

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 (Collins House Private Wealth)

Date issued: 25th 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. 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 and a Self-Managed Superannuation Fund Specialist Advisor.

Collins House Pty Ltd ACN 109 236 722, as Trustee for Collins House Financial Planning Solutions Trust ABN: 62 091 913 093, trading as Collins House Private Wealth, is a Corporate Authorised Representative of Collins House Private Wealth Pty Ltd.

Collins House Pty Ltd also employs qualified Accountants to provide Accounting and Taxation Advice, trading as Collins House Accountants.

Collins House Private Wealth provides Independent Financial & Investment Advice as outlined in this FSG, through utilising thoroughly researched strategies, and experienced, highly qualified Financial Advisors.

As per Section 923A of the Corporations Act neither Collins House Private Wealth Pty Ltd, nor its representatives, accept 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 representatives, rebate 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.

Ongoing Advisory & Consultancy Services (OA&CS) are generally offered to our clients, the details of which are contained in a separate OA&CS document available from the Downloads Tab on our website or by calling our office on (03) 9629 6922.

Collins House Private Wealth Pty Ltd and its representatives, have a number of preferred "third party" suppliers of Financial Products or other services, such as Clover.com.au, Macquarie Bank, CommSec, Australian Money Market, Praemium, Van Eck., Vanguard, Generation Life, Blackrock, UK Pensions Melbourne, Challenger, AMP Capital, ING, Rabo, Netwealth, Mutual and Pimco. However, neither Collins House Private Wealth Pty Ltd nor its representatives have any DIRECT or INDIRECT RELATIONSHIP with any "third party" supplier of Financial Products or other services.

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

Collins House Pty Ltd, ACN 109 236 722, ABN 62 091 913 093, trading as Collins House Private Wealth is a Corporate Authorised Representative of Collins House Private Wealth Pty Ltd, ACN 166 528 758, AFSL No. 449146

Advice we can provide

We can provide you with advice on:

Strategies

- Investment planning
- Superannuation planning
- Pre-retirement planning
- Retirement planning
- Estate planning considerations
- Risk & insurance analysis
- Business succession planning
- Aged care accommodation

Products

- Retirement income streams
- Cash & fixed interest deposits
- Retail & wholesale managed investments
- Superannuation products
- Personal and group insurance
- Self-managed super funds (including limited recourse borrowing arrangements)
- Direct shares

Transaction only services

We generally do not provide transaction only services for financial products, unless you are an existing client who requires assistance with the same.

Advice fees

Initial Consultation

Before we arrange an initial consultation we generally require you to complete two questionnaires, and provide other documents, so we may review the same in confidence to determine if we can assist you.

If we believe we can assist, a consultation is scheduled at our Collins Street office to discuss a suggested course of action based upon what we have understood to be your personal financial situation, needs and objectives. Our costs for reviewing your documentation, the initial consultation and preparing a summary letter, generally range from \$660 to \$1,650 inclusive of GST, depending on the nature and complexity of your situation, however, we will confirm the cost before we arrange the initial consultation.

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). The cost of an initial SOA will depend on the amount of work involved in preparing the same, and usually incorporates the cost of implementing the recommendations.

The cost for an SOA range from \$1,650 to \$23,100 inclusive of GST, however the cost of a typical SOA including implementation of the recommendations is usually \$6,600 inclusive of GST. Before we commence preparing your SOA, we will confirm the cost with you.

Where certain life insurance and/or annuity products are recommended, the commissions we are able to refund to you usually exceed our Initial Advice fees, however if there is no commission to refund or the commission is clawed back by the life insurance company, you are responsible for the SOA fee.

Ongoing Advice

Our Ongoing Advisory & Consultancy Services (OA&CS) ensure that your investments are regularly reviewed to ensure that they are still suitable given your lifestyle, financial objectives, legislative changes and market conditions. Our Ongoing Advice fees are usually deducted monthly in advance from your investments or from your own funds.

Our OA&CS fees usually range from a minimum of \$5,280 pa inclusive of GST, and are generally capped at \$13,200 pa inclusive of GST for portfolios up to \$2 million, however in some cases they may be reduced to \$1,650 pa Inc. GST depending upon your needs.

Our OACS fees are reviewed in July every year, as detailed in our **Ongoing Advisory & Consultancy Services** brochure which can be downloaded from the Downloads section of our Website:

www.collinshouse.com or by contacting our office.

Additional Advice

For all other advice, an additional advice fee may be charged based on a set dollar amount which we will confirm before commencing the same.

As mentioned above, there are qualified Accountants employed by Collins House Pty Ltd and we may refer you to them for advice and assistance where appropriate. Separate fee arrangements for Collins House Accountants, are available from the Downloads section of our Website: www.collinshouse.com or by contacting our office.

Documents you may receive

The SOA which we provide is often referred to as a Financial Plan and contains a summary of your current financial situation, investment objectives and particular needs, and where appropriate a range of illustrations of likely outcomes, from one or more strategies you could adopt.

You will also receive a Product Disclosure Statement (PDS) if we have recommended you to invest in a financial product such as the Separately Managed Accounts ARSN 114 818 530 which is the preferred portfolio service utilised by Collins House Private Wealth. The PDS contains key features of the recommended product, including details of the Collins House Private Wealth Client Portfolios, as well as the significant benefits, risks and the fees you pay the product provider. You may also receive a record of any further advice we provide to you, known as a Record of Advice (ROA), which you should retain for future reference. In all cases, it is **important** that you read all SOAs, PDSs and any ROAs that you may receive from time to time, and direct any questions that you may have to your advisor without delay.

Privacy

Collins House Private Wealth, 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. Please contact your advisor if you would like to review your file.

If your advisor is unable to attend to your needs, another Financial Advisor may be appointed to assist you. In these circumstances, we will contact you advising you of the change, and introduce you to the new advisor. Your new advisor will be provided access to your information.

If we refer you to Collins House Accountants we will provide them a copy of your personal information where appropriate.

Professional indemnity insurance

Professional indemnity insurance is maintained by Collins House Private Wealth with certain underwriters at Lloyds of London to cover advice, actions and recommendations which have been authorised by Collins House Private Wealth Pty Ltd and are provided by your advisor. 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:

Contact Dominic Alafaci at Collins House Private Wealth on (03) 9629 6922, and 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:

25th March 2019

About Dominic Alafaci

Your Financial 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

Certified Financial Planner
Life Member of the FPA



Independent Financial Advisors Association of Australia



Self-Managed Super Fund of Australia -
Specialist Advisor

Certified Practising Accountant (CPA)

- Specialist in Financial Planning

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 strategic advice as well as deal with the types of financial products listed below:

Strategies

- Investment planning
- Superannuation planning
- Pre-retirement planning
- Retirement planning
- Estate planning considerations
- Risk & insurance analysis

- Business succession planning
- Aged care accommodation

Products

- Retirement income streams
- Cash & fixed interest deposits
- Retail & wholesale managed investments
- Superannuation products
- Personal and group insurance
- Self managed super funds (including limited recourse borrowing arrangements)
- Direct shares

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Advisor Profile

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Advisor profile version: Version: 25/03/2019 (Katherine Nicol)

Date issued: 25th March 2019

About Kate Nicol

Your Financial Advisor, Kate Nicol, ASIC Number 001005452, is a Representative of Collins House Private Wealth Pty Ltd, an FPA accredited Professional Practice.

Education and Qualifications

Bachelor of Business (Financial Planning)
Diploma of Financial Services (Financial Planning)
Advanced Diploma of Financial Services (Financial Planning)
UK Financial Planning Certificate

Memberships

Financial Planning Association of Australia (FPA)

Experience

Kate holds both the Australian Diploma of Financial Services (Financial Planning) awarded by Kaplan Professional and the UK Financial Planning Certificate, awarded by the Chartered Insurance Institute.

Kate returned to Australia in 2010, after spending 10 years in the UK as an Independent Financial Advisor. Prior to becoming an Advisor at Collins House Private Wealth, Kate worked with the Commonwealth Bank, providing advice to customers in their Wealth Management arm.

Kate's experience in the financial planning industry means that she is able to provide strategic advice on aspects of wealth creation, including superannuation, retirement and investment planning.

In 2015 Kate was appointed Joint Model Manager and in 2016 became Director of Collins House Pty Ltd.

Advice your advisor can provide

Kate can provide you with strategy advice as well as deal with the types of financial products listed below:

Strategies

- Investment planning
- Superannuation planning
- Pre-retirement planning
- Retirement planning
- Estate planning considerations
- Risk & insurance analysis
- Business succession planning
- Aged care accommodation

Products

- Retirement income streams
- Cash & fixed interest deposits
- Retail & wholesale managed investments
- Superannuation products
- Personal and group insurance
- Self-managed super funds (including limited recourse borrowing arrangements)
- Direct shares

How your advisor is paid

Kate is paid a salary from Collins House Private Wealth and does not earn any fees, commissions or brokerage; however, she may receive bonuses and other benefits when certain criteria are met, such as meeting client satisfaction levels and retention of fee income.



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Advisor profile version: Version: 25/03/2019 (Stuart Matheson)

Date issued: 25th March 2019

About Stuart Matheson Your Financial Advisor, Stuart Matheson, ASIC Number 001265079, is a Representative of Collins House Private Wealth Pty Ltd, an FPA accredited Professional Practice.

Education and Qualifications

Bachelor of Commerce (Financial Planning)

Memberships

Financial Planning Association of Australia (FPA)

Experience

Stuart holds Bachelor of Commerce major in Financial Planning awarded by Deakin University, Melbourne.

Prior to becoming an adviser at Collins House Private Wealth, Stuart provided comprehensive financial advice to customers of an Accounting firm in their Financial Planning arm.

Stuart's experience in the financial planning industry means that he is able to provide strategic advice on aspects of wealth creation, including superannuation, retirement and investment planning.

Advice your advisor can provide

Stuart can provide you with strategy advice as well as deal with the types of financial products listed below:

Strategies

- Investment planning
- Superannuation planning
- Pre-retirement planning
- Retirement planning
- Estate planning considerations
- Risk & insurance analysis
- Business succession planning
- Aged care accommodation

Products

- Retirement income streams
- Cash & fixed interest deposits
- Retail & wholesale managed investments
- Superannuation products
- Personal and group insurance
- Self-managed super funds (including limited recourse borrowing arrangements)
- Direct shares

How your advisor is paid

Stuart is paid a salary from Collins House Private Wealth and does not earn any fees, commissions or brokerage; however, he may receive bonuses and other benefits when certain criteria are met, such as meeting client satisfaction levels and retention of fee income.

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Advisor profile version: Version: 25/03/2019 (Shia Jain)

Date issued: 25th March 2019

About Shia Jain

Your Financial Advisor, Shia Jain, ASIC Number 001267493, is a Representative of Collins House Private Wealth Pty Ltd, an FPA accredited Professional Practice.

Education and Qualifications

Bachelor of Commerce (Finance)

Bachelor of Arts (Spanish)

Diploma of Financial Planning

Memberships

Financial Planning Association of Australia (FPA) – Associate

Experience

Shia graduated from Monash University in 2015 and was awarded with a Bachelor of Commerce and a Bachelor of Arts degree, majoring in both Finance and Spanish.

After completing her Diploma of Financial Planning (RG146 compliant), she commenced her financial planning career working as a paraplanner in the wealth management department of a medium-sized accounting firm, specialising in retirees and high net worth clients.

Shia joined Collins House in May 2018 as a paraplanner and currently assists our Private Wealth team in developing its portfolios, researching financial products as well as the preparation of financial planning advice documents.

Advice your advisor can provide

Shia can deal with the types of financial products listed below:

Products

- Cash & fixed interest deposits

How your advisor is paid

Shia is paid a salary from Collins House Private Wealth and does not earn any fees, commissions or brokerage; however, she may receive bonuses and other benefits when certain criteria are met, such as meeting client satisfaction levels and retention of fee income.



PROFESSIONAL PRACTICE

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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 (Sam Campisi)

Date issued: 25th March 2019

About Sam Campisi

Your Financial Advisor, Sam Campisi, ASIC Number 001268457, is a Representative of Collins House Private Wealth Pty Ltd, an FPA accredited Professional Practice.

Education and Qualifications

Bachelor of Business (Accounting)
Certified Practicing Accountant (CPA)

Memberships



CPA Australia

Experience

Sam commenced his Professional career in 1985 with a Public Accounting firm in Melbourne's north where he became a Senior Taxation and Business Advisor after completing his CPA Programme in 1991.

After 14 years in Public Practice Sam accepted a role as CFO and General Manager of a CBD based Advertising and Design Firm where he became a major shareholder.

In addition to growing the business, he successfully negotiated the merger of the firm, and was involved in all aspects of the transaction thus ensuring a smooth transition for both the vendors and purchasers.

In 2003, he accepted the position of CFO and General Manager of a privately owned Australian Engineering and Manufacturing Firm that specialised in Laser Cutting and Metal Fabrication.

As well as being responsible for all Financial and Taxation matters, Sam was actively involved in the day-to-day operations of the firm including driving productivity gains and improved profitability, developing and implementing a Strategic Business Plan, and finally establishing a Tax Effective Succession Plan for the owners who wanted to exit the business after 30 years.

Prior to joining Collins House as a Director, Sam was engaged as a Senior Tax and Business Advisory Manager in the Business Services Division of Chartered Accounting firm Shadforth Business Advisory Services Pty Ltd, (formally known as Lachlan Partners Business Advisory Services Pty Ltd). There he oversaw the Succession Plan implementation for one of the Senior Partners from the originally merged accounting firm Smith, Peacock and Henshaw.

Sam provides hands on Taxation and Business Advisory strategies for SME, SMSF and Executives of medium to large sized firms including Business succession planning.

Sam has significant experience in Strategic Advice to SMSF Trustees, including Technical Assistance with regards to, Limited Resource Borrowing Arrangements, Transfer Balance Caps, Contribution Strategies and provides professional administration services for Self-Managed Superannuation Funds,

Advice your advisor can provide

Strategies

- Superannuation planning
- Estate planning considerations
- Business succession planning
- Tax Planning

Products

- Cash & fixed interest deposits
- Superannuation products
- Self-managed super funds (including limited recourse borrowing arrangements)

How your advisor is paid

Sam is paid a salary from Collins House Private Wealth and does not earn any fees, commissions or brokerage; however, she may receive bonuses and other benefits when certain criteria are met, such as meeting client satisfaction levels and retention of fee income.

