parker financial

Financial **Services** *Guide*

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Contact details

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Lack of independence

Pursuant to s293A of the Corporations Act, we are prohibited from using the terms independent, impartial, or unbiased due to the following reasons (s923A(2)(a)(i)(ii)(iii)):

- we may receive insurance commissions from product providers in relation to our advice on risk insurance, which are not rebated in full;
- we may receive forms of remuneration calculated on a percentage of an investment held with a product issuer; and
- we have associations with nonrelated entities as described in the section 'Arrangements that may influence our advice' with respect to advice we may provide on Separately Management Accounts (SMAs).

Purpose of this Financial Services Guide (FSG)

This FSG is authorised for distribution by Parker Wealth Management Pty Ltd (AFSL 513944) and contains important information regarding our services and is designed to assist you in deciding whether to use the services that we offer. In this document 'we', 'our', and 'us' refers to Parker Financial Services and your financial adviser. This FSG contains information about:

- the services we offer and their cost;
- what to expect during the financial advice process including types of documents you are likely to receive;
- any conflicts of interest which may impact the services;
- how we are remunerated; and
- how we deal with complaints if you are not satisfied with our services.

Please take the time to read this FSG before engaging our services.

Licensee

Parker Wealth Management Pty Ltd (AFSL 519344 ABN 42 636 318 593) holds an Australian Financial Services Licence (AFSL), issued by the Australian Securities and Investments Commission (ASIC). Parker Wealth Management Pty Ltd is required to comply with the obligations of the Corporations Act and the conditions of its licence, which includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that it and its current and past representatives provide.

Authorised Representatives

Parker Financial Services Pty Ltd (ASIC #242984 ABN 88 010 783 285) (**Parker Financial Services**) is a Corporate Authorised Representative of Parker Wealth Management Pty Ltd (AFSL 519344). Parker Financial Services acts on behalf of Parker Wealth Management who is responsible for the services that they provide.

Your financial adviser is a sub-Authorised Representative of Parker Financial Services (ASIC #242984). They act on behalf of Parker Wealth Management Pty Ltd who is responsible for the services that they provide. Your financial adviser is a director and/or employee of Parker Wealth Holdings Pty Ltd (ABN 59 675 230 627).

Our services

We are authorised to provide personal advice and dealing services as specified below, for both retail and wholesale clients:

Authorised personal advice and dealing services

Superannuation and SMSF	Portfolio management	Wealth creation	Personal risk insurance	Margin Lending*
Superannuation **Retirement planning** Retirement savings accounts	Managed investments Securities Deposits and payment products Debentures, stocks or bonds issued or proposed to be issued by a government	**Strategic planning** Interests in managed schemes, including investor directed portfolio services	Life Investment or life risk products **Estate Planning assistance**	Standard Margin Lending facility* (limited Authorised Representatives only, see "Your adviser / provisional adviser" section below)

*All Authorised Representatives named below in the "Your adviser" section are authorised to provide advice on the products and areas listed above, with the exception of Margin Lending, which is restricted to Dean Easterby, Julian Farmer, Sam Furler, Patricia Ryan, Carly Jackson and Harry Rumble. Additionally, our advisers are all registered to provide Tax (Financial) Advice services.

Your Adviser / Provisional Financial Adviser



Dean Easterby

(ASIC #253518)
Financial Adviser | Managing Director
Authorised Representative

Education and qualifications
- A Certified Financial Planner ®
- MBA Charles Sturt University
- Diploma of Financial Planning
- Senior leadership graduate program Stanford University

Professional Memberships
- Financial Advice Association Australia (FAAA)



Julian Farmer

(ASIC #1238889)
Financial Adviser | Director
Authorised Representative

Education and qualifications
- Bachelor of Business (Economics)
- Diploma of Financial Planning
- Margin Lending and Geared Investments
- A Financial Planner AFP ®

Professional Memberships
- Financial Advice Association Australia (FAAA)



Sam Furler

(ASIC #343832)
Financial Adviser | Director
Authorised Representative

Education and qualifications
- A Certified Financial Planner ®
- Advanced Diploma of Financial Planning
- Bachelor of Commerce in Banking and Finance
- Bachelor of Applied Economics

Professional Memberships
- Financial Advice Association Australia (FAAA)



Kate Whild

(ASIC #1283194)
Financial Adviser | Director
Authorised Representative

Education and qualifications
- A Certified Financial Planner ®
- Bachelor of Arts
- Bachelor of Commerce
- Graduate Diploma of Chartered Accounting
- Graduate Diploma of Financial Planning
- Diploma of Financial Planning

Professional Memberships
- Chartered Accountants Australia and New Zealand
- Financial Advice Association Australia (FAAA)



Patricia Ryan

(ASIC #1283193)
Financial Adviser
Authorised Representative

Education and qualifications
- Bachelor of Commerce (Financial Planning Major)
- Bachelor of Communication in Advertising
- Tier 1 Margin Lending – General Advice
- A Financial Planner AFP ®

Professional Memberships
- Financial Advice Association Australia (FAAA)



Carly Jackson

(ASIC #1295818)
Financial Adviser
Authorised Representative

Education and qualifications
- Bachelor of Commerce (Banking & Financial Services and Financial Planning Majors)
- Financial Statement Fundamentals – Small and Medium Enterprises
- Tier 1 Margin Lending – General Advice
- A Financial Planner AFP ®

Professional Memberships
- Financial Advice Association Australia (FAAA)



Harry Rumble

(ASIC #1258782)
Financial Adviser
Authorised Representative

Education and qualifications
- Bachelor of Commerce (Financial and Quantitative Business Analysis Major)
- Introduction to Self Managed Superannuation Funds
- Tier 1 Margin Lending – General Advice
- Tier 1 Foreign Exchange – General Advice
- Accredited Derivatives Adviser – ADA 1
- Accredited Derivatives Adviser Level 2
- Core 1 Securities & Managed Investments Accreditation Program
- A Financial Planner AFP ®

Professional Memberships
- Financial Advice Association Australia (FAAA)



Emily Johnson

(ASIC #1295819)
Associate Adviser
Authorised Representative

Education and qualifications
- Bachelor of Commerce (Financial Planning and Applied Economics Majors)
- A Financial Planner AFP ®

Professional Memberships
Financial Advice Association Australia (FAAA)



Tom Hart

(ASIC #1322042)
Associate Adviser
Provisional Financial Adviser^ (see note)
& Authorised Representative

Supervisor details: Kate Whild (ASIC #1283194)

Education and qualifications
- Bachelor of Commerce (Economic Studies)
- Bachelor of Science (Cell & Molecular Biology)
- Graduate Diploma of Financial Planning
- A Financial Planner AFP ®

Professional Memberships
Financial Advice Association Australia (FAAA)

^Provisional financial adviser and supervisor

A Provisional Financial Adviser undertaking their work and training in accordance with the professional standards, is monitored by a nominated and registered supervisor. The disclosed provisional financial adviser's supervisor is responsible for the personal advice to retail clients that the provisional financial adviser provides during their professional year. If a provisional financial adviser works on your advice, their supervisor will inform you in writing, in accordance with the *Corporations Act 2001 (Cth)*.

Our financial advice process

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.

Your adviser will provide you with an engagement document to help define the most appropriate arrangement and applicable fees with you, prior to proceeding with the provision of advice.

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.

We engage all our clients with a Fixed Term Advice and Services Agreement (FTAA), which contains details of our agreed advice-related services (such as meeting to review your financial planning strategies and your personal circumstances on a regular basis) and agreed fees, for a period no greater than 12-months. We will contact you to renew your FTAA on an annual basis.

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

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

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 be documented in a Record of Advice (ROA) which we retain on file. You can request a copy of the ROA document at any time up to seven years after the advice is provided.

Remuneration and commissions

Remuneration and commissions that are not ascertainable at the time the FSG is given, will be disclosed when personal advice is given. You may request particulars of any remuneration specific to you, after the provision of this FSG, and before any financial services identified herewith in, is provided to you. All fees and commissions disclosed in this FSG are payable to Parker Wealth Holdings Pty Ltd, and are inclusive of Goods and Services Tax (GST).

Initial Fees

The Advice Preparation fee includes meeting with you, the time we take to determine our advice and the production and presentation of the SOA. It is based on the scope and complexity of advice provided to you. We will agree this fee with you before providing you with advice and it will be set out in our proposal to you. The initial and plan-related fees varies depending on the complexity of the advice required. The minimum initial fee is $5,500.

Implementation Fee
If you decide to proceed with our advice, we may charge an Implementation Fee for the time we spend assisting you with implementation. Where applicable, the implementation fees vary appropriately to the work required to implement the recommendations and advice. These will be agreed with you prior to commencing any work and will be confirmed in the SOA.

Adviser Service Fee
All Adviser Service Fees, whether fixed or percentage-based, will be discussed, agreed and disclosed in your FTAA and/or SOA. The Adviser Service Fee is calculated on a number of factors, including but not limited to the complexity of our advice, strategic work, funds under management, our range of services to you and how your investments are held and structured. We will typically charge a fixed fee which is agreed with you at the commencement of each year, however, in certain circumstances, it may be appropriate to charge on a percentage basis of funds under management. The fees can be deducted monthly from your account or paid by invoice half-yearly or annually in advance. Our Adviser Service Fees generally increase each year in line with the Consumer Price Index (CPI). The minimum Adviser Service Fee is $11,000.

Execution Fees
If we arrange implementation of any financial products, on which we have not provided advice, we may charge a fee for carrying out your instructions. This will be a flat-dollar fee and the fee will be agreed with you prior to implementing your instructions.

Insurance commissions
We may receive insurance commissions and other benefits from some product providers. We may receive a one-off upfront commission when you take out an insurance policy we recommend. We may also receive an ongoing commission payment for as long as you continue to hold the policy. Commissions or benefits vary depending on the recommended product but will be clearly documented in your FTAA, SOA or ROA. Commissions are paid to us by the product provider and are not an additional cost to you. Upfront commissions may be between 0% and 66% of the first year's annual premium, and then an annual ongoing commission of between 0% and 22% of the annual premium. For example, an insurance product with an annual premium of $10,000, where the issuer pays an upfront commission of 66%, we would receive $6,600. If the issuer was paying 22% of the annual premium as an ongoing commission for as long as you hold the product, this would equate to $2,200 per annum.

Other Benefits

We may receive other non-monetary benefits from product providers such as training, meals and entertainment. Details of any benefits received between $100 to $300 will be maintained on a register which is available to you on request.

Adviser Remuneration

The directors and owners of the practice are remunerated through the profits that the practice makes. Authorised Representatives are employees of the practice and are paid a salary. They may also receive a performance bonus which is based on a number of criteria including the profits that the practice makes.

Conflicts of interest

Your financial adviser may recommend investments in shares that they hold or may hold in the future.

Arrangements that may influence our advice

Separately Managed Accounts (SMAs)
Parker Financial Services provides advice on The Parker Financial Investment Series SMAs, operated by the portfolio manager Evidentia Group Pty Ltd (ABN 39 626 048 520 AFSL 511802) (Evidentia). An SMA is a managed portfolio option designed for investors who require professional investment management, with the flexibility and transparency of direct asset ownership.

Evidentia is a boutique asset consultant that works with select private wealth practices to design, build, implement and manage tailored investment portfolios. Evidentia has an investment team with experience across all major asset classes and have been selected as an external portfolio manager to design and manage the composition of the Parker Financial SMA portfolios. They work with the Parker Financial Services investment committee to provide oversight and governance on portfolio management recommendations, including but not limited to recommendations on asset allocation, investment selection and portfolio rebalancing.

The Parker Financial SMAs are available on the HUB24 Custodial Services Ltd (ABN 94 073 633 664 AFSL 239122) (HUB24) HUB24 Invest and HUB24 Super administrative platforms, and the Macquarie Investment Management Ltd (ABN 66 002 867 003 AFSL 237492) (MIML) Macquarie Wrap investor directed portfolio service (IDPS) and Macquarie Super & Pension administrative platforms. On the HUB24 platform, HUB24 is responsible for implementing the investment instructions of the portfolio manager, and on the Macquarie platform, it is MIML that is responsible for implementing the investment instructions of the portfolio manager.

Ironbark Asset Management (Fund Services) Limited (ABN 63 116 232 154 AFSL 298626) (Ironbark) is the responsible entity for The Parker Financial Investment Series. Ironbark issues the interests in, issues the PDS, and is responsible for the operation and management of the Parker Financial SMA portfolios available on the HUB24 platform.

An investment management fee is charged to cover the costs of operating the managed portfolio and managing your investment; a percentage-based fee deducted from your relevant HUB24 or Macquarie cash account and paid to the responsible entity, asset manager, custodian and administrator. Parker Financial Services do not receive any remuneration or additional fees for provision of the SMAs, or in relation to managing the investments in the SMAs on your behalf.

Joint Venture

Parker Wealth Management Pty Ltd will refer insurance services to MBS Parker Pty Ltd. MBS Parker Pty Ltd is a Corporate Authorised Representative of MBS Advice Licence Pty Ltd (ABN 25 654 854 136 AFSL 536983) providing personal and business risk insurance advice only. MBS Parker Pty Ltd is a jointly owned company with Parker Wealth Management Pty Ltd and MBS Advice Licence Pty Ltd.

Parker Wealth Management Pty Ltd refers clients to MBS Parker Pty Ltd to receive risk insurance advice. Although this relationship exists, each business (Parker Wealth Management Pty Ltd and MBS Parker Pty Ltd) is solely and separately responsible for the advice they each provide. In particular, MBS Parker Pty Ltd is operating under MBS Advice Licence Pty Ltd (ABN 25 654 854 136 AFSL 536983) and is only responsible for the services provided by MBS Parker Pty Ltd. MBS Parker Pty Ltd is paid on a commission basis, refer to the MBS Parker Pty Ltd FSG for further details. Parker Wealth Management Pty Ltd and MBS Parker Pty Ltd have a profit share arrangement.

Referrals

You may be referred to an external specialist to receive further advice. We do not receive any referrals fees or commission for introducing you to the specialist. You are free to engage your own preferred professionals. Our authorised representatives and Parker Wealth Management Pty Ltd (Licensee) shall not be liable for the provision of any advice and services provided by a third party.

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. We accept complaints over the phone, in person, via email or letter or on our social media channels. The best option is to call us or put your complaint in writing to our office. We will endeavour to resolve your complaint in 5 business days.

If you still do not receive a satisfactory outcome or we do not respond to you within 30 days after you make the initial complaint, you have the right to complain to the Australian Financial Complaints Authority (AFCA) at the below address: You may only contact AFCA once you have followed the above procedure.

Australian Financial Complaints Authority (AFCA), GPO Box 3, MELBOURNE VIC 3001
Website: www.afca.org.au | Email: info@afca.org.au | Phone: 1800 931 678

Our Complaints Handling Procedure is available on request and at our website at: https://www.parkerfinancial.com.au/complaint-handling.

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. Our Privacy Policy is available on request and at our website at: https://www.parkerfinancial.com.au/privacy-policy.