



## Tailored Wealth Solutions

### Financial Services Guide

This Financial Services Guide (“FSG”) is designed to help you decide whether to use any of our services and informs you of certain basic matters relating to our relationship, prior to us providing you with any financial service.

**This guide contains important information about:**

- the services we offer you
- how we, our licensee and our associates are paid
- what associations or relationships we have with financial product issuers
- our internal and external dispute resolution procedures and how you access them

Tailored Wealth Solutions Pty Ltd atf  
the MGW Family Trust ABN 84 969 545 881  
Corporate Authorised Representative No. 405602 of Alpine Financial Advice Pty Ltd  
Australian Financial Services License No. 541401

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

**Website:** [tailoredwealthsolutions.com.au](http://tailoredwealthsolutions.com.au)

**Phone:** 0411 508 031

**Mail:** PO Box 874, Mudgeeraba Qld 4213

TWS Version 1.1 issued May 2024

## Who is our Licensee?

To provide financial advice requires the adviser to either hold an Australian Financial Services Licence (AFSL) or be authorised to provide advice by an AFSL holder. We have chosen to be licensed by Alpine Financial Advice Pty Ltd.

**Alpine Financial Advice is 100% privately owned and holds its own AFSL.**

Alpine Financial Advice acts in your best interests when providing personal advice and is responsible for ensuring the advice we provide meets the various legal and regulatory requirements and provides Professional Indemnity insurance and dispute resolution systems.

### **ALPINE FINANCIAL ADVICE PTY LTD**

155 Varsity Parade Varsity Lakes Qld 4227

Telephone 1300 189 552

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

Australian Financial Services License No. 541401

### **Lack of Independence**

Neither Alpine Financial Advice, Tailored Wealth Solutions or Michael Waterson may refer to themselves as 'independent'. This is because Alpine Financial Advice and/or its authorised representatives receive commissions from the sale of risk insurance products that are not fully rebated to clients and may from time to time receive gifts or other benefits (for example meals at conferences or training sessions).

## Adviser and Practice Details

Michael Waterson is the Principal Adviser of Tailored Wealth Solutions Pty Ltd and is an Authorised Representative [No. 253071] of Alpine Financial Advice Pty Ltd.

## About Tailored Wealth Solutions

The reason Tailored Wealth Solutions was established, was to create greater clarity in the lives of clients - to help with decisions and remove some of the uncertainty that may be holding their plans back, making it difficult to get started, or maintaining the desired progress.

Most of the time, the big wins are achieved through applying simple, proven, and robust strategies. And once the big wins are locked away, we knuckle down to the other related areas that further improve people's lives. Sometimes things are more complex or complicated, but we can help with that too.

It is natural to view financial-related issues as simple black or white choices, but my experience is that the best results are rarely achieved without delving into at least some of the detail, and uncovering the various decisions that need to be made, difficult or otherwise.

And it helps to have someone trustworthy and reliable in your corner when it comes to making these decisions.

The value we are looking to create for our clients, is in a greater feeling of control, coupled with measurable financial benefits. If we don't believe we can deliver this value, we will politely decline the engagement.



## Education, Qualifications and Memberships

- Diploma Financial Markets – Securities Institute of Australia
- Diploma of Financial Planning – Financial Planning Association (Deakin University)
- Self-Managed Superannuation Funds Adviser Course – The Strategist Group (Tribeca)
- Have sat for and passed the FASEA Financial Adviser exam.
- Member of the Financial Advice Association of Australia (FAAA)
- Currently completing the Graduate Diploma of Financial Planning (post graduate degree)

# What services do we offer?

## Services for Everyone

- Lifestyle financial planning and assistance with important financial decisions.
- Helping to reduce or eliminate financial uncertainty.
- Helping to solve your financial problems so you can focus on what is important to you.
- Referrals to appropriate specialist professional service providers if needed.
- Taxation minimisation planning.

## Retirement Planning

- Projections that help you to know how much you can spend and how long your money should last.
- Maximising Centrelink entitlements (where applicable).
- Superannuation Income Streams.
- Strategies to minimise or eliminate tax payable at and during retirement.
- Investment Portfolios designed to fund retirement income.

## Wealth Protection and Estate Planning

- Protecting you and your family with advice on Life, TPD, Trauma and Income Protection insurance.
- Estate Planning strategies and Asset Protection advice.
- Personalised advice on minimising taxation for your potential beneficiaries.
- Working with your Estate Planning Solicitor to help you get the right assets in the right hands at the right time.

## Superannuation

- Strategic advice that considers superannuation legislation – both past and present, as well as changes as they occur over time.
- Contribution strategies to maximise your opportunities.
- Superannuation specific investment advice that meets your goals and levels of comfort with risk.
- Self-managed superannuation structural, investment and legislative advice (for existing funds).

## Portfolio Construction & Management

- Determining your comfort factor around risk levels when investing.
- Expert Strategic, Dynamic and Tactical Asset Allocation considerations.
- Assisting with reducing unnecessary portfolio costs.
- Advice on listed securities and managed investments.
- Investing via Trust and Company Structures.
- Realistic wealth creation strategies that consider your personal circumstances.

## Other Services

- Dealing with disability payouts tax-effectively.
- Helping you to make the most of inheritances.
- Intergenerational planning for your family.

## **What kinds of financial products are we authorised to provide?**

I am authorised to provide financial product advice and deal in a financial product, to retail and wholesale clients, in relation to the following financial products:

- securities – meaning shares or ETF's listed on the Australian Stock Exchange;
- superannuation, whether self-managed, personal super or corporate super;
- interests in managed investment schemes including investor directed portfolio services – these are managed funds, master trusts and “wrap” accounts;
- standard margin lending facilities;
- retirement savings accounts ("RSA") products;
- debentures, stocks or bonds issued or proposed to be issued by a government;
- deposit and payment products;
- life products including investment life insurance products and life risk insurance products; and
- Managed Discretionary Account services not operated by Alpine Financial Advice or Tailored Wealth Solutions, and that appear on the Alpine Financial Advice approved product list (APL).

If you do not wish to receive our advice, we may deal on your behalf by carrying out your instructions.

If you do not obtain advice, you face the risk that the Financial Product/s you select will not fully take into account your objectives, financial situation or needs.

### **Do we have any relationships or associations with Financial Product issuers?**

We at Tailored Wealth Solutions Pty Ltd and Alpine Financial Advice Pty Ltd are privately owned and are not part of any company which issues financial products. There are no ownership ties or other relationships with any financial service product provider which might unduly influence which financial products we are authorised by Alpine Financial Advice to recommend.

### **Alternative Forms of Remuneration Register**

Licensees and their representatives are required to maintain a register of any form of alternative remuneration paid or received with a value between \$100 and \$300. We may not accept any form of alternative remuneration above \$300.

This register is available for your inspection on request.

## How do I pay for Tailored Wealth Solutions advice?

All fees and any commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

### **Initial consultation**

In order to find out if we can work well together and add value to your personal situation, we will meet with you free of charge. This meeting explains what we do and how, and we will begin the process of gathering information from you, and asking and answering questions in order to help solve your financial problems.

**Approx. 60 – 90 minutes – at our expense.**

### **Data collection, Strategy Presentation, Advice Preparation**

Once we decide to work together, we need to ensure we understand your current personal and financial position, and your goals and obstacles. Thorough data collection takes some time as we seek information from external parties. Some clients may require a strategy presentation to discuss which options you may prefer.

We charge a fee for service for the preparation of your Statement of Advice, which details all of our recommendations in writing.

The exact fee will be quoted to you prior to you requesting we prepare a Statement of Advice.

**Estimated time frame to deliver - approx. 4-8 weeks - \$2,850 - \$9,900**

### **Implementation**

Once you have understood and agreed to the recommendations, we will assist you to make any changes recommended to improve your position.

The actual fee to implement your recommendations will vary depending on the complexity of your situation and the actions required.

The actual fee will be quoted to you with full details in the Statement of Advice.

**Estimated time frame to deliver - immediately (once requested) - \$550 - \$3,300**

### **Retainer (ongoing advice and services)**

If you elect to participate in our ongoing review of your financial planning strategy, we will work with you to keep you on track and up-to-date. The ongoing fee is based on the complexity of ongoing advice and the services provided.

The actual fee will be detailed in our Terms of Engagement and your Statement of Advice, and agreed with you prior to a service commencing on your behalf.

You can opt out of an ongoing service at any time with one month's notice.

**Estimate of ongoing service and advice - \$2,200 pa to \$13,200 pa**

**Ad hoc advice\***

Where you don't have an ongoing service arrangement and require ongoing advice on an ad hoc basis, a fee based on time charged at an hourly rate may apply.

**If applicable - \$198 - \$330 per hour (dependent on the type of advice required)**

**\*Ad hoc Advice is only available at our discretion. At all times we prioritise our existing clients' needs and servicing, and will perform these services only if our workload allows, and/or if it is commercially viable for us to do so.**

**Life Insurance Products**

Commissions may be payable of up to 66% of the initial premium, and up to 22% of annual premiums in future years, for as long as you hold the product.

**Commissions are paid to us by the product provider, will be disclosed in your Statement of Advice, and are not an additional cost to you.**

The basis and amount of all commissions and fees for service will be set out in the SoA and explained by your Adviser.

These fees may be paid directly to our Licensee Alpine Financial Advice Pty Ltd, or where appropriate collected from investment or superannuation amounts invested.

We do not charge any asset-based fees on borrowed funds.

## **How can you give us instructions?**

We can agree together as to how you would like to give us instructions. For example, by telephone, fax or other means such as e-mail.

## **What information should you provide to receive personalised advice?**

We need to establish your personal objectives, details of your current financial situation and any other relevant information, so that we can offer you the most appropriate advice possible.

You have the right not to tell us, if you do not wish to. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.

We are also legally required to verify your identity, so we will ask to see your passport, driver's license or other identity documents.

You should read the warnings contained in the Statement of Advice carefully before making any decision relating to financial products.

## **Other documents you will be given if you receive advice from us.**

When we give you financial advice you will be provided with a Statement of Advice (SoA) which will contain details about:

- the advice provided, including the basis on which it was given
- fees, commissions and other benefits
- any associations we have with Financial Product Issuers or other parties which may have influenced the advice we give you.

After receiving our initial advice, a Record of Advice (RoA) may be produced and retained by us instead of an SoA if there have been no significant changes in your personal circumstances or the basis of the advice since the last SoA was provided. You can request a copy of any RoA at any time.

If we recommend to you a particular Financial Product we will give you information about the particular Financial Product—a Product Disclosure Statement—to help you make an informed decision about the Financial Product.

## **What information do we maintain in your file and can you examine it?**

We will retain copies of your identity documents and we will maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you, including the initial Statement of Advice, and any subsequent Statements of Additional Advice and Records of Advice provided to clients receiving our ongoing service. Copies of these can be requested either verbally or in writing.

We are committed to ensuring the privacy and security of your personal information. A copy of the relevant privacy policy is available on our licensee's website or by contacting us. If you wish to examine your file, please ask us. We will make arrangements for you to do so.



## What should you do if you have a complaint?

1. Contact us and explain the nature of your complaint.
2. If your complaint is not satisfactorily resolved within 20 days, please contact our Complaints Officer by email or phone using the details below. We will try and resolve your complaint quickly and fairly.

### **Alpine Financial Advice Pty Ltd**

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

**Phone:** 1300 189 552

**Mail:** 155 Varsity Parade Varsity Lakes Qld 4227

3. Alpine Financial Advice Pty Ltd is a member of the Australian Financial Complaints Authority, formerly the Financial Ombudsman Service (FOS). If the complaint can't be resolved to your satisfaction you have the right to lodge a complaint with the Australian Financial Complaints Authority

### **Australian Financial Complaints Authority**

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Phone:** 1800 931 678

**Online:** [www.afca.org.au](http://www.afca.org.au)

**Mail:** GPO Box 3 Melbourne VIC 3001

4. The Australian Securities and Investments Commission (ASIC) also has a free call Infoline on 1300 300 630, which you may use to make a complaint and obtain information about your rights.

## **Professional Association Complaints Process**

As a member of the Financial Advice Association Australia, Michael Waterson is bound by the FAAA's Professional Code. In addition to the complaints handling procedures set out previously in this FSG you may also lodge a complaint with the FAAA by phone on 1300 337 301 or email at [Professional.standards@faaa.au](mailto:Professional.standards@faaa.au)

## **Compensation Arrangements**

Alpine Financial Advice Pty Ltd, holds Professional Indemnity Insurance for the activities covered under its AF Licence. Alpine Financial Advice believes its PI insurance complies with the requirements of the section 912B of the Corporations Act 2001 and the relevant Regulations.

If you have any further questions about the financial services Tailored Wealth Solutions provides, please contact us on 0411 508 031. Retain this document for your reference and any future dealings with Tailored Wealth Solutions.