

# FINANCIAL SERVICES GUIDE

**Foundation Advisory Pty Ltd**

**AFS Licence: 486236**

# Financial Services Guide

## 1. *What is a Financial Services Guide?*

This Financial Services Guide ('FSG') helps you understand and decide if you wish to use the financial services we are able to offer you.

It provides you with information about the entities that may provide you with financial services:

- Foundation Advisory Pty Ltd "licensee";
- individual Authorised Representatives of the licensee.

We collectively refer to the licensee, its representatives (including any Authorised Representatives) as "us, our, we" throughout this FSG.

This FSG sets out the services we provide. It tells you:

- who we are and how we can be contacted
- what services and products we are authorised to provide to you
- how we (and any other relevant parties) are paid; and
- how we deal with complaints.

We may provide you with personal advice that takes into account your needs, financial situation and circumstances. Where we provide you with personal advice we will provide you with a Statement of Advice ('SOA'). The SOA outlines our advice and the basis on which the advice was given. It also outlines relevant information about us, our fees and charges associated with our advice. We are only able to provide personal advice about self-managed superannuation funds ('SMSF'), other superannuation funds in certain circumstances, and a limited class of products as stipulated under our Australian Financial Services Licence ('AFSL').

If we provide further personal advice, you may request a record of the further advice that is provided to you, if you haven't already been provided with it. You can also contact us, using the details at the start of this FSG, within 7 years from when the advice is provided to request this record.

Occasionally we provide general advice. If we provide you with general advice, it may not be appropriate to your needs, financial situation or objectives, and you should consider your circumstances before choosing to proceed with our advice. Additionally, you should obtain and read the applicable Product Disclosure Statement ('PDS') (if one is available) before making a decision.

If we help you establish a SMSF, we may provide you with a PDS. The PDS contains information about the product to assist you in making an informed decision about the SMSF. It will outline relevant terms, significant risks, and fees and charges associated with the product.

*The licensee has arrangements in place to maintain professional indemnity insurance. This insurance satisfies the requirements under section 912B of the Corporations Act 2001.*

Please retain this FSG for your reference and any future dealings with us. We may also add documents at a later date which will also form part of this FSG, and these should be read together with the FSG. These documents will include the word 'FSG' in the heading.

## **2. Who will be providing the financial services to you?**

### **The Licensee**

The licensee is the authorising licensee for the financial services provided to you, and is responsible for those services.

The licensee authorises, and is also responsible for, the content and distribution of this FSG.

The licensee's contact details are as follows:

<b>Licensee details:</b>	Foundation Advisory Pty Ltd
<b>AFSL number:</b>	486236
<b>Address:</b>	Level 1, 25 Burwood Road, HAWTHORN VIC 3122
<b>Website:</b>	<a href="http://www.foundationadvisory.com.au">www.foundationadvisory.com.au</a>
<b>Phone:</b>	03 9878 7647
<b>Email:</b>	<a href="mailto:info@foundationadvisory.com.au">info@foundationadvisory.com.au</a>

You may be provided with services by the licensee through its employees, or directors (or the employees of a related body corporate), or alternatively by an Authorised Representative.

Robert Paganin is a director the licensee and Jess Cohen is an employee of the licensee.

The licensee's Authorised Representatives are listed below.

#### **Authorised Representative details**

The individual authorised representatives under this licence are:

**Name:** Robert Paganin  
**AR number:** 1256999  
**Phone:** 03 9878 7647  
**Email:** [robertp@foundationadvisory.com.au](mailto:robertp@foundationadvisory.com.au)

**Name:** Jessica Cohen  
**AR number:** 1267896  
**Phone:** 03 9878 7647  
**Email:** [jessc@foundationadvisory.com.au](mailto:jessc@foundationadvisory.com.au)

You can provide instructions to us by contacting us using contact details above.

Unless one of the Authorised Representatives provides you with financial services, the licensee will be the providing entity of the services you receive. The licensee and the Authorised Representatives listed in this FSG act on your behalf when we provide financial services to you.

### **3. *What services and products are we authorised to provide to you?***

We are authorised to provide personal advice to both retail and wholesale clients in relation to SMSFs and superannuation products (in relation to your existing superannuation holdings where we recommend you establish a SMSF or where we provide you advice about contributions or pensions under a superannuation product). We can also arrange to deal in SMSFs.

We are also authorised to provide 'class of product advice' on 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.

In providing our services, other financial matters may arise, such as which specific products to invest in, within your superannuation fund. However, we are not authorised to provide advice relating to those financial issues, or any other issues except those explained above. You should seek specific advice from the appropriate professionals if these issues are relevant to you.

### **4. *What fees and commissions are payable to us?***

We don't receive commissions. Fees for providing you with our services are received by the licensee.

All fees described in this FSG include GST. Our hourly rates range from \$250 per hour to \$400 per hour, depending on who provides services to you.

The licensee receives 100% of these fees, and the authorised representatives receive a salary only.

You may request more details about the way we are remunerated within a reasonable time after receiving this document.

### **5. *How are we and third parties remunerated?***

The licensee's directors and employees are remunerated by salary.

The licensee's shareholders will also receive a benefit based on the licensee's ongoing company performance.

You may request more details about the way these people or entities are remunerated within a reasonable time after receiving this document and before any financial services are given to you. If remuneration or other benefits are calculable at the time personal advice is given, it will be disclosed at the time that personal advice is given, or as soon as practicable afterwards. If remuneration is not calculable at that time, a statement of how the remuneration is calculated will be given to you at the time the advice is given or as soon as practicable afterwards.

By using or continuing to use our services, you agree that:

1. All fees and charges received by us as described in this FSG (other than third party fees and charges) are a benefit given to us by you, in exchange for the services provided by us.
2. We do not charge asset-based fees.
3. You understand, consent to, authorise and direct us to charge you in this way.

## **6. *What should you do if you have a complaint?***

If you have a complaint, you can us and discuss your complaint.

Please contact the Complaints Manager (Robert Paganin) of our licensee using any of the contact details at the start of this FSG. We will try and resolve your complaint quickly, fairly and within prescribed time frames.

If the complaint cannot be resolved to your satisfaction within 45 days, you have the right to refer the matter to the Australian Financial Complaints Authority.

Australian Financial Complaints Authority (AFCA)) which is an external complaints service, of which we are a member. You can contact the AFCA on 1800 931 678 or in writing at GPO Box 3, Melbourne, Victoria 3001, Australia. You can also contact the AFCA through their website: <https://www.afca.org.au/>

## 7. Compensation arrangements

We have arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the Corporations Act 2001. This insurance provides cover for claims made against us and our representatives including claims in relation to the conduct of representatives who no longer work for us but who did so at the time of the relevant conduct.

I/We acknowledge I/we have received the Foundation Advisory Pty Ltd Financial Services Guide Vr 1.2:

### Authorised Signatory

Name

Date

Signature

- Individual  Trustee  Director  Sole Director  
 Secretary

### Authorised Signatory

Name

Date

Signature

- Individual  Trustee  Director  Sole Director  
 Secretary

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