STEWARD
WEALTH

Financial Services Guide

Fees

All fees are payable to Steward Wealth Pty Ltd.

James, Anthony and Cameron are paid a salary by Steward Wealth and share in the profits of the business.

Your first meeting with us is complementary and obligation free.

Plan preparation fee

We may charge a Plan Preparation Fee which includes all initial meetings with you, the time we take to determine our advice and the production of the SoA.

The Plan Preparation Fee is based on the scope and complexity of advice provided to you. We will agree the fee with you at our first meeting.

Plan implementation fee

If you decide to proceed with our advice we may charge a fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

Ongoing services fees

Once your investments are established we will meet with you periodically to provide performance reports and update our advice.

The updates will consider the economy and market position, the latest investment research, changes in legislation, new products available in the market and any changes to your personal circumstances.

Ongoing fees will depend on what services we provide to you, and are typically a percentage of your portfolio value or an agreed fixed fee which is paid monthly.

Fees may also be charged as a percentage of the value of each transaction we undertake for you (e.g. for share trades).

The services and fees will be set out in the SoA or RoA that we provide to you.

Commissions

Steward Wealth receives commissions from some product and service providers. The commission amount will vary depending on the product or service that is recommended. We will tell you the exact amount in the SoA or RoA.

Investment commissions

We 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.

Insurance commissions

We may receive 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.

Placement commissions

We may receive a placement commission on capital raisings undertaken by companies. This includes initial public offerings, hybrid issues and rights issues. These are one-off payments.

Other benefits

We may also receive additional benefits by way of sponsorship of education seminars, conferences or training days. Details of any benefits received above $100 will be maintained on a register, which is available to you on request.

Referral fees

Steward Wealth may 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 Steward Wealth may also pay fees or commissions to external parties who have referred you to us. You will be advised of the referral arrangements in the SoA provided to you.

All referrals are made on a professional basis in order to implement your complete strategy.

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. 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 Financial Ombudsman Service which you can contact on 1800 367 287. This service is provided to you free of charge.

Your privacy

Steward Wealth is committed to protecting your privacy.

We will collect information from you to meet our obligations under the Anti-Money Laundering and Counter Terrorism Financing Act. We will generally collect this information directly from you however in some cases we will seek your authority to collect it from other parties such as your accountant or your superfund.

We maintain a record of your personal infomation that includes details of your objectives, financial circumstances and needs. We also maintain a record of the recommendations we make.

If you wish to examine your file, please contact us and we will make arrangements for you to do so.

We will only disclose information about you:

- To product providers we recommend and you agree to use
- Where the law requires us to do so
- If you consent for us to do so.

Steward Wealth has a privacy policy with respect to your personal information. You can ask us for a copy if you would like further information.

You want the good life. We help you get it.

Intelligent wealth management.
For today and tomorrow.

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