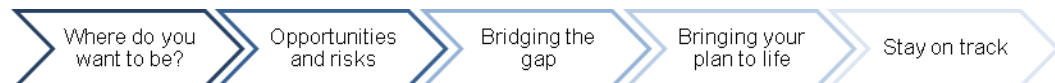
If we recommend or arrange a financial product for you, we will make available a product disclosure statement (PDS) or investor directed portfolio service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits, and risks as well as the costs you will pay the product provider to professionally manage your investment or insurance.

You may also receive an ongoing or Annual agreement which will outline how we monitor your strategy and portfolio and make sure they are the best available to achieve your goals.

You should read any warnings contained in your financial plan, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

Our financial planning process

Everyone has different circumstances, needs and goals. We treat every client as an individual, but follow a defined financial planning process, to make sure you know what to expect from us.



Identifying where you want to be

We help you identify your financial and lifestyle goals and explain the services we offer to help you achieve them. The type of advice you need could depend on your life stage, the amount of money you want to invest and the complexity of your affairs.

We will help you to identify the range of issues that need to be addressed to meet your goals. You can then decide whether you want our advice to meet a single need or a broad range of issues.

Considering opportunities and risks

Good personal advice starts with having an understanding of your current situation. We take a close look at your current financial situation – assets, debts, income, expenses and insurance, and explore the options you could use to reach your goals.

Bridging the gap

Based on the research we have conducted, we will recommend a strategy to bridge the gap between where you are now and where you want to be.

Bringing your plan to life

We work closely with you to implement your financial plan. We help you to complete any necessary paperwork and are available to attend meetings with your accountant, solicitor and general insurer so that your strategy is implemented efficiently.

Staying on track with regular annual or ongoing advice

Time goes on and circumstances and needs change. The final step in our advice process ensures your financial plan remains on track, by providing you with regular ongoing or annual advice.

We will design an annual or ongoing service program so your plan remains up to date

Fees

The fees charged for our advice are designed to be fair and clear. Our advice fees may include charges for the following advice services:

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Consultation Fee - You may be charged \$220 for an initial consultation if applicable.

Advice Fee – The advice fee covers the cost of researching and preparing your financial plan. The price can be a flat fee with an additional performance or risk margin depending on the size and complexity of the advice.

Annual or Ongoing advice – This is the fee for the Annual or ongoing advice, it will cover the cost to keep your strategy and investments current and up to date as well as any services provided by the practice. This will be a separate document provided at the time of the advice.

Admin Fee – This will be charged for any other admin services provided.

Additional advice – For all other advice, an additional advice fee may be charged based on a \$280 hourly rate. Any additional advice fee will be disclosed in your SOA.

Life insurance payments

Initial commission – One off commission that is paid at the inception of insurance policy. This can range from 11% to 66% of initial premium paid. (Paid by the product issuer)

Ongoing commission – This is a part of the product provider's ongoing charges and is paid every year that the insurance policy is retained. (Paid by the product issuer)

Advice Evolution Pty Ltd will receive commission directly from the product provider and is based on a percentage of the insurance premium paid. Commissions are deducted from the premium by the product provider so are not paid directly by you.

Your advice fees will be calculated at the time we provide you with personal advice. Your SOA will outline the advice fees and any commission inclusive of GST.

Payment Method & Frequency

We offer you the following payment terms:

- Bpay, direct debit (credit card or savings), cheque
- Deduction from your investment
- Annual or Ongoing advice fees may be deducted as an annual instalment or in monthly or quarterly instalments.
- Annual or ongoing advice fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or percentage each year. The specific amount will be agreed to by you and outlined in our annual or ongoing advice agreement.

Please refer to the adviser profile for detailed information on the type of fees charged.

About Advice Evolution Pty Ltd

Advice Evolution Pty Ltd Limited ABN 66 137 858 023
Australian Financial Services Licensee 342880
Suite 302, 20 Bungan Street, MONA VALE NSW 2103

Advice Evolution Pty Ltd has approved the distribution of this FSG

Relationships and associations

Advice Evolution, its advisers, or any related bodies do not have any relationships or associations with any product issuer that could be expected to influence the provision of financial services.

Privacy

We maintain a record of your personal information. You have the right to withhold personal information, but this, as well as any inaccurate information you provide, may compromise the effectiveness of the advice you receive.

It is important that you keep us up to date by informing us of changes to your circumstances so we are able to determine if our advice continues to be appropriate.

We will retain a copy of any recommendations made to you for seven years. Please contact your adviser if you would like to review your file.

Together with Advice Evolution we implement a privacy policy, which ensures the privacy and security of your personal information. You can request a copy of the policy from us at any time.

Another financial adviser may be appointed to you if your adviser leaves or is unable to attend to your needs due to an extended absence from the business. In these circumstances, Advice Evolution Pty Ltd will write to you advising you of the change. Your personal information will be passed on to the new adviser.

If you choose to appoint a new financial adviser, your new adviser will be provided access to your policy information. They will be responsible for providing you with annual or ongoing advice relating to those policies and all future advice fees deducted from the policy/(ies) will be paid to your new adviser.

Professional indemnity insurance

Professional indemnity insurance is maintained by Advice Evolution Pty Ltd to cover advice, actions and recommendations which have been authorised by Advice Evolution Pty Ltd and provided by your adviser. The insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

What should you do if you have a complaint?

If you have any complaints about the services provided to you, you should take the following steps:

- Contact your financial adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three days, please contact Advice Evolution Pty Ltd on 02 9997 6787 or put your complaint in writing and send it to:

Advice Evolution Pty Ltd
Suite 302, 20 Bungan Street
Mona Vale 2103

Advice Evolution Pty Ltd will try to resolve your complaint quickly and fairly.

If your complaint has not been resolved satisfactorily, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA):

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

Adviser profile

Adviser profile version:	Version 1.9 (Peter Wilson) This profile is part of the Financial Services Guide and is only complete when the business profile is attached.				
Date issued	03/11/2021				
About Peter Wilson	<p>Your financial adviser, Peter Wilson (ASIC number 236044), is an authorised representative of Advice Evolution Pty Ltd.</p> <p>Email address: peter@fadvice.com.au</p> <p>Education and Qualifications</p> <p>Dip FP, CERTIFIED FINANCIAL PLANNER®</p>  <p>Experience</p> <p>Peter is truly a general practitioner of financial planning who uses his professional knowledge and wealth of experience to provide quality unbiased bespoke individualised advice.</p> <p>Memberships</p> <p>FPA</p>				
Advice your adviser can provide	<p>I can provide you with strategic advice as well as arrange the types of financial products listed below.</p> <p>I can help you to identify the types of services and products that will be appropriate to meet your financial goals. In addition, you can choose whether to receive advice about a range of needs all at once, or we can provide advice about a single issue so your most important goals are achieved first. Further advice can then be provided over time about any other needs or goals as required.</p> <table><thead><tr><th>Strategies</th><th>Products</th></tr></thead><tbody><tr><td><ul style="list-style-type: none">• Guidance on budgeting and goal setting• Savings and wealth creation strategies• Investment planning• Superannuation planning• Pre-retirement planning• Retirement planning• Estate planning considerations• Centrelink planning• Risk and insurance analysis• Business succession planning• Salary packaging advice• Gearing strategies</td><td><ul style="list-style-type: none">• Cash management trusts• Retirement income streams• Direct fixed interest• Retail & wholesale managed investment schemes• Socially responsible investments• Hedge funds• Master trust products• Superannuation products• Personal and group insurance• Business succession insurance</td></tr></tbody></table>	Strategies	Products	<ul style="list-style-type: none">• Guidance on budgeting and goal setting• Savings and wealth creation strategies• Investment planning• Superannuation planning• Pre-retirement planning• Retirement planning• Estate planning considerations• Centrelink planning• Risk and insurance analysis• Business succession planning• Salary packaging advice• Gearing strategies	<ul style="list-style-type: none">• Cash management trusts• Retirement income streams• Direct fixed interest• Retail & wholesale managed investment schemes• Socially responsible investments• Hedge funds• Master trust products• Superannuation products• Personal and group insurance• Business succession insurance
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How the adviser is paid

Advice Evolution Pty Ltd will typically retain 2% of the gross revenue received for the recommended financial services and/or products. Advice Evolution Pty Ltd will pay Tweed Financial Advice the remaining 98% of the gross revenue received.

Peter Wilson has equity in Tweed Financial Advice and may receive capital and profit related benefits.

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Relationships and associatons

Peter Wilson is a trustee of the PB & HJ Wilson Family Trust which has equity in Advice Evolution Pty Ltd and may receive capital and profit related benefits.