

Financial Services Guide

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Licensee:

Cooper Wealth Management Pty Ltd
AFSL 477022 ABN 26 606 009 045

Contact Details

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Why am I receiving this document?

This Financial Services Guide will help you decide whether to use the services that we offer. It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we and your adviser are remunerated
- How we deal with complaints if you are not satisfied with our services.

Cooper Wealth Management

Cooper Wealth Management holds an Australian Financial Services Licence (AFSL) to provide financial planning services.

Cooper Wealth Management is required to comply with the obligations of the Corporations Act and the conditions of its licence. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that we provide.

What services do we provide?

We are authorised to provide personal advice and dealing services in the following areas:

- Superannuation and SMSF
- Personal insurance
- Managed investments
- Securities (shares)
- Derivatives
- Retirement planning
- Portfolio reviews
- Margin lending facilities

Tax (Financial) Financial Advice Vs. Tax Agent Services

Cooper Wealth Management is registered by the Tax Practitioners Board to provide a tax (financial) advice service, which is the provision of advice around how taxation laws (including tax and superannuation) interact with the financial advice and services provided to you across the areas of advice listed in the preceding paragraphs.

Cooper Wealth Management is not a Tax Agent Service and cannot provide you with services to assist you in completing/ filing tax returns, claiming entitlements from the Australian Taxation Office, or liaising with the ATO on your behalf. Where requested, we can refer you to an accountant for these services.

Other Advice and Services Not Provided

- We do not provide legal services, but can refer you to a solicitor should you require one.
- We do not provide transaction or valuation services relating to real estate.
- We do not provide mortgage broking services. We can refer you to a mortgage broker should you require one.
- We do not provide advice in relation to general insurance (house, car, etc.)

Financial advice processes

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

For administration platforms, managed funds and personal risk insurance products we will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and the products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice it will typically be documented in a Record of Advice which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

Fees

All fees are payable to Cooper Wealth Management.

Initial Advice Fee

The Initial Advice Fee includes meeting 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. We will agree the

fee with you before providing you with advice.

Annual Retainer

We charge an annual fee to provide our advice services. This includes the preparation of ongoing advice documents, the implementation of our recommendations, reviewing strategies and investments and any changes required through a twelve-month period.

Thereafter, we will review your fee annual on your renewal date, ensuring it remains appropriate for the level of advice required.

The services and fees will be set out in the SoA or RoA that we provide to you.

Other Benefits

We may also receive additional benefits by way of sponsorship of educations seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Adviser Remuneration

Felicity Cooper is the owner of the practice and is entitled to the profits that it makes.

Employees of the practice are paid a salary. They may also receive a performance bonus which is dependent on a number of criteria including the revenue they generate for the practice.

Conflicts of Interest

Your financial adviser may recommend investments in shares that they hold or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

Wholesale Clients

In some circumstances we may provide services to you as a wholesale client. We will seek your consent before providing services to you as a wholesale client.

Making a Complaint

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our services, then we encourage you to contact us. Please call us or put your complaint in writing to our office.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website:

www.afca.org.au Email:

info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.