



Pitcher Partners Private Wealth

# Financial Services Guide

# About this *document*

The purpose of a Financial Services Guide (often abbreviated to FSG) is to provide you with everything you need to know about our business. It will disclose the services and products that we provide, how we get paid and who to contact should you ever have a complaint.

This guide has been created with you in mind; we have endeavoured to provide relevant information in a clear and concise way. We think it's important that you understand exactly why we do what we do, what we believe in, how we'll partner with you and what to expect along the way.

We recognise that the motivation for seeking financial advice is different for everyone. Whether a single life event, family peace of mind or the ongoing management of a larger strategy, we will provide the crucial focus and personal attention that ensures you have the greatest opportunity to succeed.

# Who is responsible for the *financial services*?

As the holder of an Australian Financial Services Licence (AFSL), Pitcher Partners Private Wealth is responsible for the financial services provided to you.

The Licensee (AFSL holder) contact details are:

<b>Licensee name</b>	Pitcher Partners Private Wealth Pty Limited
<b>ABN</b>	91 631 442 138
<b>AFSL</b>	515251
<b>Address</b>	Level 5, 12 Stewart Avenue, Newcastle West, NSW 2302
<b>Mail address</b>	Box 29, Hunter Region MC, NSW 2310
<b>Phone</b>	1800 234 000
<b>Email</b>	wealth.m@pitcherprivate.com.au

## Our *independence*

The economics of life insurance premiums is complicated. In the interests of simplicity, it is our experience that when providing life insurance advice, some clients are better off financially and administratively where we agree to be remunerated by commission paid by the underwriting insurer. In a scenario where this is not the case, we will present the alternatives for comparison. Because from time to time, we do receive commissions, we cannot be called independent and by law must declare the below.

**Not independent** – Pitcher Partners Private Wealth may receive commissions on the sale of life risk insurance products. As such, we cannot use the terms 'independent', 'impartial' or 'unbiased' as defined in Section 923A of the Corporations Act. However, this does not impact on our ability to act in your best interest when providing advice to you.



# Who *we* are

Pitcher Partners Private Wealth has been assisting Australians with their financial advice requirements for over 30 years. Our rich history affords us a depth of experience and wisdom that cannot be manufactured.

Our history, business evolution and the decisions we have made, are all underpinned by our value system. It is what defines us as professionals and represents the belief system that we adhere to as financial advisers today.

Whilst our business provides a diverse range of advisory services we have become specialists in the following areas:



**Successful families**



**Business owners**



**Professionals and executives**



**Self-funded independent retirees**

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Through close collaboration and a clear understanding of your needs, we focus on creating sound financial strategies that help you make the right decisions about money.

## Privately owned and operated

We are 100% privately owned and operated by the people who work in our office. By choosing to be self licensed we have the control and flexibility to work with any product provider or institution in the market.

We control our own business systems and our clients benefit from the flexibility and simplicity that this brings. Our ethos on the other hand, remains big business orientated. As such we invest heavily in our people, technology and corporate governance. This includes:

- Our own in-house investment committee
- A strong compliance culture
- Accountability to our industry regulators
- A highly educated and informed team that enjoys the benefit of ongoing training and professional development
- A commitment to a code of ethics that guides us as professionals.

## Related entities

Pitcher Partners Private Wealth is part of Pitcher Partners Newcastle and Hunter group. Any advice or services provided by related entities will be provided by them under separate cover.

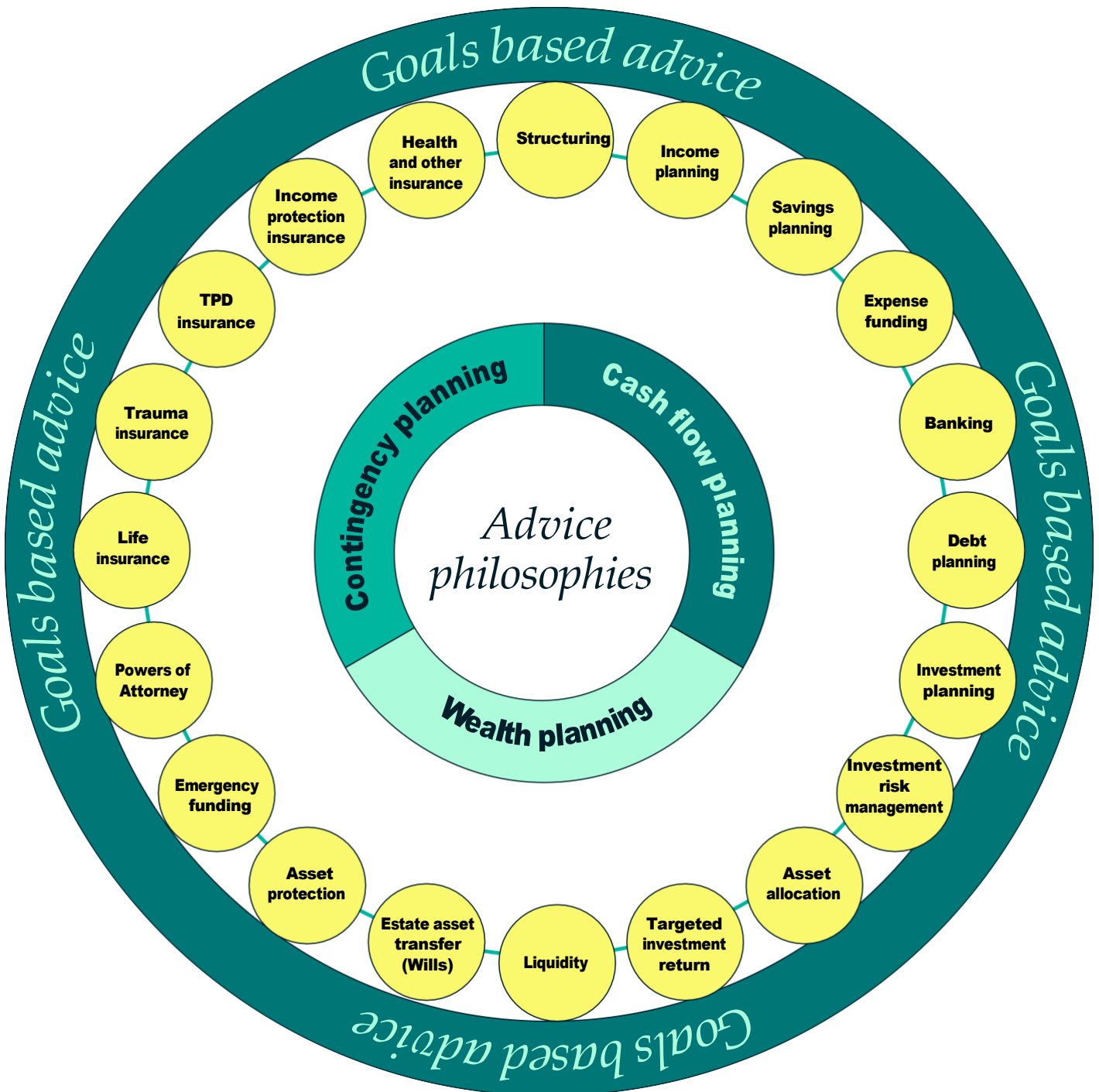
Any financial interests held by Authorised Representatives in any related entities is disclosed in the relevant Adviser Profile.

# Types of *advice*

## Financial planning landscape

Financial planning by its nature is at the intersection of many other related decisions.

Good planning is the successful coordination of these decisions to align with goals, preferences, strategies and outcomes.





## Financial product advice

We are licensed under the Corporations Act 2001 (Cth) to provide financial product advice and dealing services to retail and wholesale clients in respect of the following:

- Deposit and payment products
- Government debentures, stocks or bonds
- Life products
- Managed investment schemes
- Retirement savings account products
- Securities
- Superannuation
- Margin lending facility

Individual advisers may not be qualified to provide advice in all the services and products noted. Their individual profile guides will note any limitations to the advice they are qualified to provide.

## Personal advice

If we provide you with 'personal advice' we will consider your individual objectives, financial situation and needs when making our recommendation to you.

We are required to provide you with a Statement of Advice (SoA) in relation to any personal advice you may receive from us. The SoA describes the basis upon which we have made a specific recommendation, our recommendations and how to proceed. We also provide a Product Disclosure Statement (PDS) which provides information about the products that we recommend to you.

Where further advice is required and the basis of the original (SoA) advice has not changed materially, we can provide advice via a shorter form Record of Advice (RoA). Where circumstances have changed materially, a new SoA will be provided.

We are only able to provide personal advice about certain financial products that we are authorised to provide advice on. Investment products are detailed on an Approved Product List (APL) and have undergone analysis by our internal Investment Committee.

The provision of financial services referred to in this FSG is intended to be (and is) only available to clients who are located within Australia. We recommend you retain this FSG for your future reference. If any part of this FSG is not clear, please speak to your financial adviser.

## General advice

There is an important difference between 'general advice' and 'personal advice'. If we provide you with 'general advice' it means that we have not considered any of your individual objectives, financial situation and needs. When we provide you with general financial product advice, we will also give you a general advice warning.

## How you provide instructions to us

Instructions can be provided by you either verbally (i.e. in-person or by phone) or digitally (i.e. email, text). In some instances, we may require a written signature or original documents.

# How we get paid

We seek your free, prior and informed consent before acting. Therefore, we ensure that you understand the cost of the services being offered before you commit to paying fees. The fees charged for our advice and services may be based on a set dollar amount and/or a percentage-based account fee.

Our professional advisory fees are determined by the nature and complexity of the services provided based on the information provided by you and our understanding of your financial position. The following section outlines the types of fees that may apply.

Our services are delivered over two distinct phases of planning – initial and future planning.

## Initial consultation

An initial consultation is conducted where we can introduce ourselves, discuss your reasons for seeking advice and determine an appropriate course of action. A fee may be charged, which will be confirmed prior to the meeting.

## Initial planning services

Where we both agree to progress to engagement, we will undertake initial planning to:

- 1 Establish your personal data in our CRM
- 2 Help you to identify your financial objectives
- 3 Prioritise your objectives and establish preferences
- 4 Identify and understand your strategic options
- 5 Develop advice on strategic outcomes
- 6 Present our advice
- 7 Implement advice and follow up
- 8 Establish future advice parameters

The minimum fee for initial planning services begins at \$6,600 (GST inclusive) and is agreed to before any work is undertaken.

## Future planning services

To ensure you are on track to meet your objectives, we provide regular further planning having regard to the ever-changing nature of your circumstances, financial markets, governing laws and regulations. We engage in discussions on the progression towards your objectives and may include:

- Financial strategies such as cashflows, investing, debt management, superannuation laws, tax efficiency, effect of legislation, personal insurances and estate planning;
- Investment strategies such as asset allocation, investment products, super and non-super, administration platforms, performance and reporting.

The fee for future planning services is subject to the final strategies implemented and your requirements. The minimum fee for our future planning begins at \$3,850 (GST inclusive).

The planning services and related fees are set out in an advice agreement, which is reviewed and agreed to prior to each future period.





## Personal risk insurance

We may receive an upfront commission up to 66% (inc GST) of the first year's annual premium, and then an annual commission up to 22% (inc GST) of the annual premium, for as long as you hold the product. Where a level premium is selected, we may receive up to 33% (inc GST).

Commissions are paid directly to us by the product provider and are based on the premiums you pay. They are included in the premiums and are not an additional cost to you. We may agree to rebate some or all of the commissions and charge a 'fee' to provide insurance services.

## Fee disclosures

Full details of all fees and commissions for financial services and products will be provided to you in a SoA or RoA, together with a PDS at the time of receiving any recommendation.

All fees and commissions which are attributed to the services provided to you are paid to the licensee entity, Pitcher Partners Private Wealth Pty Ltd, who pays up to 100% of those fees and commissions to the operating entity, Pitcher Partners Private Wealth Operations Pty Limited.

Our advisers receive a salary as employees of Pitcher Partners Private Wealth. Some advisers are additionally entitled to profit share as shareholders of Pitcher Partners Private Wealth Operations as determined by the Board from time to time.

In addition to the remuneration detailed above, we may receive other benefits up to a value of \$300, such as hospitality or support connected with our Professional Development. We maintain a register detailing any benefit that we receive. A copy of the register is available on request.

The fees, charges and remuneration information in this FSG relate to our dealings with you as a retail client. Different arrangements may apply for wholesale clients.

## Third parties

We may provide referrals to other professionals which have in the past, provided quality advice to our clients. We may also receive referrals from other professionals (i.e. accountants, solicitors) and existing clients. We do not pay for, nor receive any benefits from our referral network.

Where advice is sought from third parties, they may raise a fee under separate cover.





# We respect and *protect your privacy*

## Why do we collect your personal information?

We collect personal information, including sensitive information (e.g. health information), from you to provide you with services including financial advice. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, to prevent fraud, crime or other activity that may cause harm in relation to the particular products or all the information we request, we may no longer be able to provide a product or service, including financial advice, to you.

## Collecting and disclosing your personal information

We may disclose your personal information to anyone we engage to do something on our behalf such as a service provider, and other organisations that assist us with our business. We may also disclose your personal information to third parties such as a complaints body to whom a complaint relating to a product or service is referred, your past and present employers, any party acquiring an interest in our business and anyone acting on your behalf. We may also collect from the parties listed above any personal information they may hold about you which relates to our provision of financial advice. We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

Pitcher Private is also required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act (2006) (AML/CTF Act) and its corresponding rules and regulations to implement certain client identification processes. We may be required to obtain information about you at the time of providing financial services to you, and from time to time in order to meet our legal obligations. We have certain reporting obligations pursuant to the AML/CTF Act and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

## Other important information

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy. It covers how you can access the personal information we hold about you and ask for it to be corrected; how you may complain about a breach of the privacy act 1988 (Cth), or a registered privacy code and how we will deal with your complaint, and how we collect, hold, use and disclose your personal information in more detail.

Where you have provided information about another individual, you must make them aware of that fact and the contents of this privacy statement.

In addition to the information provided 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.pitchernewcastle.com.au/wealth/](http://www.pitchernewcastle.com.au/wealth/) or by calling us on 1800 234 000.



# Quality of *advice*

If you have a concern or complaint about the service provided to you, we encourage you to:

1. Speak to your adviser in the first instance about your concern and how you'd like it resolved.
2. If your concern is not resolved to your satisfaction, make a complaint in writing to:

Advice Complaints  
Pitcher Partners Private Wealth  
Level 5, 12 Stewart Avenue  
Newcastle West NSW 2302  
Email: [wealth.m@pitcherprivate.com.au](mailto:wealth.m@pitcherprivate.com.au)

Include your contact details, a clear explanation of the problem, copies of any relevant documents, and your preferred resolution.

We aim to resolve complaints within 10 business days, but some complaints take longer to resolve. If your complaint is taking longer, we will let you know a date by which you can reasonably expect a response. This date should not exceed 30 calendar days from the date you told us about your complaint, subject to the complexity of the issues raised.

3. If the issue has not been resolved to your satisfaction, you can lodge a complaint with AFCA. AFCA provides a free, independent financial services complaint resolution service.



AFCA Service Complaints  
Australian Financial Complaints Authority,  
GPO Box 3  
Melbourne VIC 3001

Website: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Telephone: 1800 931 678 (free call)

4. ASIC also has an information line which you may use to make a complaint or to obtain information about your rights.



Australian Securities & Investments Commission  
GPO Box 9827  
Sydney NSW 2001

Website: [www.asic.gov.au](http://www.asic.gov.au)  
Telephone: 1300 300 630 (free call)

## Professional Indemnity (PI) Insurance

Pitcher Partners Private Wealth Pty Ltd holds Professional Indemnity insurance which satisfies the requirements of section 912B of the Corporations Act 2001 (Cth) for compensation arrangements.

PI Insurance provides cover in the event of an error made in the course of providing professional services or advice, or recommendations to a client. It covers claims made in relation to the conduct of authorised representatives/employees, including those who are no longer employees, but who were at the time of the relevant conduct.



Adviser  
*profiles*



# Adviser *profile*



<b>Authorised representative name</b>	Matthew Douglas Kerr
<b>Authorised representative no.</b>	267593
<b>Address</b>	Level 5, 12 Stewart Avenue, Newcastle West NSW 2302
<b>Mail address</b>	Box 29, Hunter Region MC NSW 2310
<b>Phone</b>	1800 234 000
<b>Email</b>	matt.kerr@pitcherprivate.com.au

## Qualifications

- Bachelor of Commerce (University of Newcastle)
- RG146 Specialist Knowledge (Financial Advice Association of Australia)

## Professional designations

- Certified Financial Planner® (Financial Advice Association of Australia)
- SSA – SMSF Specialist Adviser (Self Managed Super Fund Association)
- CA Financial Planning Specialist (Chartered Accountants Australian and New Zealand)

## Advice and services

Matt is authorised to provide and deal in the products listed:

- Deposit and payment products
- Government debentures, stocks or bonds
- Life products
- Managed investment schemes
- Retirement savings account products
- Securities
- Superannuation
- Margin lending facility

Matt can provide tax (financial) advice services.

## Remuneration

Matt is an employee and shareholder of Pitcher Partners Private Wealth Operations Pty Ltd. He receives a salary and may also receive dividends.

# Adviser *profile*



<b>Authorised representative name</b>	Karen Louise Faehndrich
<b>Authorised representative no.</b>	311391
<b>Address</b>	Level 5, 12 Stewart Avenue, Newcastle West NSW 2302
<b>Mail address</b>	Box 29, Hunter Region MC NSW 2310
<b>Phone</b>	1800 234 000
<b>Email</b>	karen.faehndrich@pitcherprivate.com.au

## **Qualifications**

- Bachelor of Economics/Bachelor of Business (University of Newcastle)
- Advance Diploma of Financial Planning (Kaplan Professional Education)

## **Professional designations**

- Certified Financial Planner® (Deakin University)

## **Advice and services**

Karen is authorised to provide and deal in the products listed:

- Deposit and payment products
- Government debentures, stocks or bonds
- Life products
- Managed investment schemes
- Retirement savings account products
- Securities
- Superannuation
- Margin lending facility

Karen can provide tax (financial) advice services.

## **Remuneration**

Karen receives a salary as an employee of Pitcher Partners Private Wealth Operations Pty Ltd.





# Adviser *profile*



<b>Authorised representative name</b>	Tim Deamer
<b>Authorised representative no.</b>	246391
<b>Address</b>	Level 5, 12 Stewart Avenue, Newcastle West NSW 2302
<b>Mail address</b>	Box 29, Hunter Region MC NSW 2310
<b>Phone</b>	1800 234 000
<b>Email</b>	tim.deamer@pitcherprivate.com.au

## **Qualifications**

- Master of Commerce – Financial Planning (University of Western Sydney)
- Diploma of Financial Planning (Deakin University)

## **Professional designations**

- Certified Financial Planner® (Financial Advice Association of Australia)

## **Advice and services**

Tim is authorised to provide and deal in the products listed:

- Deposit and payment products
- Government debentures, stocks or bonds
- Life products
- Managed investment schemes
- Retirement savings account products
- Securities
- Superannuation
- Margin lending facility

Tim can provide tax (financial) advice services.

## **Remuneration**

Tim is an employee and shareholder of Pitcher Partners Private Wealth Operations Pty Ltd. He receives a salary and may also receive dividends.

# Adviser *profile*



<b>Authorised representative name</b>	Lydia Blakemore
<b>Authorised representative no.</b>	366512
<b>Address</b>	Level 5, 12 Stewart Avenue, Newcastle West NSW 2302
<b>Mail address</b>	Box 29, Hunter Region MC NSW 2310
<b>Phone</b>	1800 234 000
<b>Email</b>	lydia.blakemore@pitcherprivate.com.au

## **Qualifications**

- Bachelor of Business (University of Newcastle)
- Advance Diploma of Financial Services (Kaplan Professional Education)

## **Professional designations**

- Certified Financial Planner® (Financial Advice Association of Australia)

## **Advice and services**

Lydia is authorised to provide and deal in the products listed:

- Deposit and payment products
- Government debentures, stocks or bonds
- Life products
- Managed investment schemes
- Retirement savings account products
- Securities
- Superannuation
- Margin lending facility

Lydia can provide tax (financial) advice services.

## **Remuneration**

Lydia is an employee and shareholder of Pitcher Partners Private Wealth Operations Pty Ltd. She receives a salary and may also receive dividends.



# Adviser *profile*



<b>Authorised representative name</b>	Joshua Edward Drake
<b>Authorised representative no.</b>	245906
<b>Address</b>	Level 5, 12 Stewart Avenue, Newcastle West NSW 2302
<b>Mail address</b>	Box 29, Hunter Region MC NSW 2310
<b>Phone</b>	1800 234 000
<b>Email</b>	joshua.drake@pitcherprivate.com.au

### **Qualifications**

- Bachelor of Commerce (University of Newcastle)
- RG146 Knowledge Assessment (Integratec)

### **Professional designations**

- Certified Financial Planner® (Financial Advice Association of Australia)

### **Advice and services**

Josh is authorised to provide and deal in the products listed:

- Deposit and payment products
- Government debentures, stocks or bonds
- Life products
- Managed investment schemes
- Retirement savings account products
- Securities
- Superannuation
- Margin lending facility

Josh can provide tax (financial) advice services.

### **Remuneration**

Josh is an employee and shareholder of Pitcher Partners Private Wealth Operations Pty Ltd. He receives a salary and may also receive dividends.

# Adviser *profile*



<b>Authorised representative name</b>	Todd Craig Woods
<b>Authorised representative no.</b>	1307804
<b>Address</b>	Level 5, 12 Stewart Avenue, Newcastle West NSW 2302
<b>Mail address</b>	Box 29, Hunter Region MC NSW 2310
<b>Phone</b>	1800 234 000
<b>Email</b>	todd.woods@pitcherprivate.com.au

## **Qualifications**

- Bachelor of Commerce (University of Newcastle)
- Graduate Diploma of Financial Planning (Kaplan Professional Education)
- Master of Financial Planning (Kaplan Professional Education)

## **Professional designations**

- Member – Financial Advice Association of Australia

## **Advice and services**

Todd is authorised to provide and deal in the products listed:

- Deposit and payment products
- Government debentures, stocks or bonds
- Life products
- Managed investment schemes
- Retirement savings account products
- Securities
- Superannuation
- Margin lending facility

Todd can provide tax (financial) advice services.

## **Remuneration**

Todd receives a salary as an employee of Pitcher Partners Private Wealth Operations Pty Ltd.



# Adviser *profile*



<b>Authorised representative name</b>	Bruce Kevin Grieve
<b>Authorised representative no.</b>	1270846
<b>Address</b>	Level 5, 12 Stewart Avenue, Newcastle West NSW 2302
<b>Mail address</b>	Box 29, Hunter Region MC NSW 2310
<b>Phone</b>	1800 234 000
<b>Email</b>	bruce.grieve@pitcherprivate.com.au

## **Qualifications**

- Bachelor of Commerce (Nelson Mandela Metropolitan University, South Africa)
- Advanced Diploma of Financial Planning (Mentor Education)

## **Professional designations**

- Certified Financial Planner® (Financial Advice Association of Australia)

## **Advice and services**

Bruce is authorised to provide and deal in the products listed:

- Deposit and payment products
- Government debentures, stocks or bonds
- Life products
- Managed investment schemes
- Retirement savings account products
- Securities
- Superannuation
- Margin lending facility

Bruce can provide tax (financial) advice services.

## **Remuneration**

Bruce receives a salary as an employee of Pitcher Partners Private Wealth Operations Pty Ltd.



## We're ready to help you thrive

Since day one we've been helping businesses, families and individuals intelligently frame their goals and make the most of their potential.

Today, we're one of the largest accounting, audit and business advisory firms in Australia. We work with middle market businesses, from family-run companies to renowned industry leaders and iconic brands. And help families and individuals manage their wealth across generations.

If you've got ambition, we're the team you want on your side.

## Local knowledge, national footprint

Pitcher Partners is a national association of six independent accounting, audit and business advisory practices.

You'll find our firms in Adelaide, Brisbane, Melbourne, Newcastle and Hunter, Perth and Sydney. Each firm has a unique character, with a strong connection to the local community. Supported by our combined resources, we deliver Australia's most personalised and responsive assurance and advisory services.

And if you're thinking beyond the border, we can support your global operations and ambitions through the Baker Tilly International network.

## We'll always make it personal

At the heart of Pitcher Partners is the idea that business is never just business. We're known for the dedication we give to building great relationships, and it's been that way from the start. People first.

Everything we do is grounded in communication and collaboration. We're here for that frank, refreshing and always informed discussion that leads to new ideas and better decisions. And we're here for you. Whatever your goals, we can get there together.

Pitcher Partners. Making business *personal*.