

## Financial Services Guide

### Business Profile

*This business profile forms part of the Financial Services Guide and is only complete when the advisor profile is attached.*

**Business Profile:** Version: 25/03/2019 (CHOIS)

**Date issued:** 25<sup>th</sup> March 2019

**Important** Before we provide you with Financial Advice, you should read this Financial Services Guide (FSG) as it contains important information designed to help you decide whether to use our services. It contains information about:

- Who we are,
- The Initial and Ongoing Advice we provide,
- Our Initial and Ongoing Advice fees, and
- Who to contact should you have a complaint.

#### About Collins House Private Wealth

Collins House Private Wealth Pty Ltd ACN 166 528 758, ABN: 45 166 528 758, is licenced by the Australian Securities & Investments Commission (ASIC) to carry on a financial services business and holds an Australian Financial Services Licence (AFSL) No: 449146.

Collins House Private Wealth Pty Ltd  
Level 13, 90 Collins Street, Melbourne VIC 3000  
[www.collinshouse.com](http://www.collinshouse.com). Phone: +61 3 96296922

Dominic Alafaci, the Responsible Manager of Collins House Private Wealth Pty Ltd, is an accredited CPA Financial Planning Specialist, a Certified Financial Planner, a Life Member of the FPA a practicing member of the Independent Financial Advisors Association of Australia Ltd and a Self-Managed Superannuation Fund Specialist Advisor.

#### About CHOIS

Collins House Online Investment Services Pty Ltd ACN 620 936 567, as Trustee for CHOIS Trust ABN: 30 492 640 027 (CHOIS) is a Corporate Authorised Representative of Collins House Private Wealth Pty Ltd.

CHOIS provides scaled Independent Investment Advice through its online service as outlined in this FSG.

As per Section 923A of the Corporations Act neither Collins House Private Wealth Pty Ltd, nor its representative CHOIS, accepts commissions (apart from commissions that are fully rebated to our clients) or any other benefits from issuers of financial products, **which may reasonably be expected to influence our Advice.**

In addition to the above, Collins House Private Wealth Pty Ltd and its representative CHOIS, rebates all forms of remuneration based upon the **volume of business placed with an issuer of a Financial Product**, and do not select financial products on its Approved List, based on any criteria other than what is in the best interest of clients.

Collins House Private Wealth Pty Ltd and its representative CHOIS, have a number of preferred "third party" suppliers of Financial Products or other services, including AMP Capital, Australian Money Market, Beta Shares, Blackrock, Challenger, Clover.com.au, CommSec, Generation Life, ING, Macquarie Bank open Markets, Mutual, Netwealth, Pimco, Praemium, Rabo, UK Pensions Melbourne, Van Eck and Vanguard.

However, neither Collins House Private Wealth Pty Ltd nor its representative CHOIS have any DIRECT or INDIRECT RELATIONSHIP with any "third party" supplier of Financial Products.

Collins House Private Wealth Pty Ltd has approved the distribution of this FSG.

**Services  
CHOIS  
provides**

We provide the following Online Services:

- Personalised Risk Profile Analysis
- Portfolio Construction Advice
- Investment Selection Advice
- Investment Execution
- Rebalancing of Investment portfolios
- Annual Tax reporting
- Assistance with withdrawals/deposits

We do not provide transaction only services for financial products.

**Transaction  
only services**

**Advice fees**

**Initial Advice**

Under the Corporations Act, any personal advice we provide you needs to be in the prescribed form known as a Statement of Advice (SOA).

We do not charge for the preparation or implantation of our SOA, however there are third party fees for buying your investments.

The advice contained in the SOA is generally regarded as Scaled Advice, as it does not purport to be comprehensive in nature and is usually for a specific purpose such as saving for a home deposit, investing as an alternative to Super or providing funds for the benefit of children or grandchildren.

**Ongoing Advice**

We charge a flat monthly fee of \$8.80 inclusive of GST for portfolios of between \$10,000 and \$24,999; and \$22.00 inclusive of GST for portfolios of \$25,000 and above.

The ongoing services we provide include the banking of all dividends and other distributions from your portfolio, the automatic rebalancing of the investments within the portfolio, the preparation of your annual tax statement, 24/7 online access to investment portfolio including access to the underlying holdings, the ongoing investment selection and review of holdings within your portfolio.

**Documents you may receive**

The SOA which we provide to you online, is often referred to as an Investment Plan and contains a summary of the information you have provided, an analysis of your risk profile, our investment recommendations and where appropriate, a range of illustrations of likely outcomes.

You will also receive a Managed Discretionary Account (MDA) Agreement from Clover.com.au Pty Ltd, an Advisor Services Client Agreement from Open Markets Australia Ltd, a Product Disclosure Statement (PDS) from Macquarie Bank and PDS's for any Exchange Traded Funds (ETF) recommended.

## Privacy

CHOIS has implemented 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.

We maintain a record of your personal information. You have the right to withhold personal information, but this 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.

## Professional indemnity insurance

Professional indemnity insurance is maintained by CHOIS with certain underwriters at Lloyds of London to cover advice, actions and recommendations, which have been authorised by Collins House Private Wealth Pty Ltd. The insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

## What if I have a complaint?

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

Email : [chois@collinshouse.com](mailto:chois@collinshouse.com) or Send your written complaint to:  
Attention: Dominic Alafaci  
Collins House Private Wealth  
PO BOX 24175  
MELBOURNE VIC 3001

We will try to resolve your complaint quickly and fairly.

- If your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the External Dispute Resolution Scheme listed in the following table:

Type of complaint	External complaints service
Financial advice, investments, superannuation or insurance matters	Australian Financial Complaints Authority (AFCA) 1800 931 678
Personal information held	Commissioner for Privacy and Data Protection 1300 666 444

- The Australian Securities & Investments Commission (ASIC) may be contacted on 1300 300 630 to provide further assistance where required.



# Financial Services Guide

## Advisor Profile

*This advisor profile forms part of the Financial Services Guide and is only complete when it is attached to a business profile.*

### Advisor profile version:

**Version: 25/03/2019 (Dominic Alafaci)**

### Date issued:

25<sup>th</sup> March 2019

### About Dominic Alafaci

Your Advisor, Dominic Alafaci, ASIC Number 001005850, is the Responsible Manager of Collins House Private Wealth Pty Ltd, an FPA accredited Professional Practice.

#### Education and Qualifications

CERTIFIED FINANCIAL PLANNNER™  
Bachelor of Economics  
Bachelor of Business (Accounting)



#### Memberships

Life Member of the FPA



Certified Practising Accountant (CPA)  
Specialist in Financial Planning



Independent Financial Advisors Association of Aust

#### Experience

Dominic commenced his career in Financial Services in 1981 as a Registered Tax Agent and Insurance Advisor prior to providing Investment and Superannuation advice from 1984 onwards.

He was a State Councillor of the Financial Planning Association (FPA) from 1994 to 1997, won the Money Management Financial Planner of the Year Award in December 2000 and was awarded Life Membership of the FPA in November 2008.

Dominic was a member of the FPA National Practitioners' Committee, the Towards Professionalism Task Force, was a Director of the FPA until November 2005, and was a Director of the Financial Industry Complaints Service (FICS) until March 2009 when it merged to form the Financial Ombudsman Service.

He appears regularly on Melbourne's 3AW Ross & John's Breakfast Radio Programme where he presents the Australian Business Report on weekday mornings at 6.35am, as well as guest appearances on the 3AW Afternoon Programme hosted by Denis Walter, and prior to that with Ernie Sigley for over 15 years.

### Advice your advisor can provide

Dominic can provide you with Investment advice in relation to the construction, investment selection and ongoing monitoring of diversified model portfolios, covering both overseas and local equities, managed funds, fixed interest, cash and Exchange Traded Funds.

### How your advisor is paid

Dominic has equity in CHOIS and may receive capital and profit related benefits. He may receive a salary however does not earn any fees, commissions or brokerage.



## Financial Services Guide

### Advisor Profile

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**Advisor profile version:**

**Version: 25/03/2019 (David Varlamos)**

**Date issued:**

25<sup>th</sup> March 2019

**About David Varlamos**

Your Advisor, David Varlamos, ASIC Number 0010264879, is a Representative of Collins House Private Wealth Pty Ltd, an FPA accredited Professional Practice.

**Education and Qualifications**

Bachelor of Arts

**Monash University**

Certificate in Financial; Markets

**Securities Institute of Australia**

**Experience**

David joined Collins House in 2018 as a Portfolio Advisor. He has extensive experience in constructing and managing High Net Worth Portfolios comprised of listed equities, derivatives and managed funds as well as providing corporate advice on Initial Public Offerings and capital raisings.

David's previous positions included as a Director at Ballieu Holst from 1995 to 2010 and as a Senior Investment Advisor at Macquarie Bank from 2010 to 2014.

David holds a Bachelor of Arts from Monash University and a Certificate in Financial Markets from the Securities Institute of Australia.

**Advice your advisor can provide**

David can provide you with Investment advice in relation to the construction, investment selection and ongoing monitoring of diversified model portfolios, covering both overseas and local equities, managed funds, fixed interest, cash and Exchange Traded Funds.

**How your advisor is paid**

David is paid a salary, has equity in CHOIS, and may receive capital and profit related benefits.