

# Financial Services Guide and Adviser Profile

03/07/2023

Version 1.5



Financial Advice Co Pty Ltd

**ABN:** 37 660 747 366

**Australian Financial Services Licensee No:** 543023

**Head Office:** 'Kiaora Place' SE 302 451 New South  
Head Road, Double Bay NSW 2028

**Phone:** 02 9357 2700

**Email:** [contact@financialadviceco.com.au](mailto:contact@financialadviceco.com.au)

**Website:** [www.financialadviceco.com.au](http://www.financialadviceco.com.au)

## PART 1 – FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) is issued by Financial Advice Co Pty Ltd ABN: 37 660 747 366 AFSL 543023, referred to as Financial Advice Co “we”, “us”, and “our”.

Financial Advice Co is a diversified financial services group that provides wealth management and stock broking licensee services. Financial Advice Co is not related to any Bank or Institution.

Please refer to the website [www.financialadviceco.com.au](http://www.financialadviceco.com.au) for details of on the company.

There are two parts to this FSG. Please make sure that you read both parts before making any decision based on our advice. This document is Part one and Part two is the Adviser’s Profile, which includes information about your financial adviser (“adviser”), who is one of our Authorised Representatives. Any reference to an adviser will include the deals of the adviser’s company if they are part of a corporate entity. If the adviser’s profile is not attached please ask the adviser for this profile or contact Financial Advice Co Head Office whose contact details are in the next section. Your adviser is authorised by us to distribute this FSG.

### WHAT IS A FINANCIAL SERVICES GUIDE (FSG)

The Financial Services Guide (FSG) is an important document that is designed to help you decide whether to use the financial services offered. The main purpose of the Financial Services Guide (FSG) is to give you an overview of the financial services that are being offered and it provides you with the following information:

- About us;
- What kinds of financial services we are authorised to provide to you;
- The process we follow to provide financial services;
- How we, our Authorised Representatives (and any other relevant persons) are remunerated;
- Are there any of our associations or relationships that might influence the financial services we offer?
- How we collect, use and disclose the information you provide to us
- Our complaints handling procedures and external dispute resolution procedures including how you can access them.

The terms Representative, Authorised Representative, Corporate Authorised Representative, and Advice Provider means that a person, or entity, is authorised to represent a business that holds an Australian Financial Services (AFS) licence. Financial Advice Co is the holder of an AFS Licence and is therefore responsible for the financial services provided, including the distribution of this Financial Services Guide (FSG).

As there are many different titles in the marketplace describing such authorised representatives and advice providers throughout this document we are describing them as Adviser(s) or Your Adviser(s).

## WHAT KINDS OF FINANCIAL SERVICES WE ARE AUTHORISED TO PROVIDE TO YOU AND WHAT KINDS OF FINANCIAL PRODUCTS DO THESE SERVICES RELATE TO?

Financial Advice Co is authorised to provide product advice on and to deal in the following strategies and classes of products:

### Strategies

Financial planning strategies including:

- Tax planning (in consultation with your tax adviser)
- Estate planning
- Business succession planning including life risk insurance
- Life Insurance and risk management
- Pre and post retirement planning
- Retirement income
- Social security advice
- Investments
- Self-managed superannuation funds (SMSF)
- Wealth accumulation
- Wealth creation
- Gearing
- Superannuation and rollover advice
- Asset allocation and management advice
- Ongoing advice and review services

### Product Classes

- Deposit and payment products limited to; basic deposit products and deposit products other than basic deposit products.
- Debentures, stocks or bonds issued or proposed to be issued by a government.
- Life Products including: Investment Life Insurance Products, and Life Risk Insurance Products.
- Interests in managed investment schemes including: Investor directed portfolio services.
- MDA Services
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997).
- Securities.
- Superannuation.

**Your Adviser may only be authorised to provide advice in some of the above areas. Please refer to the Adviser Profile (Part 2 of this FSG) which sets out those areas your Adviser is authorised to provide you with advice and recommendations.**

Please note that only products approved by Financial Advice Co may be recommended by the adviser.

If you hold a specific product which is under a class of product covered by the Financial Advice Co licensee, your adviser may review and advise you on this product even though it is not on our APL. However, your Adviser will not be able to deal in, write or arrange further business on this product if it is not on our:

- APL;
- is a product on which they are not authorised to provide personal advice. The Adviser Profile (Part two of this FSG) outlines the classes of financial products on which they can provide advice.

Your adviser may also conduct separate business activities such as accounting, mortgage advice and other services not provided under our licence. We are only responsible for the financial products and services described in this FSG and on our APL. From 1 July 2014, new regulation requires your financial adviser to declare whether they are a registered (tax) adviser and the tax (financial) advice service they are authorised to provide.

### NOT INDEPENDENT

Financial Advice Co receives commission payment on Life Insurance Products. This allows us to advise and place your insurance without charging you, the client, directly but rather receiving remuneration from product issuers. By doing this we are not allowed to use the words Independent, Impartial or Unbiased when describing our business. For more information on this please ask your adviser.

## THE PROCESS WE FOLLOW TO PROVIDE FINANCIAL SERVICES

Your adviser acts as our Authorised Representative when providing personal advice to you and therefore we are responsible for any advice given. Your adviser is under an obligation to act in your best interests in relation to any personal advice provided to you (known as the 'best interest duty').

Your adviser is authorised by us to give you personal advice, but in order for them to do so, you need to provide them with information about your needs, goals and objectives. If you choose not to provide your adviser with this information, any advice they provide may not be appropriate to your needs.

### PROVIDING YOUR ADVISER WITH INSTRUCTIONS ON HOW TO BUY OR SELL FINANCIAL PRODUCTS.

You may specify how you would like to give your adviser instructions, for example, in writing, by telephone, fax or other means. However, in some instances your adviser will require your instructions to be in writing. For your own protection, you should not:

- sign any blank forms or documents
- appoint any financial adviser to act as your attorney or authorised signatory
- nominate any financial adviser to receive your statements without you also receiving a copy, or
- give your adviser unclear or misleading instructions or false information.

Other documents that you may receive in addition to the FSG and Adviser Profile, your financial adviser may provide you with the following documents:

- A Statement of Advice (SoA) or Record of Advice (RoA).  
Before your adviser provides you with any personal financial product advice (personal advice), they will collect information about you, your objectives, financial situation and needs. The SoA will set out the advice and the basis upon which it is given. You may then decide whether or not to act on it. It will also set out information about our remuneration and your adviser's remuneration and disclose any associations or relationships which might reasonably be expected to influence them when providing the advice. Any subsequent personal advice that is provided to you may, if it is in relation that has already been provided to you, be documented in an ROA, provided there has not been a significant change in your personal circumstances or the basis upon which the initial advice was provided. Copies of all advice documents will be retained on your client file and you may request a copy by contacting your adviser.
- A Product Disclosure Statement (PDS).  
If a particular financial product (other than securities) is recommended by your adviser you must also be provided with a PDS issued by the product issuer. The PDS contains information about the benefits, risks and other features of the product, which will enable you to make an informed decision about whether to purchase the product.

## Does the licensee have any associations or relationships?

Financial Advice Co Pty Ltd may have referral arrangements with other professional service providers. If a client is referred to us, we may pay the referrer a fee or other benefit. We will record the details of any referral fees in the Statement of Advice we prepare for you. If we refer a client to another service provider, they may pay us a referrer fee. We will only refer you to third party professionals, where we believe it is in your best interest to do so.

## Managed Discretionary Accountant

Financial Advice Co is authorised to operate an MDA service that enables clients to delegate the investment management and trading discretion for their investments, to Financial Advice Co (MDA service). This means Financial Advice Co can invest in financial products on your behalf without prior reference to you for each individual transaction.

This FSG complies with the conditions of MDA relief extended to MDA service providers by ASIC in accordance with ASIC Corporations (Managed Discretionary Account services) Instrument 2016/968 and ASIC Regulatory Guide RG179.

## Personal Advice and Investment Program

In order to be provided with MDA services, you first need to have obtained personal advice from us in relation to your personal circumstances and whether MDA services are suitable for you.

If you are considered a suitable candidate for our MDA service, we'll provide you with an agreement that includes your chosen Investment Program, our Statement of Advice and the terms and conditions of the relationship between you and us (MDA Contract).

When issuing you with the MDA Contract, we'll provide you with access to any other documents we are required to give you – they may include the Product Disclosure Statement for any products forming part of your Investment Program as well as agreements with any third-party service providers (for example, the operators of cash management accounts).

The MDA Contract will include an investment program that is compliant with Division 3 of Part 7.7 and Division 2 of Part 7.7A of the Corporations Act 2001 (Cth) and is agreed by you, including details of:

- Why we consider the MDA service is suitable for your personal needs and objectives including why it is in your best interests
- Any significant risks associated with the MDA service
- The nature and scope of the discretions that Financial Advice Co provide and the investment strategy that is to be applied in exercising those discretions.

## When do we act?

We will not provide the MDA service before the MDA Contract has been signed.

## Advice and recommendation warning

- The MDA service may not be suitable for you if you have provided limited or inaccurate personal information about your financial situation or particular needs; and;
- may cease to be suitable for your needs if your relevant circumstances change.

The Investment Program will be reviewed at least once every 13 months through personal advice by one of our advisers.

## The risks of MDA services

If you choose to acquire our MDA service, you will be subject to risks associated with investing into financial markets. These risks include but are not limited to:

*Investment risk* - All investments have an innate level of risk. The general expectation is that a high-risk investment offers a higher expected return on investment. Investment risk may result in performance less than you expect or the loss of some or even all of the capital invested or reduction in or no

income and possible delays in repayment. Whilst it is the intention of Financial Advice Co to implement strategies designed to minimise potential losses, there can be no assurance that these strategies will be successful.

*Individual investment risk* - Investments can and do fall in value for many reasons, such as changes to the business operations, management, legislative or environmental factors that may affect the issuer of the investment. The value of an individual company's shares or income securities may change as a result of factors such as changes in management, market sentiment or industry specific events. Financial Advice Co aims to reduce this risk through careful research and analysis, combined with a value bias investment approach and diversification.

*Specific portfolio risk* - Financial Advice Co's investment approach may result in an Investment Program that differs substantially from an industry benchmark and hence the investment returns may also differ substantially from industry benchmark returns.

*Market risk* - unexpected conditions (i.e. economic, technological or political) can have a negative impact on the returns of all investments within a particular market. General movements in local and international stock markets, prevailing and anticipated economic conditions, investor sentiment, interest rates and exchange rates could all affect the value of listed securities and the investment returns.

*Company or security risk* - Risks which could affect the value of a specific security, such as a fall in the profit performance of a company, may impact adversely on its market price and may also affect the interest rate it has to pay to borrow funds, which in turn, can affect the value of its debt securities.

*Economic risk* - A downturn in the general economic conditions in Australia or globally may adversely affect the performance of the portfolio of investments.

*Legislative risk* - A change in the government, or in the government's policy can result in tax and other legislative conditions in Australia which may adversely affect the performance of the

portfolio of investments. Specifically, changes to negative gearing, franking credits, capital gains tax, superannuation law and regulations, trusts, and other tax deduction/legislation changes can all

significantly impact on the returns and values of investments held within the investment program and in turn the net returns to the investor.

*Currency risk* - An investment program may be exposed to risk as a result of any unhedged investments that are denominated in foreign currencies. Returns to investors in their base currency (i.e. Australian dollars) are affected by changes in foreign currency rates.

*Credit risk* - Any change in the market perception of the creditworthiness of a security or the credit rating of the issuer of the security may affect the security's value.

*Liquidity risk* - There is a risk that certain investments in an investment program may be difficult to purchase or sell, preventing closing out of a position or rebalancing within a timely period and at a fair price.

*Inflation risk* - Your investment may not keep pace with inflation. Broadly, this could mean that prices may increase more than the value of your investments in a particular investment program and if this risk eventuates, you would not be able to buy as much with the value of your investments in the future as you could now.

*Concentration risk* - If your investments made in accordance with a particular investment program are concentrated in one investment or sector, a fall in that investment or sector may have a significant adverse effect on your total investment. Diversification is used as a strategy aimed at reducing

the impact that volatility in one investment or sector will have on the performance of your overall investment.

*Capital erosion risk* - There is the risk that payments under a regular withdrawal plan may result in erosion of the value of your investment over time. This will occur if withdrawal amounts and fees exceed the income and capital growth of your investments.

*Interest rate risk* - Changes in interest rates may affect the value of interest bearing securities and shares in some companies. Rises in interest rates may lead to loss in value and falls in interest rates may lead to rises in value.

*Program Adviser risk* - The performance of investment programs managed by Financial Advice Co depends on the expertise and investment decisions of its key staff.

*Personnel risk* - There is the risk that key people who are significant to the management of the investment program become unable or unavailable to perform their role.

*Performance risk* - While the MDA service is managed within a risk management framework, the strategies adopted in the investment program may not be successful and the value of the total portfolio may decline.

*Diversification risk* - Failure to adequately diversify between stocks and sectors may significantly increase risk.

*Time horizon risk* - There is no assurance that in any time period, particularly in the short term, that an investment program will achieve the investment objectives. Many of the underlying assets may be volatile particularly over the short term. Many investment programs are more suitable for medium to long term investors and are not designed for short term investment.

*Counterparty risk* - Investors face risk in transacting with counter parties, including settlement and execution and the credit risk of the counterparty performing the transaction at maturity.

*Third party risk* - The Managed Discretionary Account Manager uses information and services provided by third parties. Procedures are in place to address risks associated with outsourcing, such as having comprehensive service agreements with service providers. If a service provider advises of an error, it is corrected and if material, it will generally be communicated to you or your adviser.

*Systems and technology risk* - The Managed Discretionary Account Manager relies on the integrity and reliability of the trading and administration systems used to manage your account. In the event that the systems fail there may be delays in processing transactions or in accessing your investment capital and investment returns may differ from those that would have been achieved.

There are certain risks which are associated with investing through our MDA Service, in addition to the risks associated with the underlying products or strategies. Investment through an MDA may not be suitable for all clients. The risks include:

- We may change your investments at our discretion (within the scope of the authority you have given us), and you may not receive advance notice of those changes or agree with them;
- Your adviser may make investment decisions (within the scope of the authority you have given us) which result in poor outcomes;
- If there a change to your circumstances and you do not inform us of this, we may make inappropriate investments decisions;
- You may not be able to exercise voting rights or decide whether to take advantage of corporate actions such as voting, share buybacks and rights issues. We will consider whether to exercise such rights on your behalf and, in doing so, we will have discretion as to whether or not we contact you to seek your instructions; and
- We may make one or more orders for all MDA clients, which may take longer to fill than your own direct order. Also, there might be price averaging across all client orders, which can lead to price benefits or disadvantages on any transaction. Overall, however, these arrangements are expected to benefit you.

## MDA Custodian

If we recommend an MDA service with a custody arrangement, then you will enter into a custody agreement with that provider. You must also be provided with, and read and understand, the FSG of the external MDA custodian. If you are a Self Managed Superannuation Fund Trustee, you must act with appropriate authority and be comfortable that your investment program is consistent with the investment strategy for the fund for which you act as Trustee.

If you engage a third party custodian, you will be engaging them as a regulated platform operator and they will provide you with reporting related to your MDA Service. External custodians will take instructions from us in relation to investment decisions and corporate actions for your MDA portfolio.

We use the following outsourced provider in relation to our MDA Service; HUB24

We use due care and skill in selecting our service providers and will only engage a provider after careful due diligence of their reputation, previous experience and internal personnel credentials, and a rigorous selection process. We carefully monitor their performance to ensure that it is of a high standard and complies with the terms of our contract, and also conduct annual reviews which focus on delivery and key areas of potential risk.

## Terminating the MDA service

Either you or we may terminate the service by giving notice in writing. Further information on this can be found within the MDA Contract.

## MDA Fees and Costs

Financial Advice Co does not charge an Investment Management Fee (MER) for its MDA service. Clients are charged advice fees which are disclosed in Statements of Advice. The

underlying assets held within the MDA often have associated fees and costs which are outlined when recommended and details of these all also found within the appropriate investment program.

## HOW WE, OUR ADVISERS (AND OTHER RELEVANT PERSONS) ARE REMUNERATED

Both we, and your adviser receive remuneration from:

- service and advice fees paid by you;
- Remuneration and other payments paid by product providers;
- other benefits.

All Fees and Remunerations must be paid to us, the Financial Services Licensee. We will then forward on to your adviser their share of the fee or remuneration.

No Fee or Remuneration is allowed to be paid to your Adviser directly or by way of direct debt to your adviser's account.

### Service and advice fees paid by you

Your adviser will discuss and explain our fee structure with you before we provide you with any financial advisory services. The types of fees you can be charged are listed below. Also, you may be charged a combination, or part of, any of these fees:

- Fee for advice - your adviser may charge fees for the preparation and implementation of the advice. These fees will be based on your individual circumstances, the complexity of your situation and the time it takes to prepare personal financial advice for you.
- Ongoing advice fee - your adviser may charge a fee to provide ongoing portfolio reviews and/or for the provision of ongoing services. This fee will be either a set amount or based on the amount of funds under our advice, and/or the time involved in reviewing your portfolio, e.g. an hourly rate. Your adviser will discuss these fees with you prior to giving you the advice.
- **General Advice / Execution Only instructions**  
Where "General Advice" or an "Execution Only" instruction is provided, you may request particulars of remuneration payable to us and to your adviser, directly from your adviser. Please refer to the Adviser Profile attached for information about any portion of these fees that we may retain and please ask your adviser, or us, if you require further information about any of the fees and charges that you pay.



### **Payment methods**

Our fees are either invoiced to you directly, or deducted from your investments, or a combination of these methods. Where it is debited from your investments, it is normally referred to as the Adviser Service Fee. In most instances, you will be able to select the method of payment that suits you best. Your Adviser will discuss and agree the method of payment with you before providing you with services. The specific fees and services that you will pay for will be set out in your SoA or other advice documents, your annual fee disclosure statement or client service agreement.

Your current options:

- You may choose to be charged a financial planning advice fee that is based on the time spent preparing your SoA (or other advice document) and is dependent on the complexity of the advice; or
- You may enter into a service agreement with your adviser that covers items such as ongoing advice, newsletters, annual reviews and portfolio valuation reports. You and your adviser should discuss the services to be included and the fee that you will pay. Alternatively, it will be set out in the service agreement provided by your adviser either before, or at the time, you are presented with your SoA.

### **Remunerations and other payments paid by product providers**

If you implement a financial product through us, we may receive payments in the form of initial remuneration and/or ongoing remuneration from the financial product providers. These remunerations are included in the fees and premiums you pay for the product. This is not an additional cost to you.

### **Referral arrangements**

Your adviser may have referral arrangements or associations with other financial services providers, such as accountants. These are detailed in the Adviser Profile and may be referred to in any advice document provided to you.

## HOW WE COLLECT, USE AND DISCLOSE INFORMATION

Your adviser will retain the following personal information on your client file:

1. A record of what you tell your adviser about your objectives, financial situation and needs to enable your adviser to give you personal advice.
2. A copy of all personal advice provided to you. This includes the Statement of Advice or Record of Advice (SoA or RoA) provided to you when you initially received personal advice, as well as any subsequent advice. and
3. Other records relating to the provision of financial services and advice given to you. Ask your adviser if you would like to examine your client file. You can request a copy of any advice document either by phone or in writing. Please allow at least seven working days to process your request.

If your adviser leaves our licence and starts providing financial services under another licensee, your information may be transferred to the new licensee. You will be advised of any such transfer prior to it taking place and you will be given the opportunity to remain with one of our Financial Advice Co advisers if you prefer to do so.

### Your privacy

We are committed to maintaining the privacy and security of your personal information. Your personal information will be collected for the primary purpose of providing you with the services described in this FSG. If you do not provide the personal information requested, we may be unable to provide you with the financial services you have requested.

### Anti-Money Laundering and Counter Terrorism

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act 2006 (Cth) to verify your identity and the source of any funds. This means that we will ask you to present identification documents to meet the ID requirements which are determined by the relevant regulator AUSTRAC. We will also retain copies of this information. In connection with providing our services to you, we may disclose information about you to your Authorised Representatives and to other professionals, such as insurance providers, superannuation trustees, product issuers, auditors and our service providers.

We are unlikely to disclose your personal information to overseas recipients. However, any overseas disclosure does not affect our commitment to safeguarding your personal information and we will take reasonable steps to ensure any overseas recipient of your personal information complies with the Australian privacy law. Should your adviser utilise an overseas service provider, these arrangements will be detailed in their Adviser Profile.

### Your Privacy

Your personal information will be handled in accordance with our Privacy Policy which outlines how we collect, use, store and disclose your personal information. For more information, including how to access or correct your personal information, or how to complain about a breach of the Australian Privacy Principles, please read our Privacy Policy which can be accessed on our website ([www.financialadviceco.com.au](http://www.financialadviceco.com.au)), email ([contact@financialadviceco.com.au](mailto:contact@financialadviceco.com.au)) or by contacting us on 02 9357 2700 or by writing to:

Privacy Officer  
Financial Advice Co Pty Ltd  
PO Box 1230, Double Bay  
NSW 1360.

## OUR COMPLAINTS HANDLING PROCESS

If you have a complaint about the financial services provided to you, you should take the following action:

1. Speak to your financial adviser about your concerns, or
2. Call the compliance manager on 02 9357 2700 or via email [contact@financialadviceco.com.au](mailto:contact@financialadviceco.com.au)

If after speaking to us or your financial adviser, and your complaint is not resolved within five business days, please write to:

Compliance and Professional Standards Manager  
Financial Advice Co Pty Ltd  
PO Box 1230,  
Double Bay NSW 1360.

We will try and resolve your complaint quickly and fairly. If your complaint cannot be resolved by us to your satisfaction or within 30 days, you may refer your complaint, free of charge, to the Australian Financial Complaints Authority (AFCA) of which Financial Advice Co Pty Ltd is a member.

AFCA can be contacted on: -  
1800 931 678  
The Australian Financial Complaints Authority  
PO Box 3 Melbourne Victoria VIC 3001

Alternatively, other matters can be referred to the industry regulator, the Australian Securities and Investments Commission (ASIC) on 1300 300 630 or via the website [www.asic.gov.au](http://www.asic.gov.au).

### **Professional Indemnity (PI) Insurance Cover**

Our professional indemnity insurance covers us and our authorised representatives for the services provided under our Australian Financial Service Licence. This includes claims relating to the conduct of staff and representatives who no longer work for us but did so at the time of relevant conduct. Our policy meets the requirements of the Corporations Act 2001 (Cth).

## PART 2 - ADVISER PROFILE

This FSG Part 2 contains information specific to your adviser and should be read together with the FSG part 1.

### Who is providing the financial services?

Your Financial Adviser is Simone Du Chesne (Simone).

I am an Authorised Representative of Financial Advice Co Pty Ltd AFSL: 543023 and am authorised by Financial Advice Co Pty Ltd to provide the financial services described in this FSG.

My Authorised Representative number is 336008.

### What experience does your financial planner have?

I specialise in providing comprehensive financial advice to all of my clients in order to help them achieve their unique financial future. I have a special interest in providing advice over my clients' life span as their needs, goals and objectives change over time. I hold a Masters in Financial Planning. I am a member of the Financial Planning Association and the Association of Financial Advisers. I was awarded AFA Financial Adviser of the year in 2019.

### What qualifications has your adviser completed?

#### Qualification Name

- Master of Financial Planning
- Graduate Diploma of Financial Planning
- Diploma of Financial Planning
- Principles in Self-Managed Super Funds
- Advanced Investment Planning
- Taxation

### Authorised Products and Services

**I am authorised in the following products and services:** Deposit and Payment Products – Basic Deposit Products Government Debentures, Stocks or Bonds  
Investment Life Insurance and Life Risk Insurance Products  
Managed Investment Schemes including IDPS  
Retirement Savings Accounts  
Securities

Superannuation

Self-Managed Superannuation Funds

Direct Equities

Managed Discretionary Accounts –

MDA

---

## Schedule of Fees

These fees should be used as a guide only. We will discuss your individual needs and agree our fees with you before we provide advice. The actual agreed fees will depend on the complexity of your circumstances, goals and needs and the scope of advice we provide. Our fees are set out below:

- Plan preparation and implementation fees. These are the fees you pay when you have agreed to receive our advice and will be between \$2,200.00 and \$5,500.00, inclusive of GST, depending on complexity and scope of advice.
  - Annual Ongoing service fees. These are the fees you pay when you agree to receive our ongoing advice, and will be between \$3,300.00 pa and \$55,000.00 pa, inclusive of GST. Our ongoing services will be agreed with you in an ongoing services agreement.
- 

## How will your financial adviser be paid for the services provided?

All fees and commissions disclosed in the FSG which are attributed to the services provided to you by your adviser are paid to Financial Advice Co Pty Ltd as licensee. Financial Advice Co Pty Ltd will pay up to 100% of those fees and commissions to Simone Du Chesne & Co Pty Ltd t/a Equilibrium Wealth

I am a Director of Simone Du Chesne & Co Pty Ltd t/a Equilibrium Wealth and am remunerated through the payment of salary / dividends.

---

## How can you contact your financial adviser?

Simone Du Chesne

Simone Du Chesne & Co Pty Ltd t/a Equilibrium Wealth

Website: <http://www.eqwealth.com.au>

Postal Address: PO Box 1230 DOUBLE BAY NSW 1360

Phone: 02 9357 2700

Mobile: 0414 195 498

Email: [simone@eqwealth.com.au](mailto:simone@eqwealth.com.au)

Office Address: 302/451 New South Head Road  
DOUBLE BAY NSW 2028