

Financial Services Guide

**Grant Thornton Wealth Advisory Services Pty Ltd
AFSL 234500**

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Introduction

At Grant Thornton Wealth Advisory Services Pty Ltd ('we', 'us' or 'our') we aim to make you feel totally at ease with the services we offer. In doing so we are providing you with this easy to understand Financial Services Guide ('FSG') designed to answer some frequently asked questions. If you'd like more information or clarification, please don't hesitate to contact us.

Our FSG is designed to assist you to evaluate and make an informed decision about our financial services and what to expect from our relationship. It contains important information about:

1. Who is Grant Thornton Wealth Advisory Services?
2. What services and types of products are we authorised to offer?
3. How are we and our associates paid?
4. How do we protect your privacy?
5. Who you should contact if you have a complaint

Who is Grant Thornton Wealth Advisory Services?

Grant Thornton Wealth Advisory Services Pty Ltd is an Australian Financial Services Licensee (AFSL: 234500, ABN: 61 007 073 305) and a wholly owned subsidiary of Grant Thornton Australia Limited. Our head office is located at:

Collins Square, Tower 5
Level 22, 727 Collins Street
Melbourne, Victoria 3008
T +61 3 8320 2222
F +61 3 8320 2200
wealth@au.gt.com

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Grant Thornton Wealth Advisory Services Pty Ltd holds its own AFSL under its own company name.

What services do we offer?

What financial services are available to me?

Grant Thornton Wealth Advisory Services is authorised to provide advice on the following financial products and services:

- Your existing superannuation product, but only to the extent required to provide you with advice on contributions or pensions, or for recommending that you establish a self-managed superannuation fund.
- Self-managed superannuation funds.

We are authorised to deal in a financial product limited to self-managed superannuation funds.

We are authorised to provide these services and products to both retail and wholesale clients.

We are only authorised to provide 'class of product advice' on the following:

- Basic deposit products
- General insurance products
- Life risk insurance products
- Simple managed investment schemes
- Securities
- Superannuation

Class of product advice means that we can recommend broad classes of products to you, but we cannot recommend specific, named products within the class.

There is an important difference between 'general advice' and 'personal advice'. If we provide you with 'general advice' it means that we have not considered any of your individual objectives, financial situation and needs.

If we provide you with 'personal advice' we will consider your individual objectives, financial situation and needs when making our recommendation to you.

We will only provide services to you, with your prior, informed consent. If you do not understand any of the information in this Financial Services Guide, or have any other questions relating to the terms on which we will be acting, please contact us.

In providing our services, other financial matters may arise, however, we are not authorised to assist with any financial products and services except those explained above. You should seek specific advice from the appropriate professionals on other matters relevant to you.

Who provides the services described in this FSG?

Your adviser, as a Representative of Grant Thornton Wealth Advisory Services, provides the services listed above.

Who is responsible for those services?

Grant Thornton Wealth Advisory Services is responsible for the financial services provided by your adviser, including the distribution of this FSG.

In relation to the services offered in this FSG your adviser, as a Representative of Grant Thornton Wealth Advisory Services, does not act on behalf of any other person or licensee.

How will I pay for the services?

Grant Thornton Wealth Advisory Services has an open, honest fee structure. Our preferred approach is based on a fee for services provided. The fees will vary depending on the level and complexity of work involved and will be scoped and agreed with you prior to services being provided. Our fee schedule is contained in Schedule 1 at the end of this FSG.

How do I provide instructions to my adviser?

You can give us instructions by using the contact details set out in this FSG. Generally, you need to give us instructions in writing (e.g. fax, email or letter) or another method as agreed by us.

Do you have Professional Indemnity Insurance?

Our compensation arrangements include Professional Indemnity Insurance which meets the requirement of S912B of the Corporations Act. Our arrangements allow for compensation of retail clients arising from advice provided by our Representatives, past or present.

Other documents you may receive

If you choose to use any of our products or services, you may also receive other important documents including a Statement of Advice, Record of Advice and/or a Product Disclosure Statement. A Statement of Advice is a document that summaries your situation and goals and sets out your adviser's advice and recommendations.

Where your adviser is recommending a particular financial product, you should also receive a Product Disclosure Statement. A Product Disclosure Statement contains important disclosure information about the financial products being recommended.

Before you commit to accepting any recommendations made, you should read and understand both the Statement of Advice and Product Disclosure Statement(s). If you have further questions after reading these documents, you should seek explanation from your adviser. It is important that you make a fully informed decision before proceeding with our advice.

Will the advice I receive be appropriate for my personal circumstances?

Yes. But to do so, your adviser needs to understand your personal circumstances including your individual objectives, financial situation and needs. We expect that you will provide us with accurate information that we request so that we can provide advice that is in your best interests.

You have the right not to share this information with your adviser. However, you should be aware that your adviser may not be able to advise you or, if they do, are required to warn you of the possible consequences of not having a full understanding of your position. You should read the warnings carefully as the scope of the advice able to be provided to you will be limited as a consequence of you exercising your right not to disclose all the information sought by your adviser.

What should I know about any risks associated with the solutions recommended?

Your adviser will explain any significant risks associated with recommended solutions. Your Statement of Advice and/or Product Disclosure Statement(s) will contain important information in this regard.

What if I need further advice?

On an ongoing basis, a Record of Advice will be provided instead of a Statement of Advice if there have been no significant changes in your personal circumstances or the basis of the advice has not significantly changed since your last Statement of Advice was provided. If you do not receive a Record of Advice, you may request a copy at any time up to seven years from the date your adviser gave the further advice to you.

You can request the record of the advice by contacting your adviser or us in writing.

How are we and our associates paid?

Grant Thornton Wealth Advisory Services has an open and honest policy on disclosure of fees and remuneration. You have the right to request further information in relation to the remuneration received by the licensee and/or representative. Should you require details further to those within this FSG and other documents provided to you during the advice process, please ask your adviser or us in writing.

How is my adviser paid?

Your adviser receives salary, bonus and other benefits from us. Your adviser will set out the remuneration they receive in the Statement of Advice given to you when providing personal advice.

Are there any arrangements which may influence our advice to you?

Grant Thornton Wealth Advisory Services is not associated with any product provider and is the holder of its own financial services license.

Your adviser will notify you of any conflicts of interest or any arrangements that may influence their recommendation to you. Any such conflict or arrangement will be disclosed to you within your Statement of Advice.

Do I receive information about benefits my adviser, Grant Thornton Wealth Advisory Services and others receive as a result of recommendations?

Yes. You have the right to know the details of benefits any involved party receives as a result of the recommendations made by your adviser. Information regarding remuneration and how it is calculated and distributed will be contained within your Statement of Advice and/or the relevant Product Disclosure Statement(s).

How do we protect your privacy?

Your adviser will maintain a record of your personal profile, including details of your objectives, financial situation and needs and any other information relating to your specific financial situation. They will also maintain records of any recommendations they make.

As a financial service provider, we also have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

Grant Thornton Wealth Advisory Services is committed to ensuring the privacy and security of your personal information in accordance with the principles of the Privacy Amendment (Private Sector) Act 2000 (Privacy Act).

You have a general right to examine the relevant contents of your file and you should have been provided with our privacy statement which details our approach to privacy.

Should you wish to examine your file, please write to your adviser and they will make all the necessary arrangements to provide you with relevant information.

Further details on our information handling policy can be obtained from our Privacy Policy or by contacting our Privacy Officer at Grant Thornton Wealth Advisory Services.

Who you should contact if you have a complaint?

If you have a complaint about the services provided, you should take the following steps:

1. Contact your adviser and tell them about your complaint.
2. If your complaint is not satisfactorily resolved within three days, then please call us on (03) 8663 6000 or put your complaint in writing and send it to us at:

Attn: Complaints Manager

Grant Thornton Wealth Advisory Services Pty Ltd
Level 22, Tower 5, 727 Collins Street
Melbourne, Victoria 3000

Or by email: wealth@au.gt.com

3. We will endeavour to resolve your complaint quickly and fairly.

If you do not get a satisfactory outcome within 30 days, you have the right to complain to the Australian Financial Complaints Authority (AFCA) at:

Australian Financial Complaints Authority (AFCA)

GPO Box 3, Melbourne VIC 3001

T 1800 931 678

F (03) 9613 6399

W www.afca.org.au

E info@afca.org.au

AFCA is an independent external dispute resolution service, of which Grant Thornton Wealth Advisory Services Pty Ltd is a member. AFCA Service is free of charge. However, there are some limits on the size of claims that can be handled by AFCA. For details of the current limits, please go to the AFCA website.

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

Schedule 1: schedule of fees (GST inclusive)

Fee type	Detail	Fee range
Initial meeting	The initial meeting is an opportunity to understand your needs and objectives and outline the services that Grant Thornton Wealth Advisory Services is able to provide.	From \$0 to \$880. This fee may be credited towards future services should you engage our services.
Advice preparation	The preparation of a personalised Statement of Advice, detailing our specific recommendations to you. This cost will be fully scoped and agreed with you prior to any commitment.	This attracts an hourly rate between \$0 and \$880 or alternatively a fixed fee may be agreed (depending on the level of complexity of your situation and the advice provided)
Advice implementation	The full implementation of agreed recommendations. This cost will be fully scoped and agreed with you prior to any commitment.	An hourly rate between \$0 and \$880
Consulting fees	For any other service not specified above. This cost will be fully scoped and agreed with you prior to any commitment.	An hourly rate between \$0 and \$880



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