



# *Financial Services Guide*

*InvestAstute Pty Ltd*

*ABN: 69 089 623 352*

*Australian Financial Services Licence 235362*

*Level 13, 80 Mount Street North Sydney NSW 2060*

## **1. Purpose.**

- a. The regulations that govern our activities in the provision of financial services prescribe that certain information must be provided to you.
- b. This Financial Services Guide (FSG) contains important information about:
  - i. Who is providing the services to you;
  - ii. The services we offer you;
  - iii. How we are paid;
  - iv. Associations and potential conflicts of interest we may have;
  - v. Our internal and external dispute resolution procedures and how you can access them and
  - vi. Professional indemnity insurance.

## **2. Who Is Providing The Services To You?**

- a. InvestAstute Pty Ltd (“InvestAstute”) is responsible for the advice provided to you. InvestAstute holds its own Australian Financial Services Licence (AFSL) issued by the Australian Securities and Investments Commission (ASIC). InvestAstute has held its AFSL since November 1999.
- b. The advice will be provided by one of the directors of InvestAstute, Nick Nedachin or Yianni Simmons.

## **3. The Services We Offer You.**

- a. InvestAstute’s AFSL is available on the InvestAstute website. This shows the full list of the advice and financial products we can offer under our AFSL.
- b. In summary, InvestAstute specialises in providing the following advice:
  - i. Strategic financial planning;
  - ii. Retirement planning;
  - iii. Estate planning;
  - iv. Tax (financial) advice;
  - v. Appropriate financial structures;
  - vi. Investment consulting;
  - vii. Investment strategy;
  - viii. Asset allocation;
  - ix. Selection of specific investments;
  - x. Investment portfolio management;
  - xi. Total financial management.

- c. In summary, InvestAstute specialises in providing general and personal recommendations about the following financial products:
  - i. Shares;
  - ii. Managed funds (sharemarkets, property, fixed interest etc);
  - iii. Direct property;
  - iv. Annuities;
  - v. Term deposits;
  - vi. Cash funds;
  - vii. Superannuation funds;
  - viii. Self-managed superannuation funds (SMSFs);
  - ix. Investment platforms (wrap accounts)
- d. We will provide the above services to you after we make reasonable enquiries about your current financial situation and future needs.
  - i. We will provide our advice to you in writing via a document called a Statement of Advice (SOA). In the Statement of Advice we will also tell you about our fees (we are fee-only and do not charge or retain commissions from financial product providers)
  - ii. After the initial SOA we will provide you with periodic investment recommendations to buy or sell securities via communications called a Record of Advice (ROA).
- e. If we recommend to you a particular Financial Product we will give you information about the particular Financial Product in a document called a Product Disclosure Statement (PDS) to help you make an informed decision about the Financial Product. We may also provide other relevant information to you like investment research reports produced by InvestAstute or third parties.

#### **4. How We Are Paid.**

- a. Our policy is that we work for our clients on a fee-for-service basis and not as sales or commission agents for providers of investments and other financial products.
- b. We charge an agreed fee for the services provided. The fee for providing the advice, actioning the advice and on-going services such as investment portfolio management will be discussed with you and approved by you before we commence work. The fee will depend on how much work is involved for each client and is worked out individually for each client.
- c. We do not charge clients any brokerage or commission.
- d. We do not pay anyone any referral or “spotter” fees.

## 5. Associations and Potential Conflicts Of Interest

- a. InvestAstute is independently-owned by its directors and related parties.
- b. We have no associations or arrangements with other parties like financial product providers that could inappropriately influence decisions about what we recommend to you.
- c. We do make extensive use of third party research, data and other financial information sources that enable us to provide our clients with what we consider to be the best financial strategies and investments.
- d. There are no other financial institutions or financial product providers involved in the ownership or management of InvestAstute. This means the advice we provide you is not directed or influenced by some outside party that has a financial interest in what financial products are recommended to you.

## 6. Internal And External Dispute Resolution

- a. If you have any complaints about the service provided to you, you should take the following steps.
  - i. Contact us and tell us about your complaint.
  - ii. If your complaint is not satisfactorily resolved within 45 days, please contact Nick Nedachin, Managing Director, InvestAstute Pty Ltd on (02) 9929 5125 or put your complaint in writing and send it to us at the address noted at the beginning of this FSG. We will endeavour to resolve your complaint quickly and fairly.
- b. If the complaint cannot be resolved to your satisfaction you have the right to refer the matter to the Financial Ombudsman Service Limited (FOS).
  - i. FOS can be contacted on 1800 367 287 or you can write to them at GPO Box 3 Melbourne VIC 3001 or you can fax them on (03) 9613 6399 or email them at [info@fos.org.au](mailto:info@fos.org.au) visit their web site at [www.fos.org.au](http://www.fos.org.au).

## 7. Professional Indemnity Insurance.

- a. We have taken out professional indemnity insurance in accordance with the guidelines stipulated by ASIC. We are confident that it is a reasonable arrangement to have for compensating our retail clients for any loss or damage they may suffer should we or one of our representatives be found to have caused them to suffer loss or damage due to a breach of a relevant obligation under Chapter 7 of the Corporations Act.

If you have any questions about this document or about InvestAstute, please contact the Managing Director, Nick Nedachin on 02 9929 5125 or by email to [nick@InvestAstute.com.au](mailto:nick@InvestAstute.com.au) or by mail to P. O. Box 474 North Sydney N.S.W. 2059.