

Special Risk Managers Pty Ltd

Suite 704/53 Walker St
North Sydney NSW 2060

T: 1300 665 356
F: 02 9222 1423
info@specialriskmanagers.com.au

Financial Services Guide

Version: 1 May 2019

Licensee:

Brela Group Pty Ltd (AFSL 512840)

This Financial Services Guide (FSG) is authorised for distribution by Brela Group.

Authorised Representatives:

Special Risk Managers Pty Ltd
(ASIC# 302584 ABN 87 118 150 342)
Ian Satill (ASIC# 239483)

The Authorised Representatives act on behalf of Brela Group who is responsible for the services that they provide.

Contact Details

Suite 704, 53 Walker St
North Sydney NSW 2060
Website: www.specialriskmanagers.com.au
Phone: 02 9222 1234

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:

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

* In this document 'we' refers to Special Risk Managers and Ian Satill.

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Our services

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

- Superannuation and SMSF
- Retirement planning
- Portfolio Management
- Personal risk insurance
- Managed investments
- Securities
- Margin lending facilities

The 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.

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.

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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 Brela Group Pty Ltd.

Initial Advice Fee

The Initial Advice fee, if applicable, is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

Ongoing Services Fees

Our ongoing service fees, if applicable, depend on the level of service that we provide to you. This is an agreed fixed fee which is paid monthly. They may also be charged on each transaction.

The services and fees will be set out in the SoA or RoA that we provide to you in the initial advice stage. In subsequent years, our ongoing service fees will be set out in the Terms of Engagement we will provide to you each year

Commissions

We receive commissions and other benefits from some product providers. The commission or benefit will vary depending on the recommended product and will be documented in the SoA or RoA.

Insurance Commissions

Special Risk Managers receives a one-off upfront commission when you take out an insurance policy we recommend.

We also receive a monthly commission payment for as long as you continue to hold the policy.

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Investment Commissions

Special Risk Managers may receive a monthly commission payment from some investment providers. This will be based on your account balance and will continue to be paid for as long as you hold the investment.

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.

Adviser Remuneration

Ian Satill, is a shareholder of the practice and receives a share of the profits generated by the practice.

Referral Fees and Commissions

In some situations, we 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 an SoA.

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 always endeavour to provide you with the best advice and service. 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 you are not satisfied with our response you can refer it to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678. This service is provided to you free of charge.

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

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Brent Satill (ASIC# 470500)

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Adviser Remuneration

Brent Satill, is an employee of a related company and is paid a salary. He may also receive a performance bonus which is based on a number of factors including client satisfaction, initiative, professional development and compliance.

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Special Risk Managers Pty Ltd
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Justin Mack (ASIC# 1258292)

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