



# FINANCIAL SERVICES GUIDE

Blair Wilkes  
Authorised Representative of The SMSF Expert Pty Ltd  
Version 01.1/2016, dated 8 November 2016

## The Purpose of this FSG

This guide contains important information about:

- The SMSF Expert Pty Ltd (the company that authorises me to provide our financial planning services)
- the types of financial planning services I can provide
- how I am paid
- any potential conflict of interest we may have and;
- our internal and external dispute resolution procedures and how you can access them.

## Other Documents you may Receive

When you receive personal advice, it will normally be documented in the form of a statement of advice. This document contains information about:

- The advice being provided
- The fees, costs and any other benefits payable as a result of your advice and;
- any associations I have with Financial Product Issuers or other parties which may have influenced my advice.

## About your Financial Adviser

I am an Authorised Representative of The SMSF Expert Pty Ltd (Authorised Rep No1246609) and have the following qualifications and memberships:

- Bachelor of business Accountancy,
- Chartered Accountant Australia and New Zealand

I am located at Level 2, 67 Davenport Street, Southport, Qld 4215, and can be contacted on either 07 5532 1733 or 0411 666 201.

## How I am Paid

I am an employee, shareholder and director of Wilkes Financial Pty Ltd (which is a Corporate Authorised Representative of The SMSF Expert, Auth Rep No. 1246583) and I receive remuneration by way of a salary from Gerard Wilkes and Associates.

## Who is The SMSF Expert Pty Ltd?

The SMSF Expert Pty Ltd is a privately owned and managed business and holds an Australian Financial Services Licence (No. 445113).

The SMSF Expert Pty Ltd has authorised me to provide the advice and services set out in this Financial Services Guide (FSG) and is responsible for the financial services I provide, including the distribution of this guide.

You can contact them at:

The SMSF Expert Pty Ltd  
Suite 450, Level 5, 311 Castlereagh Street  
Sydney, NSW, 2000  
Phone: 1300 554 321  
Email: [info@thesmsfexpert.com.au](mailto:info@thesmsfexpert.com.au)

## Relationships and Associations

The SMSF Expert Pty Ltd is privately owned and is not controlled by any financial institution/s such as a fund manager, bank or insurance company.

## Our Services

I can provide you with the following advice and services:

- (a) Financial product advice for the following classes of financial products:
  - 1. Superannuation limited to:
    - a. Self-Managed superannuation fund;
    - b. A persons existing holding in a superannuation product but only to the extent required for:
      - i. Making a recommendation that the person establish a self-managed superannuation fund; and
      - ii. Providing advice to the person on contributions or pensions under a superannuation product;
- (b) Provide class of financial product advice for the following classes of financial products:
  - 1. Superannuation; and
- (c) Deal in a financial product by:
  - a. Arranging for another person to issue, apply for, acquire, vary or dispose of a financial product in respect of the following classes of financial products:
    - i. Superannuation limited to:
      - 1. Self-managed superannuation fund; and
    - ii. Arranging for another person to apply for, acquire, vary or dispose of financial products in respect of the following classes of financial products:
      - 1. Superannuation limited to:
        - a. Self-managed superannuation fund.

Where you feel you need additional advice to the products listed above, I advise you to seek the services of a full Australian Financial Services Licensee.

## Providing Information to Me

You need to provide me with a list of your personal objectives, details of your current financial situation and any relevant information, so that I can offer you the most appropriate advice possible.

You have the right not to tell me, 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.

You should read the warnings contained in our Statement of Advice carefully before making any decision relating to a Financial product/s.

## Paying for my Services

I operate on a fee for service basis and I will provide you with an estimate of my fees before commencing our engagement. The actual fees and costs will be provided in your Statement of Advice.

Where you have been referred to me by someone else, if I pay them a fee or commission in relation to that referral, I will tell you in the Statement of Advice who will receive that fee or commission and the amount they will receive.

## My Fees

The fees charged for my advice and services will be invoiced directly to you and may be based on either:

- A set dollar amount; or
- An hourly rate.

## Privacy Policy

I maintain a record of your personal profile including details of your objectives, financial situation and needs. I also maintain records of any recommendations made to you.

I am committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy can be provided upon request.

If you wish to examine your file, please ask us. We will make arrangements for you to do so.

## Complaints

If you have any complaints about my advice or services, you should take the following steps.

1. Contact me/us first and tell us about your complaint. We will try to resolve your complaint quickly and fairly;
2. If your complaint relates to a financial service and is not satisfactorily resolved by us, then you can contact:

Matthew Morris- Chief Executive Officer

Email: [Matthew@thesmsfexpert.com.au](mailto:Matthew@thesmsfexpert.com.au)

or

Ross Marett – Advice Manager and Responsible Manager

Email: [Ross@thesmsfexpert.com.au](mailto:Ross@thesmsfexpert.com.au)

**The SMSF Expert Pty Ltd**

**Suite 450, Level 5, 311 Castlereagh Street**

**Sydney NSW 2000**

**1300 554 321**

3. If you are not fully satisfied with any of these responses, you have the right to lodge a complaint with the Financial Ombudsman Service (FOS). The contact details for FOS are: Phone 1300 780 808 (free of charge) Fax 03 9613 6399 Online [www.fos.org.au](http://www.fos.org.au) Email [info@fos.org.au](mailto:info@fos.org.au) Mail GPO Box 3 MELBOURNE VIC 3001 Furthermore, the Australian Securities and Investments Commission (ASIC) has a free of charge infoline on 1300 300 630, which you may use to obtain information about your rights and to make a complaint.

## Compensation and Insurance

I have Professional Indemnity Insurance in place to cover me for the financial services that I provide.

The SMSF Expert Pty Ltd also has Professional Indemnity Insurance in place to cover claims made in relation to the conduct of representatives/employees who no longer work for them (but who did at the time of the relevant conduct).

## Acknowledgment of Receipt

I/We acknowledge that I/we have been provided with the Financial Services Guide (FSG), Version 01.1/2016, dated 8 November 2016.

Client Name: \_\_\_\_\_

Client  
Signature: \_\_\_\_\_

Date  
received: \_\_\_\_\_

Client Name: \_\_\_\_\_

Client  
Signature: \_\_\_\_\_

Date  
received: \_\_\_\_\_

**OR** complete as follows if mailed to Client(s):

I/We acknowledge that I/we have been provided with the Financial Services Guide (FSG), Version 01.1/2016, dated 8 November 2016.

Sent to (Client Name(s)):

Sent on (Date):

Sent by (Name):

Blair Wilkes  
Authorised Representative of The SMSF Expert Pty Ltd  
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