



# Rethink

Financial Group

## Financial Services Guide Version 8

Prepared on: 13 February 2018

Issued by: Shartru Wealth Management Pty Limited

# Financial Services Guide

You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.

This Financial Services Guide (“FSG”) is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include, who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures, along with how you can access them.

It is intended that this FSG should assist you in determining whether to use any of the services described in this document.

You should also be aware that you are entitled to receive a Statement of Advice when we first provide you with personal financial advice, (advice that takes into account your objectives, financial situation and needs). The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

If our representative provides further advice to you and your personal circumstances have not significantly changed, and that further advice is related to the advice we provided to you in a previous Statement of Advice and we do not give that further advice to you in writing, you may request a copy of the record of that further advice at any time up to 7 years from the date our representative gave the further advice to you.

You can request the record of the advice by contacting the representative or us in writing or by telephone or by email.

In the event we make a recommendation to acquire a particular financial product (other than securities), we must also provide you with a Product Disclosure Statement containing information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product.

# Before you receive our advice

## Your Questions

Who will be providing the financial service to me?

## Our Answers

### **Rethink Financial Planning Newcastle**

ABN: 74 611 676 085

Location address:  
2 Dick Street  
Newcastle West  
NSW 2302

Postal address:  
PO Box 2183  
Dangar NSW 2309

Phone: 02 4962 4440  
Fax: 02 4926 3999  
Email: [ask@rethinkfinancial.com.au](mailto:ask@rethinkfinancial.com.au)

Licensee:

### **Shartru Wealth Management Pty Limited**

ABN: 46 158 536 871

Australian Financial Services Licence Number:  
422409

Location Address:  
14 Macquarie Street  
Belmont NSW 2280

Postal Address:  
PO Box 565  
Belmont NSW 2280

Phone: 1300 478 424  
Fax: 02 4947 9930  
Email: [advice@shartru.com.au](mailto:advice@shartru.com.au)

Who is my adviser?

Your adviser is an Authorised Representative employed by Rethink Financial Planning Newcastle under license from the licensee (Shartru Wealth Management Pty Ltd).

The advisers have the following qualifications:

**Dustin Kavanagh**

- Diploma in Financial Services
- RG146 compliant
- Tax (Financial) Adviser

**Samantha Geelan**

- Advanced Diploma in Financial Services
- Graduate Certificate in Applied Finance
- Graduate Diploma in Financial Planning
- Master in Financial Planning
- Self-Managed Superannuation Funds
- Tax (Financial) Adviser
- Aged Care
- RG146 compliant

**Laura Bastian**

- Advanced Diploma of Financial Planning
- Diploma of Financial Planning
- RG146 compliant

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Rethink can provide the following services:

- Financial strategies and financial advice generally
- Savings and wealth creation strategies
- Investment planning and financial product advice
- Pre-retirement and Retirement Planning
- Risk and risk management (ie wealth protection) analysis and advice
- Superannuation planning and advice (including SMSF)

We are licensed to provide advice on and deal in the following financial products:

- Deposit products
- Government Debentures, Stocks & Bonds;
- Investment Life Insurance Products;
- Life Insurance Risk Products;
- Managed investment Schemes, including IDPS;
- Retirement Savings Account Products;
- Superannuation (including SMSF)
- Margin Lending
- Aged Care

Portfolio Review:

- Internal databases are maintained detailing client's investments that were recommended by licensee. This does not constitute portfolio monitoring.
- Portfolios are reviewed on a regular basis, subject to the client's discretion.

Who do you act for when you provide services for me?

Rethink and your adviser are responsible for the financial services provided to you.

How will I pay for the service?

Rethink believes in communication, transparency and mutual agreement, so before any work is undertaken, the fee charged by Rethink will be agreed by both parties and clearly disclosed to you.

Rethink may charge an initial fee. This fee covers the cost of strategy, research and implementation. This fee will be based on the service provided. A total fee of \$0 to \$11,000 can be incurred depending on the complexity of the advice. You can choose to pay this fee directly or as a deduction from your investment portfolio.

Rethink may charge an ongoing fee. This fee covers the cost of ongoing service and review. This fee may be based on a flat dollar amount or may be based on up to 1.1% pa of your investment portfolio. For example, if your portfolio is valued at \$100,000 with an ongoing fee of 1.1% pa, the ongoing fee will be \$1,100 pa. For amounts greater than \$1,000,000 we may consider capping this percentage based fee depending on the services provided. This fee may be paid directly by you on a monthly or fortnightly basis, or it may be deducted from your investment portfolio on a monthly basis.

Where Rethink recommends a life insurance product we will be paid a commission by the life insurance company, please see below for rates of insurance commission payments.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services or assistance to me and how is that commission calculated?

1. The advisers may receive a salary, management fees or distribution of any profits from Rethink

2. Where a life insurance company product has been recommended the issuer of the product may pay Rethink an initial commission. This initial commission ranges between 30% and 90% of your first years premium. The issuer of this product may also pay Rethink an ongoing commission. This ongoing commission ranges between 8% and 30.25% of your second and subsequent years premium.

'For example; If your first year's premium is \$500 and the initial commission is 90% Rethink will receive \$450. If your premium for the second and subsequent years is \$500 and the ongoing commission is 30% Rethink will receive \$150 per annum'

3. Shartru Managed Investment Account Service (SIMA) IAS has appointed Shartru Investment Management Pty Ltd (Shartru IM) as the investment manager for all the strategies within the MDA. Shartru IM is a Corporate Authorised Representative and related party of Shartru Wealth Pty Ltd (Shartru Wealth) (ABN 46 158 536 871 AFSL 422409) who provides personal advice to you.

Rethink and its advisers do not own shares in Shartru Wealth or Shartru Investment Management.

4. The exact amounts of any fees, commissions, bonuses or other incentives received by me and the licensee will be included in a Statement of Advice that we will provide to you.

Do you have any referral arrangements in place?

No. If we refer you to another party, we do not receive a referral fee. Additionally, if you are referred to us from another party, we do not pay a referral fee.

Rethink Financial Planning Newcastle Pty Ltd, its directors, officers, agents and or related individuals and or entities may have an interest in the securities and or services recommended in that the company and or its related individuals and or entities may hold a relevant interest in or receive brokerage, commission, marketing support and other benefits from such securities and or services. An example of this is Rethink Accounting Pty Ltd which owns the accounting business for which a referral may be made.

# When you receive our advice

## Your Questions

Will you provide me advice, which is suitable to my needs and financial circumstances

What should I know about the risks of the products or strategies you recommend to me?

What information do you maintain in my file and can I examine my file?

Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my financial products?

## Our Answers

Yes. But to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial products or services to you.

You have the right not to divulge this information to us if you do not wish to do so.

In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

We will explain to you any significant risks of products and strategies which we recommend to you. If we do not do so, you should ask us to explain those risks to you.

We maintain a record of your personal profile, which includes details of your objectives, financial situation and needs. They also maintain records of any recommendations made to you and the preliminary assessment for credit assistance.

We also maintain records of any recommendations made to you.

We are 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 is enclosed for your information.

If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded.

We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise of the likely cost in advance and can help to refine your request if required.

Yes. You may specify how you would like to give us instructions, for example by telephone, email or other means.

# If you have any complaints

## Your Questions

Who can I complain to if I have a complaint about the provision of the financial services to me?

## Our Answers

Our licensee Shartru is a member of the Financial Ombudsman Service.

If you have any complaint about the service provided to you, you should take the following steps:

Contact us at Rethink Financial Planning Newcastle and tell us about your complaint.

If your complaint is not satisfactorily resolved within 3 days, please contact the Compliance Manager of Shartru or put your complaint in writing and send it to PO Box 565 BELMONT NSW 2280. We will seek to resolve your complaint quickly and fairly.

If the complaint cannot be satisfied to your satisfaction you have the right to complain to the Financial Ombudsman Service (FOS). They can be contacted on 1300 780 808. This service is provided to you free of charge.

At the time of escalation of a complaint we will provide you with further details on the process involved with FOS.

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

Shartru Wealth Management has in Place a Professional Indemnity Insurance that is required by the Corporations Act and which meets ASIC's requirements and covers present and past representatives.



# Privacy Policy

Issued by:  
Shartru Wealth Management Pty Limited, ABN: 46 158 536 871,  
Australian Financial Services Licence Number: 422409

## **Shartru Privacy Policy**

**In this Document 'We', 'us' and 'our' refer to: Shartru Wealth Management Pty Ltd ("Shartru"), and its representatives. Shartru can be contacted by writing to PO Box 565 Belmont NSW 2280, or by telephone on (1300) 478 424.**

'You' and 'your' refer to: The person whose information we collect and hold to give advice about financial products and services.

### ***Collection of Personal Information***

We collect personal information about you so we can advise you about financial products and services, administer our relationship with you and to provide you with information on other services we provide. The personal information we collect from you will depend on the advice involved, but includes your name, address, contact details, business details, financial information, and in the case of an application for life insurance, medical and lifestyle information. Depending on the nature of this advice it may also involve collecting information about other family members.

The law can also require us to collect personal information, e.g. Commonwealth legislation requires us to identify persons who open or operate accounts, or we may be required to collect your tax file number.

### ***Other Members of Shartru***

We are permitted by the Privacy Act to disclose personal information (other than sensitive information) to our related bodies corporate. This enables Shartru to have an integrated view of its customers. Any related body corporate of ours to which personal information is properly disclosed, will also be bound by the Privacy Act in relation to the use and disclosure of such information.

Under no circumstances will we provide your information to an external party without seeking your permission first unless required by law.



### **Other Disclosures**

Personal information may be disclosed to:

- If you have life insurance: the insurer, claims investigators, medical practitioners, reinsurers, and insurance reference agencies. If sensitive information about you (including health information) is collected for the purpose of an application for life insurance, that sensitive information will only be used for that purpose or with your consent;
- If you have superannuation or investments: external product providers into which you might direct some of your investment, other product providers to which your investment might be transferred, fund administrators and fund trustees;
- If you utilise a portfolio management service such as KRG we will need to direct specific information to them in relation to investments and Tax File Numbers to allow for the execution of that duty.
- If you are seeking the provision of finance we will approach lenders to assess the viability of any potential deal.
- At your instruction we may be working with other professionals like solicitors or accountants and may be required to pass on information that we have to allow them to complete the designated task.
- External parties provide our data storage and back office computer system. All personal information is entered into this system and is held in a secure environment. The parent company is a listed Australian Stock Exchange company Iress technologies and their privacy policy can be found here <http://www.xplantechology.com/au/privacy.htm>.

In all circumstances where we contract with others to provide services to us, and these contractors have access to your personal information, confidentiality agreements will apply. Personal information may only be used by our contractors for our purposes.

We may be allowed or obliged to disclose information by law. e.g. under Court Orders or Statutory Notices pursuant to taxation or social security laws.

### ***You Need to Provide Us With Accurate and Relevant Information***

If you provide us with incomplete or inaccurate information, the advice we give you may be incomplete or inappropriate or we may not be able to arrange the products or services you are seeking.

#### **Access**

You may (subject to permitted exceptions) access your information by contacting the Compliance Manager, Shartru Wealth Management Pty Ltd, PO Box 565 Belmont NSW 2280 in writing. We may charge you for providing access.

#### **More Information**

For more information about our policies on privacy please read our Privacy Statement, which can be obtained upon request or by visiting our website at [shartruwealth@com.au](mailto:shartruwealth@com.au)