

# Financial Services Guide

## A guide to our relationship with you and others

It is important that you understand this Financial Services Guide (the 'Guide') as it is a legal document. If any part of this document is not clear please speak to your financial adviser/accountant.

Part 2 of this document forms part of this Guide and is known as the Adviser Profile. It includes the services authorised to be provided to you as an Authorised Representative on behalf of Unison Wealth Management.

<b>Corporate Authorised Representative Name:</b>	MJ SMSF Solutions Pty Ltd		
<b>CAR Address 1:</b>	Level 1, 176 Burgundy Street, Heidelberg, VIC 3084		
<b>CAR Address 2:</b>			
<b>CAR Phone Number:</b>	03 9455 0219	<b>CAR Website:</b>	<a href="http://www.mjbs.com.au">http://www.mjbs.com.au</a>

MJ SMSF Solutions Pty Ltd ABN 89 919 951 887  
is a Corporate Authorised Representative of Unison Wealth Management Pty Ltd ABN 30 105 085 612  
Australian Financial Services Licensee 289621

**The Financial Services referred to in this guide are offered by:**  
Authorised Advisers of MJ SMSF Solutions Pty Ltd

**The Financial Services that MJ SMSF Solutions Pty Ltd  
Authorised Representatives offer, are provided by:**  
Unison Wealth Management Pty Ltd  
ABN 30 105 085 612  
Australian Financial Services Licence number 289621  
Level 19, 644 Chapel Street, South Yarra Vic 3141  
03 9823 6254

**This guide contains important information about:**

- the services we offer you
- how we and our associates are paid
- any potential conflict of interest we may have
- our internal and external dispute resolution procedures and how you can access them

You may receive one or more of the following documents when your Adviser provides advice and/or recommendation(s) on investment and/or risk insurance products or services to you:

**1. Statement of Advice (SOA)**

The SOA is a full advice document given to clients where personal advice has been provided, and which takes into account your goals, objectives, financial situation and needs. You must confirm your adviser's assessment of your personal financial circumstances, goals and objectives and risk profile.

**2. Record of Advice (ROA)**

If your Adviser has previously provided you with a SOA and then provides you with related additional advice, inclusive of periodic reviews (which takes into account your relevant personal circumstances), you will receive written confirmation of that advice in the form of a ROA.

If further or additional advice is provided by your Adviser, you are able to obtain a written copy of that advice (if it has been given) by contacting your Adviser and requesting a copy in writing. You may make such a request up to seven years after the advice has been provided.

<b>Your Unison Wealth Management Authorised Representative is:</b>	MITCHELL JOHN NEARY
<b>Who is responsible for the financial services provided?</b>	<p>Unison Wealth Management is responsible for distribution of this Financial Services Guide (FSG); MJ SMSF Solutions Pty Ltd is responsible for the financial services provided by its Authorised Representatives.</p> <p>Unison Wealth Management ABN 30 105 085 612          Australian Financial Services Licensee number 289621          Level 19, 644 Chapel Street, South Yarra Vic 3141          03 9823 6254</p>
<b>Do Any Relationships Exist With Service Providers Which May Influence The Advice Being Given?</b>	<p>No. Unison Wealth Management is privately owned and holds its own Australian Financial Services Licence.</p>
<b>What kinds of financial services are you authorised to provide me?</b>  <b>SMSF Advice</b>          <b>Class of Product Advice</b>	<p>Your Advisers are authorised by Unison Wealth Management to provide General Advice only under limited authority:</p> <p>Provide General Advice only (as defined in s766B Corporations Act 2001 (Cth) to retail and wholesale clients on:</p> <ul style="list-style-type: none"> <li>- self-managed superannuation funds;</li> <li>- superannuation products in relation to a client's existing holding in a superannuation product but only to the extent required for:             <ol style="list-style-type: none"> <li>a. making a recommendation that the client establish a self-managed superannuation fund; or</li> <li>b. providing advice to the client on contributions or pensions under a superannuation product.</li> </ol> </li> </ul> <p>Provide class of product advice (as defined in s912A(4) of the Corporations Act) to retail and wholesale clients on:</p> <ul style="list-style-type: none"> <li>- superannuation products;</li> <li>- securities;</li> <li>- simple managed investment schemes;</li> <li>- general insurance products;</li> <li>- life risk insurance products;</li> <li>- basic deposit products</li> </ul> <p>Under the limited authority, we can only advise in relation to strategies that may suit your personal circumstances, financial objectives and needs. You must consult a qualified financial adviser (or we can refer you to one) to obtain specific product advice.</p>
<b>What information should I provide to receive personalised advice?</b>	<p>You need to provide us with a list of your personal objectives, details of your current financial situation and any information we believe is relevant, so that we can provide you the most appropriate advice possible.</p> <p>You have the right not to tell us, if you do not wish to. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation. We will warn you at the time of collecting information if we believe some pertinent information is inaccurate or incomplete. If you still decide to withhold information critical to advice provided then we will include a warning in the Statement of Advice.</p> <p>You should read the warnings contained in the Statement of Advice carefully before making any decision in respect of the advice.</p>

<p><b>What information do you maintain in my file and can I examine my file?</b></p>	<p>We maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.</p> <p>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 Notification Statement is enclosed for your information. If you wish to examine your file please ask us.</p> <p>As a financial service provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely.</p>						
<p><b>How do I have to give you instructions about my General Advice?</b></p>	<p>You need to give us instructions in writing (eg fax, e-mail or letter) or another method as agreed by us.</p> <p>If we provide you with execution related services, you may request a record of it, at that time or up to 5 years after providing the services.</p>						
<p><b>How will I pay for the services provided?</b></p>	<p>You may pay us a fee. If we provide you with general advice we will give you a Statement of Advice containing details of our fees. We will provide an estimated cost, which we will agree on before commencing any work, which will include any fees relating to additional work required depending on the complexity of the required strategy.</p> <table border="0" data-bbox="667 1133 1385 1249"> <tr> <td>Fee charged per hour</td> <td>\$250/hour</td> </tr> <tr> <td>Initial Advice and Implementation Fee</td> <td>\$1,000 to \$3,000</td> </tr> <tr> <td>Ongoing Administration/Compliance Fee</td> <td>\$1,000 to \$3,000 p.a.</td> </tr> </table> <p>All fees are exclusive of GST.</p> <p>The fee charged for the initial and ongoing advice will be determined based on the complexity of advice provided. The fees may vary from the quoted ranges and do not include any work relating to the establishment of any additional documents required to complete any transaction, e.g. borrowing arrangements for property transactions.</p>	Fee charged per hour	\$250/hour	Initial Advice and Implementation Fee	\$1,000 to \$3,000	Ongoing Administration/Compliance Fee	\$1,000 to \$3,000 p.a.
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<p><b>How are any fees or other benefits calculated for providing the General Advice?</b></p>	<p>Generally the payment we receive for our General Advice is based on the service level you engage and will be paid directly by you. You will only receive General Advice from us. Our adviser will give you this Statement of Advice, before we proceed to act on your instructions, except in the case of Time Critical Advice.</p> <ul style="list-style-type: none"> <li>- We may charge you a fee, depending on the time we spend developing your plan, or depending on the value of funds you invest.</li> <li>- We may invoice you for a fee when you receive our written recommendations.</li> <li>- You may have to pay us a management fee annually or in instalments.</li> </ul>						
<p><b>What Professional Indemnity Insurance does Unison have for its customers?</b></p>	<p>Unison Wealth Management confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended). In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for Unison Wealth Management Pty Ltd and our authorised representatives / representatives / employees in respect of our authorisations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any authorised representative / representative / employee who has ceased work with Unison Wealth Management for work done whilst engaged with us.</p>						

## Disclosure of Interests

Unison Wealth Management owns a number of affiliated entities that provide services related to or unrelated to the scope of your financial plan. Where you engage the services of the above entities, we will receive an economic benefit in relation to our ownership interests.

## What should I do if I have a complaint?

If you have any complaints about the service provided to you, you should take the following steps.

1. Contact us and tell us about your complaint.
2. If we have not satisfactorily resolved your complaint within 3 days, please contact the Service and Solutions Manager on 9823 6254 or put your complaint in writing and send it to:

Service and Solutions Manager  
Unison Wealth Management  
PO Box 8094  
Armadale VIC 3143 Australia  
Please mark the envelope "Notice of Complaint".

3. If the complaint can't be resolved to your satisfaction within 45 days, you have the right to refer the matter to the Financial Ombudsman Service Limited (FOS). They can be contacted on 1800 367 287 or you can write to them at:

The Manager  
FOS  
GPO Box 3  
Melbourne VIC 3001

4. If your concerns involve unethical conduct, you may wish to consider raising these concerns with the Financial Planning Association of Australia (FPA).