

# FINANCIAL SERVICES GUIDE

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## Licensee:

Bridge Private Wealth AFSL Pty Ltd (AFSL 513013) (ABN 59 609 338 310) trading as Bridge Private Wealth.

## Authorised Representatives:

Corporate authorised representative (ASIC Number 323763)

- Bridge Private Wealth Pty Ltd (ACN 003 402 677)
  - Sub-authorised representative – Joel Xuereb (ASIC Number 323762)
  - Sub-authorised representative – Jessica Waller (ASIC Number 419528)

The Authorised Representatives act on behalf of Bridge Private Wealth AFSL who is responsible for the services that they provide. This Financial Services Guide (FSG) is authorised for distribution by Bridge Private Wealth AFSL.

## Contact Details

The contact details for Bridge Private Wealth AFSL and Bridge Private Wealth Pty Ltd are:

Telephone: 02 9953 1373  
Email: [info@bridgeprivatewealth.com](mailto:info@bridgeprivatewealth.com)  
Office/Post: Suite 14.02 Level 14, 109 Pitt St, Sydney NSW 2000  
Website: [www.bridgeprivatewealth.com](http://www.bridgeprivatewealth.com)

## Purpose of this FSG

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

- Who we are and how we can be contacted
- The services we provide
- Our fees and how we are remunerated in relation to the services we provide
- How you can make a complaint.

\* In this document 'we' refers to Bridge Private Wealth, Joel Xuereb and Jessica Waller.

### Not Independent

Bridge Private Wealth AFSL Pty Ltd receives commissions from life insurance products and placement fees from some financial products. As such we are not able to refer to ourselves as 'independent', 'impartial' or 'unbiased'.

## Our services

In providing advice and other services described in this FSG, we act on behalf of Bridge Private Wealth AFSL, who is responsible for the services we provide.

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

- Strategic Financial Planning
- Superannuation and SMSF
- Retirement planning
- Portfolio Management
- Managed investments
- Securities (direct shares)
- Margin lending
- Personal risk insurance

## Documents we may provide you

You will receive various documents as part of our financial planning process for each stage of your advice journey. We will provide these documents electronically to a nominated email address, you may also request documents be provided to you in hardcopy.

### Statements of Advice and Records of Advice

When we provide personal advice, ordinarily this will be recorded and provided in a Statement of Advice (SOA), known as a financial plan. The SOA contains a summary of your goals and the strategies and the financial products we may recommend achieving your goals. It also provides you with detailed information about product costs, associated fees and other benefits we and others will receive because of the advice we have provided.

If we provide you with further personal advice, it will be recorded in a Record of Advice (RoA). RoAs will be kept on record for seven years and you may request a copy of such records by contacting our office during that period.

### Product Disclosure Statements

If we recommend or arrange a financial product for you, we will provide you with a Product Disclosure Statement (PDS) or Investor Directed Portfolio Service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product.

You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

### Other Documents

If you enter into an Ongoing Service Agreement with your adviser for a period greater than 12 months, a Fee Disclosure Statement (FDS) will be issued to you. The FDS will contain information about the services you were entitled to, the services you have received and the fees you paid during the previous year. The FDS also includes information about the fees to be charged and services to be provided for the coming year and seeks your consent to renew our ongoing services.

If we charge our advice fees from either a superannuation or an investment account we will also seek your consent to deduct fees from that account.

## Providing us with instructions

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions via telephone, mail or email using the contact details provided in this FSG.

If the information provided is incomplete or inaccurate, the advice or services we provide may not be appropriate.

If at any time you wish to terminate your relationship with us, please contact us using the details provided in this FSG.

## Approved Product List

Bridge Private Wealth AFSL maintains an approved products and services list ('APL') from various approved Australian and International providers.

Bridge Private Wealth AFSL periodically reviews these products to ensure they are competitive with similar products that address similar client needs and objectives. These products are researched using external research houses as well as our in-house research team. Generally, the products we recommend are on the APL. However, if it is appropriate for your needs we may, subject to Bridge Private Wealth AFSL approval, recommend other products.

You can obtain a copy of the APL upon request.

## Tax implications of our advice

Bridge Private Wealth AFSL authorised representatives may be registered with ASIC as qualified tax relevant providers and authorised to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

## Fees

All fees are payable to Bridge Private Wealth AFSL and then passed on to Bridge Private Wealth Pty Ltd.

The actual fees charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed. If our fees fall outside the ranges listed below we will seek your consent prior to engaging. The following section outlines the types of fees that may apply and are inclusive of GST.

### Advice Preparation Fee

The Advice Preparation 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. The range for these fees is between \$4,400 and \$13,200.

### Advice Implementation Fee

If you decide to proceed with our advice, we may charge a fee for the time we spend assisting you with implementation. The range for this fee is up to \$2,200.

### Ongoing Services Fees

Our ongoing service fees depend on the ongoing service that we provide to you. The range for these fees is between \$4,400 and \$22,000 annually. We may also provide services under a bespoke offering, in which case we will notify you of the fees prior to you engaging our services.

### Annual Advice Engagement

Our Annual Advice Engagement fees depend on the service that we provide to you over a fixed 12-month period. The services and fees will be set out in the Annual Advice Engagement Agreement that we provide to you. The range for these fees is between \$4,400 and \$22,000 annually. We may also provide services under a bespoke offering, in which case we will notify you of the fees prior to you engaging our services.

### Placement Fees

Bridge Private Wealth may receive one-off placement (stamping) fees where you invest in some financial products where the purpose of the offer is to raise funds for the person issuing or selling the financial product. (eg bank issued hybrids and IPO's).

These will be paid by the issuer of the product and will typically be a set percentage of the investment amount between 0-1.25%. For example if you invested \$100,000 in a product paying a commission of 0.75% we would receive \$750. The commission will vary depending on the recommended product and will be documented in the SoA or RoA.

### Insurance Commissions

Any commission amounts will be disclosed to you when providing advice.

We may receive up to 66% of the first year's premiums for new policies implemented, and up to 22% for each following year. For example, on any insurance policies implemented, if your premium was \$1,000, we would receive an initial commission of up to \$660 and an ongoing commission of up to \$220 per annum.

We may receive commissions on increases or additions to existing policies put in place before 2018 of up to 130%, and between 88% to 66% for policies written after that time.

## Other Benefits

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

## Referral Fees and Commissions

In some situations, Bridge Private Wealth receive fees or commissions where we refer you to external parties. We will disclose the referral arrangements to you whenever we refer you to an external party. In some situations, Bridge Private Wealth pay fees or commissions to external parties who have referred you to us. We will disclose the referral arrangements to you when we provide you with a SoA.

## Associations and Relationships

### Our Separately Managed Accounts (SMAs)

Your financial adviser may recommend that you invest in one of Bridge Private Wealth AFSL's Separately Managed Accounts (SMA). Our SMAs are administered via Hub24 and the portfolios are researched and selected by Bridge Private Wealth's investment committee, made up of one representative from Bridge Private Wealth, and three representatives from Elston Asset Management, our independent asset consultant.

Your adviser does not receive any additional fees as a result of a recommendation to use these products.

Bridge Private Wealth maintains a Conflict of Interest register which is available on request.

### Directors and Shareholders of the AFSL

Jessica Waller and Joel Xuereb are directors and shareholders of Bridge Private Wealth AFSL and Bridge Private Wealth Pty Ltd.

## 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

If at any time you are not satisfied with our services, please contact your adviser and tell them about your complaint.

If your complaint is not satisfactorily resolved within three business days, please contact:

### Complaints Supervisor

Joel Xuereb

Telephone: 02 9953 1373

Email: [joel@bridgeprivatewealth.com.au](mailto:joel@bridgeprivatewealth.com.au)

Address: Suite 14.02, Level 14, 109 Pitt Street, SYDNEY NSW 2000.

If your complaint has not been resolved satisfactorily within 30 days, you may escalate your complaint to the relevant External Dispute Resolution Scheme.

For any issues relating to financial advice, investments, superannuation, insurance or credit matters:

### Australian Financial Complaints Authority (AFCA)

Address: GPO Box 3, Melbourne VIC 3001

Telephone: 1800 931 678

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

For any issue relation to your personal information:

### The Privacy Commissioner

Address: GPO Box 5218, Sydney NSW 2001

Telephone: 1300 363 992

Email: [privacy@privacy.gov.au](mailto:privacy@privacy.gov.au)

You may also contact the Australian Securities & Investments Commission (ASIC) on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

## 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 on our website:

<https://www.bridgeprivatewealth.com/privacy-policy>

## **Professional Indemnity Insurance**

Bridge Private Wealth AFSL holds an Australian Financial Services Licence. It is required to comply with the obligations of the Corporations Act 2001 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 its current and past representatives provide.

## **Adviser Remuneration**

Joel Xuereb & Jessica Waller are the directors and shareholders of Bridge Private Wealth Pty Ltd. They are remunerated through a salary and share in the profits generated by the practice.