Securitor Adviser Profile Part Two

Matthew Marsh & Integrated Wealth Solutions (NSW) Pty Ltd

Date Created: 1 January 2018

PART 2 (Adviser Profile)

Part 2 (Adviser Profile) contains the following sections:

- About Your Planner (Section 1);
- The Services I Provide (Section 2);
- Fees and Charges (Section 3); and
- Contact and Acknowledgment (Section 4).

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 9 November 2015 and should be read together with Part 1 and Supplementary FSG dated 1 Janury 2018. Part 2 sets out specific details about me as an Authorised Representative of Securitor Financial Group Ltd ('Securitor'), and my employer.

I am authorised by Securitor to provide the financial services described in Part 1, Supplementary FSG and Part 2 (Adviser Profile) of the FSG. I have also been authorised by Securitor to distribute this FSG.

Securitor Financial Group Ltd

ABN 48 009 189 495 holder of

Australian Financial Services Licence No. 240687

Tower 2, International Towers Sydney,

200 Barangaroo Avenue, Barangaroo NSW 2000

GPO Box 5265

Sydney NSW 2001

Email: securitoroffer@btfinancialgroup.com

Website: www.securitor.com.au

SECTION 1

ABOUT YOUR PLANNER

WHO IS YOUR FINANCIAL PLANNER?

Your Financial Planner is Matthew Marsh and Integrated Wealth Solutions (NSW) Pty Ltd.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Matthew Marsh and/or Integrated Wealth Solutions (NSW) Pty Ltd and PlanPlus Wealth Advisers. The term 'Representatives' refers generally to Securitor's Authorised Representatives.

My Authorised Representative number is 1234448 and the Corporate Authorised Representative number is 420297.

WHAT EXPERIENCE DOES YOUR FINANCIAL PLANNER HAVE?

I have 3 years experience as a Financial Planner offering advice to individual clients as well as small and large business clients. Prior to Securitor, I was a Senior Financial Planner with Bridges Financial Services Pty Ltd and as an Associate Financial Planner with Horwath Financial Advice Pty Ltd

WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL PLANNER HAVE?

I have the following qualifications:

- Graduate Certificate in Financial Services;
- Diploma in Commerce;
- Self Manged Super Funds;

I am currently studying for a Masters of Financial Services.

I am a member of the Financial Planning Association of Australia Limited.

DOES YOUR FINANCIAL PLANNER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

I have an association with Partners in Wealth Pty Ltd trading as PlanPlus Wealth Advisers (ACN 102 622 793) as an employee.

Fees and commissions are paid to Integrated Wealth Solutions (NSW) Pty Ltd by Securitor for distribution to the directors.

Integrated Wealth Solutions (NSW) Pty Ltd is also a Corporate Authorised Representative of Securitor and is not a related company of Securitor. Integrated Wealth Solutions (NSW) Pty Ltd's Authorised Representative number is 420297.

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Matthew Marsh & Integrated Wealth Solutions (NSW) Pty Ltd

SECTION 2

THE SERVICES I PROVIDE

WHAT AREAS IS YOUR FINANCIAL PLANNER AUTHORISED TO PROVIDE ADVICE ON?

I am authorised by Securitor to provide financial services, including advice or services in the following areas:

- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Standard margin lending facilities;
- Securities (e.g. shares);
- Superannuation products; and
- Self Managed Superannuation Funds – Investment Advice only (including advice to establish a SMSF)

ARE THERE ANY SERVICES YOUR FINANCIAL PLANNER IS NOT AUTHORISED TO PROVIDE?

I am not authorised by Securitor to provide advice or services in the following areas:

- Derivatives;
- Finance broking and other credit activities

Please ask me if you would like a referral for these services. If I receive a specific fee for this referral, it is disclosed below in Section 3 'Fees and Charges'. It may also be disclosed in an advice document such as a Statement of Advice ('SoA'), if I provide you with personal advice.

HOW CAN YOU PROVIDE YOUR INSTRUCTIONS TO ME?

You may provide instructions to me by using any of the contact details provided in Section 4 'Contact & Acknowledgment'.

PRIVACY STATEMENT

In addition to the information provided in the Securitor FSG Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at www.partnersinwealth.com.au and/or by calling us on 02 4397 4455.

SECTION 3

FEES AND CHARGES

HOW WILL YOUR FINANCIAL PLANNER BE PAID FOR THE SERVICES PROVIDED?

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to Integrated Wealth Solutions (NSW) Pty Ltd for distribution to Partners in Wealth.

I will then pay a proportion of those fees received from you to Securitor in order to pay for products and services I have recommended for you, or for commissions and fees payable to Securitor or other parties, as disclosed in Part 1 of the Guide.

I receive a salary as an employee of Integrated Wealth Solutions (NSW) Pty Ltd. I could also receive a performance bonus which may be based on certain performance criteria, such as the revenue I generate for Integrated Wealth Solutions (NSW) Pty Ltd.

My bonus potential does not influence my advice or any recommendations made.

WHAT IS YOUR FINANCIAL PLANNERS FEE STRUCTURE?

As part of detailed financial planning, there are costs to you at various stages of the process. Before making any recommendations, I will discuss and agree the fees with you.

Advice fees are inclusive of GST and payable by you at the following stages:

Initial Advice Fees:

Fees are charged for my initial advice and the preparation of a Statement of Advice (SoA). Fees are based on the complexity of the advice provided and range from $1,100 (minimum) and will be scaled, dependant on the complexity of advice provided. I will provide an estimation of costs in your Client Engagement Letter, which we will agree on before commencing any work.

You will be sent an invoice with payment required within 14 days from the invoice date. Please note that my initial advice fees still apply where you decide not to implement my advice.

Subsequent Service Fees:

Fees for ongoing services and reviews are all based on a fixed annual fee, dependant on the level of service required. Full details of this fee will be provided to you in writing.

All fees may be deducted from your investment funds (or insurance premiums or margin lending costs) and paid to me by product providers instead of being invoiced directly to you.

Note: Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA), Product Disclosure Statements and/or your Ongoing Advice Service Arrangement (OASA) at the time of receiving any recommendation.

WHAT AMOUNTS DO MY EMPLOYER AND OTHER RELATED ENTITIES RECEIVE FOR FINANCIAL SERVICES?

Partners in Wealth has an association with Integrated Wealth Solutions (NSW) Pty Ltd. All fees, commissions and incentives are received by Integrated Wealth Solutions (NSW) Pty Ltd for distribution to Partners in Wealth.

WHAT OTHER BENEFITS DOES YOUR FINANCIAL PLANNERS RECEIVE?

In addition to the remuneration detailed above, I am eligible to qualify for other benefits and entitlements as detailed below:

- From time to time we may accept alternative forms of remuneration from product providers or other parties (up to a value of $300), such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit that we receive and other benefits that relate to information technology software support provided by a product issuer or that relate to educational and training purposes. A copy of the register is available on request for a small charge.

WILL YOUR FINANCIAL PLANNER BE PAID WHEN MAKING A REFERRAL?

I provide and receive referrals for certain financial services but do not pay nor receive benefits for these referrals.

SECTION 4

CONTACT & ACKNOWLEDGMENT

HOW YOU CAN CONTACT YOUR FINANCIAL PLANNER

Your Financial Planner:	
Planner Name:	Matthew Marsh
Phone:	02 6761 2099
Email:	matthew@planplus.net.au
Practice Details:	
Practice Name:	PlanPlus Wealth Advisers
Practice Address:	Shop 2, 14-16 Brisbane Street Tamworth NSW 2340
Phone:	02 6761 2099
Email:	admin@planplus.net.au
Website:	www.planplus.net.au
Corporate Representative:	
Corporate Representative Name:	Integrated Wealth Solutions (NSW) Pty Ltd
Address:	235 Main Road, Toukley NSW 2263
Phone:	02 4397 4455
Fax:	02 4397 4466
Email:	admin@partnersinwealth.com.au
Website:	www.partnersinwealth.com.au

ACKNOWLEDGMENT – CLIENT COPY

I/We acknowledge that I was/we were provided with the Securitor Financial Services Guide Part 1 dated 9 November 2015, Supplementary FSG dated 1 January 2018 and Part 2 (Adviser Profile) dated 1 January 2018.

Client name: ______________________________

Client signature: ______________________ Date received: __________

Client name: ______________________________

Client signature: ______________________ Date received: __________

OR complete as follows if Financial Services Guide is mailed to Client(s):

I confirm that I sent a copy of the Securitor Financial Services Guide Part 1 dated 9 November 2015, Supplementary FSG dated 1 January 2018 and Part 2 (Adviser Profile) dated 1 January 2018 as follows:

Sent to (Client name(s)):______________________________

Sent on (Date):______________________________

Sent by (Name):______________________________

ACKNOWLEDGEMENT – ADVISER COPY (to be retained on client file)

I/We acknowledge that I was/we were provided with the Securitor Financial Services Guide Part 1 dated 9 November 2015, Supplementary FSG dated 1 January 2018 and Part 2 (Adviser Profile) dated 1 January 2018.

Client name: ______________________________

Client signature: ______________________ Date received: ____________

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