



SECURITAS
FINANCIAL GROUP

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Securitas Financial Group Pty Ltd
ACN 139 188 524 - AFSL No. 547457

FINANCIAL SERVICES GUIDE

Important Information

We are required by law to ensure that our clients have a current copy of our Financial Services Guide (FSG). This FSG has been authorised for distribution by Securitas Financial Group Pty Ltd (Securitas Financial Group). This version of our FSG was produced on 1 June 2023. The purpose of the FSG is to provide information to assist you to decide whether you wish to use our services. It contains information about our services, how we are paid and the procedures we follow to properly deal with complaints made against us. Where we provide advice based on your personal investment objectives and circumstances you will receive a Statement of Advice from us. The Statement of Advice will include our advice, the basis for the advice and details of any payments or benefits we may receive in connection with the advice. If we recommend a specific financial product we will also provide you with a Product Disclosure Statement (PDS). The PDS sets out important information you should consider when deciding to acquire the product, including the benefits, risks, costs and other features of the financial product.

What Financial Product and Services do we provide?

Securitas Financial Group is authorised under its Australian Financial Services License to offer services in the following areas:

- Financial Planning
- Superannuation (including Self Managed Superannuation)
- Managed Investment Schemes
- Securities
- Deposit Products (e.g. bank accounts & term deposits)
- Government Debentures, Stocks or Bonds
- Life Insurance (including investment products)
- Retirement Savings Accounts
- Aged Care

In addition, Financial Advisers are authorised to provide Tax (Financial) Advice Services incidental to the financial advice they provide.

Lack of independence

Although we are required to provide advice that is in our clients Best Interest, Securitas Financial Group and its representatives are not able to describe themselves as being independent, impartial, or unbiased as defined in Section 923A of the Corporations Act because we

- receive commission on the sale of life risk insurance products, and
- We have an association with a financial product issuer through our SMA arrangement.

Who will provide you with Financial Services?

Since 2009, Securitas Financial Group Pty Ltd (“Securitas Financial Group”) has been providing highly personalised advice and service to clients and their families. Securitas Financial Group holds an Australian Financial Services License (Number 547457). Securitas Financial Group is a privately owned business. Kevin Bradshaw and Jason Ward are the Directors and Shareholders of Securitas Financial Group. Ashley Cornish, Anthony Muller and Paul Rowlands are also Shareholders of Securitas Financial Group.

Securitas Financial Group acts on its own behalf when providing financial services.

What arrangements may influence our advice to you?

Securitas Financial Group as trustee for Securitas Financial Group Unit Trust (unit trust) ABN 66 887 298 076, distributes all profits to the unit trust. The unit trust shareholders are Kevin Bradshaw, Jason Ward, Ashley Cornish, Paul Rowlands, and Anthony Muller who are employee financial advisers under the Securitas Financial Group licence. The shareholders will be entitled to a distribution based on the performance of Securitas Financial Group. Securitas Financial Group directors and employees are also remunerated by a salary.

Securitas Financial Group Separately Managed Accounts (SMA)

Securitas Financial Group has established Separately Managed Accounts (SMA’s) on the Netwealth platform. Context Capital Pty Ltd (ABN 91 641 577 317) (‘Context Capital’), is an Authorised representative of Context Group Pty Ltd (ABN 28 652 966 919, AFS Licence No. 535218) and has been selected as an external asset consultant, to operate as the Model Manager. Netwealth Investments Limited (ABN 85 090 569 109, AFS Licence No. 230975) is the issuer and the Responsible Entity of the Netwealth Managed Account Service (ARSN 633 923 887) (‘Managed Account’). An investment management fee of 0.187% p.a. (inc. GST), which is calculated as a percentage of the balance of the managed portfolio will be paid to Netwealth Investments Limited from your cash account on a monthly basis. Of this fee, 0.13% p.a. (inc. GST) is paid to Context Capital (the original cap of \$500,000 is indexed annually to Consumer Price Index) for its services (refer to the PDS for more detail). For example, if \$100,000 dollars were invested in these portfolios, an Investment Management fee of \$187 per annum would be paid to Netwealth Investments, of which \$120 per annum of the Investment Management Fee would be received by Context Capital. The Securitas Financial Group Managed Models are only available to clients who are and continue to be clients of Securitas Financial Group.

Alternative Forms of Remuneration

Securitas Financial Group may from time to time receive other indirect benefits (e.g. technical or training support) from product providers or other parties. Any benefits received, which are valued between \$100 and \$300 will be recorded in a register, which is available to you on request.

Referrals

We do not make payments to people who refer clients to us or receive payments for the referral of clients to other firms.

Compensation Arrangements

The Corporations Act 2001 (section 912(B)) requires that Securitas Financial Group have adequate Professional Indemnity insurance in place. Our Professional Indemnity insurance policy covers current representatives of Securitas Financial Group, as well as the conduct of representatives and employees who no longer work for Securitas Financial Group, however, did at the time of the relevant conduct. A copy of our Professional Indemnity insurance policy is available upon request.

How can you give us instructions?

You may provide us with instructions relating to your investments or insurance during a meeting, or by telephone, or email. It is important to note that in all cases, instructions are required in writing, after which we ask that you contact us via telephone to ensure we have received your instructions.

How do we charge for services provided?

Specific details relating to fees charged or remuneration received by Securitas Financial Group as a result of services provided to you will be outlined in your Statement of Advice (SOA). We will seek your agreement to these fees prior to providing you with advice or a service and these may vary depending on the complexity of your arrangements.

Initial Consultation

You may be charged for an initial consultation with your Financial Adviser at a rate not exceeding \$330 per hour (including GST).

Advice Preparation

Our Advice Preparation fee includes meetings with you, the time we take to determine our advice and the production of the SOA. The Advice Preparation fee is based on the scope and complexity of advice provided to you. This fee may be based on an hourly rate of \$330 per hour with no minimum fee and a maximum fee of \$8,800. Alternatively, we may charge a set fee between \$0 to \$8,800, for preparation of a SoA.

Implementation Fees

The cost of implementing your financial strategy will usually cost between \$0 and \$4,400 depending on the products, strategies and time involved. These costs may be in addition to any advice preparation fees that have been agreed.

Ongoing Advice & Service

The level of fee we charge depends on the annual services we provide to you and the complexity of your circumstances. In all cases, any fees you pay will be outlined and agreed via an client service agreement. Ongoing fees may be charged based on a fixed dollar amount, the value of the funds invested, or a combination depending on the methodology agreed to in your client service agreement. Ongoing fees will be agreed with you and can range from \$3,960 to \$9,240.

Alternatively, an Adviser service fee of up to 1.25% of funds under management (e.g. if your investment amount is \$300,000, then Securitas Financial Group may receive up to \$3,750pa). These fees will typically be paid on an ongoing basis while the investment is still in place.

Adhoc services

We may charge for agreed adhoc services based on an hour rate of \$330 per hour or up to a maximum of \$10,000. The actual cost is dependent on the complexity of your situation and needs.

Commissions

Initial and ongoing commissions from insurance providers may be received by Securitas Financial Group where we recommend life insurance products. The commissions vary based on the policy cost. If we recommend a level commission structure, we may receive up to 30% (excl GST) of your annual policy cost. If the initial commission is higher than the ongoing commissions, we may receive up to:

Date a new policy is issued	Initial commission (% of annual policy cost or increase excl GST)	Ongoing commission (% of annual policy cost or increase excl. GST)
Pre-1 January 2020	0 - 140%	0 – 38.5%
From 1 January 2020	0 - 60%	0 - 20%

For example, your Financial Adviser recommends an insurance policy to you, and it is issued in May 2023. If the annual policy cost is \$3000. Securitas Financial Group may receive up to \$1800 (60% excl. GST) as an initial commission, and \$600 (20% excl. GST) as ongoing commission each year thereafter.

If you are not satisfied with the service provided, how can you make a complaint?

It is important to us that you are satisfied with the services we provide you. We understand that issues might arise from time to time that can cause our clients dissatisfaction. If at any time you are dissatisfied with us or our services, please contact and provide us with your concerns and feedback and allow us the opportunity to rectify the matter.

How to make a complaint?

You can provide us with your complaint by contacting us using any of the contact details on the cover page of this FSG and addressing it to the Responsible Manager. Whichever method you choose to lodge your complaint, please provide us with your full name, contact details and as many details as possible regarding your complaint. If you are experiencing difficulties and need additional assistance/support in lodging your complaint, please contact Kevin Bradshaw (Director), who will help you work through our complaints process.

How will we treat your complaint?

When we receive your complaint, we will:

- acknowledge your complaint within one business day of receipt or as soon as reasonably practicable;
- assess and investigate the matter(s) raised in your complaint;
- keep you informed of the progress of your complaint at key stages of the complaints handling process;
- provide you with a written response that will explain our investigation, decision, and reasons for our decisions once our investigation is complete.

How long will it take us to treat your complaint?

Generally, we will provide you with a response no later than 30 calendar days after receiving your complaint. In some cases, a different time frame may apply where the resolution of your complaint is particularly complex, or there are circumstances beyond our control causing complaint management delays. Where this is the case, we will provide you with a delay notification which will inform you of the reasons for the delay and your rights to escalate the matter to the Australian Financial Complaints Authority (AFCA) if you are dissatisfied.

Australian Financial Complaints Authority (AFCA)

GPO Box 3

Melbourne VIC 3001

Phone: 1800 931 678

Email: info@afca.org.au

Internet: www.afca.org.au

How do we collect your personal information and provide advice to you?

Whether we are preparing a comprehensive financial plan or recommending a specific investment to you, it is important that we find out about your individual investment objectives, risk profile, financial situation and needs before we recommend any financial product to you. We will ask a series of questions and will base our recommendations on the information you provide to us. Whenever we provide you with personal financial product advice, we will give you a Statement of Advice. This document will set out the recommendations, the information the advice is based on, and full details of any remuneration or benefit we expect to receive. If we provide further personal advice after providing our initial advice, we may record this in a Record of Advice, instead of an SOA. 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. We will explain to you any significant risks relating to any investments and strategies we recommend to you. If you do not fully understand these risks, please ask for additional information.

Privacy Policy

Securitas Financial Group is committed to protecting the privacy of your personal information. We collect your personal information to ensure we can provide you with advice and service that is appropriate to you. It is important for us to ensure that the personal information we retain is accurate, complete, and up to date. If you provide us with incomplete or inaccurate information, we may not be able to provide you with appropriate advice and service. We have a written Privacy Statement that sets out the company's procedures for collecting, storing, using or disclosing your personal information. We will not use or disclose personal information collected unless authorised by you, or where required under law e.g. instances relating to public health and safety, in connection with certain operations by or on behalf of an enforcement body, as required under the Corporations Act 2001, or the Anti-Money Laundering and Counter-Terrorism Financial Act 2006. Please ask your Financial Adviser if you would like to receive a copy of our Privacy Statement, or you can find it on our website by clicking on this link – [Privacy Policy](#).