



Financial Services Guide (FSG)

Virtue Strategic Advisors Pty Ltd (Authorised Representative No: 1261530)

Version 2019/2 October 2019.

The purpose of this guide

This guide is designed to assist you in understanding how we can help you achieve your financial and lifestyle goals by explaining:

- The advice and services we can provide to you either directly or in association with other professionals,
- Our fees and charges,
- The influences and arrangements that you need to consider when assessing our recommendations, and
- How best to raise any issues you may have with our advice or services.

This is a very important document and we recommend that you read it carefully. If you need further explanation or you are unsure about any part of this guide we encourage you to ask us any questions you may have.

Advocate Advisory has approved this document and authorised us to provide it on their behalf.

Virtue Strategic Advisors Pty Ltd

Erik Donert

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Melbourne Vic 3000

edonert@virtuestrategic.com.au

0452 630 246

We maintain information about you

Advocate Advisory Privacy Statement

In order to continue to provide you with advice that is appropriate for your needs and suitable for your circumstances we will retain information about you including your financial and lifestyle objectives and your current financial situation. We are also legally required to store this information and records of any advice and services we provide to you. Failure to provide your relevant personal information may expose you to higher risks in respect of the recommendations made to you and may affect the adequacy or appropriateness of advice or financial service we give to you

We are also required to ask for certain information by law. Wherever there is a legal requirement for us to ask for information about you, we will inform you of the obligation and the consequences of not giving us the requested information.

For example, in addition to obtaining personal information from you, whenever you acquire a new product or service via us, we will need to obtain certain documentary evidence from you as to your identity to ensure compliance with AML/CTF laws. Such evidence may include for example a certified copy of your driver's licence, passport or birth certificate.

We will, from time to time, disclose information about you to professionals, insurance providers, superannuation trustees, product issuers and our service providers in connection with providing our services to you. If your Adviser leaves Advocate Advisory and commences to provide financial services under another licensee, your information may be transferred to the new licensee. You will be advised of any such transfer prior to it taking place. We will not disclose your personal information to overseas recipients.

We are committed to maintaining the security, currency and confidentiality of this information and if you wish to examine your records or amend any information that we hold on you, we can make arrangements for you to do so. Details of how you may request access to your information or seek correction of information is contained within our Advocate Advisory Privacy Policy. The Privacy Policy also contains information on how you may make a complaint if you feel that there has been a breach of Australian Privacy Principles. For a full copy of our Privacy Policy, free, please contact the Privacy Officer. We can provide the Privacy Policy to you either electronically or in hard copy, and at no charge.

Advocate Advisory
Privacy Officer
Suite 3,
675 Boronia Road,
Wantirna Vic 3152

PO Box 6167
Wantirna LPO Vic 3152

PH: 1300 040 978

Our Services

We provide financial advice and services as authorised representatives of Advocate Advisory Pty Ltd ABN 14 150 153 503 (Australian Financial Services Licence 405576). We also provide tax (financial) advice as a Registered Tax (Financial) Adviser under Advocate Advisory. Advocate Advisory is a registered tax (financial) adviser with the Tax Practitioners Board and in accordance with the Tax Agents Services Act 2009. We act on behalf of Advocate Advisory and, as the authorising Licensee, Advocate Advisory is responsible for the financial services we provide to you.

As an authorised representative of Advocate Advisory we can provide you with services including Financial Planning Advice, wealth creation and retirement income strategies, personal risk management advice, lifestyle planning, as well as advice on estate planning, redundancies, inheritances and social security. We can also assist with the management of your investments and superannuation.

We can also provide you with advice and support on a range of financial products such as:

Savings Plans and cash management accounts; Personal Superannuation plans; Employer Sponsored Superannuation funds; Rollovers; Retirement income products including annuities, allocated pensions and account based pensions; Life Insurance cover including, Trauma Insurance, Total & Permanent Disablement Insurance and Income Protection Insurance; Business Expense Insurance; Self Managed Super Funds; Managed Funds, Exchange Traded Funds plus other Managed Investments and Listed Shares.

As a registered tax (financial) adviser, we can provide tax advice related to your financial products. For comprehensive taxation advice you should seek advice from your taxation specialist or accountant.

Specific information on your adviser, their experience and specialisation is provided in Part Two of this guide titled "Adviser Profile".

We can act on your instructions

After you engage us as your adviser we can act on your instructions whether you provide them by telephone, email, fax or other means of communications.

Important documents you can expect to receive

If we provide you with personal financial planning advice, we will confirm our recommendations in writing so that you can make an informed decision about the appropriateness and suitability of our advice. Our recommendations can be documented in a Statement of Advice (SoA). A Record of Advice (RoA) may be used to record our advice to you where we have provided you with subsequent advice and your personal circumstances have not changed. The RoA may be provided to you or added to your file and if you would like a copy of this document, or our initial SoA, we will make it available to you on request.

Where we recommend specific financial products to you, we will provide you with a Product Disclosure Statement (PDS) which contains specific and important information on the financial product. It is very important for you to read and understand the PDS which must be provided to you before you can take any action in relation to a financial product recommended.

The interests, associations and relationships that may influence or affect our advice.

Advocate Advisory is owned and run by its authorised representatives, and has no ownership associations with any product providers. Our recommendations to you will be based on our assessment of your personal circumstances, needs and objectives. These factors underpin our advice but it is important for you to appreciate that any benefits we receive – such as commission, corporate hospitality or marketing support for example - may give rise to an actual or potential conflict of interest. However, where any interest might reasonably be capable of influencing our advice or creating a conflict of interest, we will clearly disclose our interest or the nature of the conflict to allow you to make an informed decision about our advice.

How you pay for our services

In many cases you are able to negotiate with your adviser as to how to pay for the professional services to be provided to you. You may choose to pay our fees directly or have our professional costs paid to us by the product provider or from the products we've recommended to you. We are remunerated by means of the fees and/or commissions payable by you for our services. The remuneration we receive will be clearly disclosed in the advice documents we provide to you. We may also receive additional commission or other benefits from product providers. These will also be disclosed to you within any advice provided (as well as detailed in the attached Adviser Profile).

Please refer to the Adviser Profile for specific information on the fees and/or commission that you may be charged for the provision of financial services by your Adviser. All fees and/or commission payable is payable to your adviser as remuneration for the provision of financial services to you.

Make a complaint

Feedback or complaints about our services

Advocate Advisory is a member of the Australian Financial Complaints Authority Limited (“AFCA”).

As a professional financial services business, we are committed to acting efficiently, honestly and fairly. As a registered tax (financial) adviser with the Tax Practitioners Board, Advocate Advisory is also bound by the Tax Practitioners Board Code of Professional Conduct. We value your support and appreciate any feedback that will help us to meet your expectations and needs. If at any time should you have any concerns or complaints about our advice or our service we encourage you to contact us directly and we will try to resolve the issue immediately.

If we can't respond to your feedback or effectively resolve your issues within three (3) business days – or if you don't feel comfortable talking with us about your issues - you should contact the Complaints Manager on 1300 040 978 or send your complaint to:

The Complaints Manager

Advocate Advisory Pty Ltd
Suite 3,
675 Boronia Road,
Wantirna Vic 3152

PO Box 6167
Wantirna LPO Vic 3152

If Advocate Advisory doesn't provide you with a satisfactory response, you have the right to refer your concerns to AFCA. AFCA is an independent dispute resolution service that deals with complaints about financial services including banking, credit, loans, general insurance, life insurance, financial planning, investments, stock broking, managed funds and pooled superannuation trusts.

AFCA can be contacted at “Australian Financial Complaints Authority Limited, GPO Box 3, Melbourne VIC 3001. You can also contact AFCA by free call on 1800 931 678. Alternatively, you can go to the AFCA website at www.afca.org.au. If you wish to progress your complaint, you can complete the online complaints form, or alternatively, you can download a form and send it to the above address or email at info@afca.org.au .

If you have a complaint relating to tax (financial) advice services that your adviser has provided or if you feel that your adviser has breached the Tax Practitioners Board Code of Professional Conduct, and Advocate Advisory cannot provide you with a satisfactory response to your complaint, then you can make a complaint to the Tax Practitioners Board via www.tpb.gov.au. The Australian Securities and Investment Commission (ASIC) also has a Freecall Infoline on 1300 300 630 which you may use to make a complaint and obtain more information about your rights. It is a condition of our Australian Financial Services Licence and our registration as a tax (financial) adviser, that Advocate Advisory to maintain a level of Professional Indemnity Insurance appropriate for its size and the scale and complexity of its operations. Advocate Advisory insurance covers claims made against Advocate Advisory and their authorised representatives, including those representative who no longer work for Advocate Advisory but did so at the time of the relevant conduct, and it is annually reviewed for currency and suitability.

Contacting Advocate Advisory:

Advocate Advisory Pty Ltd
Suite 3,
675 Boronia Road,
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PO Box 6167
Wantirna LPO Vic 3152

Ph 1300 040 978

Adviser Profile: Erik Donert

Your Adviser is Erik Donert ASIC Authorised Representative No: 1001978.

Erik is a Certified Financial Planner [CFP] and Erik has an Advanced Diploma of Financial Planning [Adv Dip FP]. Erik has a Bachelor of Business (Financial Planning) [BA Bus] from RMIT University. Erik has specialist accreditation in Aged Care and SMSF. Erik has been involved in the Financial Services industry for over 7 years. Erik commenced his working life in hospitality and education and worked throughout Europe and Asia before settling in Australia in 2004.

Your Adviser is authorised to provide advice and deal in the following specific products: Savings Plans and cash management accounts; Personal Superannuation plans; Employer Sponsored Superannuation funds; Rollovers; Retirement income products including annuities, allocated pensions and account based pensions; Life Insurance cover including, Trauma Insurance, Total & Permanent Disablement Insurance and Income Protection Insurance; Business Expense Insurance; Managed Funds, Exchange Traded Funds plus other Managed Investments and Listed Shares.

As a tax (financial) adviser under the Tax Agents Services Act 2009, your adviser can also provide you with tax advice relating to financial products. For comprehensive taxation advice, you should refer to your taxation specialist or accountant.

The following is a summary of the fees and/or commissions that may be charged to you, and payable to your Adviser for the provision of financial services:

Initial discovery meeting	\$250 (Inclusive of GST)
Up front advice fee	\$1,320 - \$7,260 (Inclusive of GST)
Implementation fees	\$275 - \$495 (Inclusive of GST)
Review fees	\$1,650 - \$4,950 (Inclusive of GST)
Ongoing Membership Fee:	\$1,320 - \$4,620 (Inclusive of GST)

Risk Insurance

We will generally be paid for risk insurance by advice fees (as detailed above) and will dial all commission down to nil. However, in the event that you wish to be charged commission the following commission ranges will be applicable:

Up front	0% to 60% of the premium paid or amount invested
Ongoing -	0% to 20% of the premium paid or amount invested.

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Important Notice: This Adviser Profile must be accompanied with an approved Financial Services Guide issued by the Licensee
Advocate Advisory Pty Ltd AFSL 405576.