

Financial Services Guide – Part 1

A guide to how we can be of service to you.

Investwest Pty Ltd
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ABN 48 009 221 809
AFSL 246568
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Purpose and content

This is **Part 1** of the Financial Services Guide ('FSG'). It should be read in conjunction with **Part 2 – Your Adviser's Profile**.

This FSG provides important information to help you decide if you want to use our financial services. It includes details of:

- The financial services and products we offer
- The documents you may receive
- Our fees
- Adviser(s) who may be appointed to assist you with financial services
- How we and our associates are paid, and any interests, associations or relationships that could affect our advice
- Our internal and external dispute resolution procedures and how to access them
- Our privacy policy

WELCOME

We know how important financial advice is in providing you with peace of mind and want to thank you for considering our services to enable you to identify and achieve your needs and objectives.

As part of our commitment to quality of service, we have prepared this guide to provide an overview of our services and value proposition. Please take the time to review this document before engaging our services.

ABOUT US

Investwest Pty Ltd holds Australian Financial Services (AFS) Licence number 246568.

Investwest Pty Ltd is a boutique family owned and operated business. Established in 1986 by Peter Brien, Investwest is proud that it can still provide true advice without conflict as we are not owned by any bank or large institution. Our advice can therefore genuinely be in the best interest of our clients.

Our mission is to unburden and simplify our clients' situations, providing them with peace of mind by assisting them in meeting their goals and protecting their lifestyle.

OUR ADVICE & SERVICES

We have a range of advice and product solutions for individuals as well as business owners. Services offered, or arranged by us include:

Individual/Family Services

- Planning for protection of family in the event of illness, injury or death
- Strategic goals-based advice and planning
- Investment and wealth creation
- Cashflow and debt management
- Superannuation Advice and Planning
- Planning for retirement
- Basic Estate Structuring and administration

Business Services

- Keyman and Business Insurance Portfolio Advice and Management
- Consulting on Business Planning and structure
- Business Succession – Buy/Sell Agreements
- Superannuation Advice and Planning

If you decide to obtain personal advice from us we will provide our initial advice or any significant subsequent advice to you in a written report called a Statement of Advice (SoA). Your SoA will set out our advice, the basis on which it is provided, our fees and/or commissions, as well as information about an association or relationship that could affect it.

If you receive additional ongoing financial advice from us and a SoA is not provided to you, we will record details of that advice in a Record of Advice document. You can request a copy of any relevant Record of Advice documents within seven years of receiving the advice from us.

When we recommend a particular product we will also generally provide you with a Product Disclosure Statement containing information about the particular product to assist you to help make an informed decision.

ADVICE THAT IS APPROPRIATE

We intend to provide advice that is suitable to your circumstances. To do this we need to make enquiries into your individual situation, needs and objectives.

You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are obliged to warn you that our advice is based on

information that may be incomplete or inaccurate. You should read the cautions carefully.

You can request that we execute instructions without providing advice.

In order to ensure that you remain on track it is important that you review the implemented plans to ensure that they remain appropriate to your circumstances. A fee may be charged for the ongoing advice and management of your financial affairs. Your adviser will provide you with details of any such fees which are applicable to you.

PROVIDING INSTRUCTIONS

You can give us instructions by telephone, fax, email or other means as agreed with us. Some financial products have their own rules about how to give instructions. Please refer to the disclosure documents of the relevant product for those details.

Please note we do not take discretionary control over your insurance or investments, so will require clear written instructions from you before taking any actions.

PRIVACY POLICY

We recognise the importance of protecting your privacy. Your personal information will be handled in accordance with our privacy policy, which outlines how the information we collect from you is used, stored and disclosed.

We will collect your personal information from the questionnaire you complete with your financial adviser. As a financial service provider, we are obligated to verify your identity and the source of any funds. Accordingly, we will ask you to present identification documents, such as, your passport and driver's licence, which will be held on file.

If you want to access your personal information at any time, please let us know.

For detailed information on how we handle your personal information please request a copy of our Privacy Policy.

OUR REMUNERATION

Before we provide any services we will agree with you how we get paid. We offer a variety of service levels and fee structures that can be tailored to suit your

individual circumstances. Fees may comprise one, or a combination of the following:

- A fee based on the time we spend developing or implementing your plan
- An agreed fee-for-service e.g. a management fee paid annually or in instalments
- A fee based on the value of the funds you invest
- Commission paid to us by financial product issuers out of their fees, for so long as you hold the product (ie. Insurance commissions)
- For Investwest Group Risk plan members we charge an administration fee which is deducted from the premiums we receive. This cost includes the cost of collecting premiums, administering the plan, trustee duties and claims handling and is disclosed on the policy schedule.

All fees and commissions are initially paid to Investwest Pty Ltd before being distributed to your adviser. Investwest Pty Ltd may retain a percentage split of up to 20% which will be outlined in the relevant advice document.

We will provide details to you about our fees and any payments made to us by product issuers when we provide our advice to you. We will also explain the fees associated with a particular product or service we recommend. You have the right to request further information about the remuneration we receive, so if there is anything that is unclear or if you require more information about the service levels we offer, please contact your adviser.

It is important to note that Investwest Pty Ltd may receive commission remuneration on personal insurance policies, as a result due to legislation we cannot be deemed to be independent, impartial or unbiased with respect to such advice. However, we always act in our client's best interest and as we are not owned by any banks we can provide you with the most appropriate product for your individual circumstances.

OTHER BENEFITS WE MAY RECEIVE

Should Investwest or an adviser receive a minor non-monetary benefit, it will be noted in a register. If you wish to see this register, please contact us.

REFERRALS

Should you be referred to your adviser by a third party, such as an Accountant or Mortgage Broker, the third party may receive a fee for the referral. This fee does not represent an additional cost to you. You will receive more detailed information concerning any referral fee in your SoA or other relevant advice documents.

IF YOU HAVE A COMPLAINT

We are committed to providing our clients with the highest standard of client service. This involves being completely transparent in the way in which we charge for our services and being proactive and forthcoming with important information which we believe may assist you with your decision-making.

Should you feel less than completely satisfied with the service you receive, it is important to notify us immediately to have the issue raised and resolved.

You should take the following steps:

1. Contact us and tell us about your complaint
2. If your complaint is not satisfactorily resolved within 5 business days, please put your complaint in writing and send it to:

Compliance Manager
Investwest Pty Ltd
PO Box 2175
MIDLAND WA 6936

We shall endeavour to resolve your complaint quickly and fairly. If the complaint is not resolved to your satisfaction or within 45 days, you have the option of referring your complaint to the Australian Financial Complaints Authority (AFCA). Their telephone number is 1800 931 678. AFCA will be able to advise you as to whether they can be of assistance. We are a member of this service. If the complaint involves ethical conduct, you can raise your concern in writing with the Financial Planning Association of Australia Limited (FPA). The complaint to the FPA should be posted to Professional Accountability, Manager Financial Planning, Association of Australia Ltd GPO, PO Box 4285, Sydney NSW 2001. For further information about your rights you can contact the Australian Securities and Investment Commission on 1300 300 630.

Investwest will take reasonable steps to ensure that we have Professional Indemnity insurance cover that we believe meets the requirements of s912B of the Corporations Act to provide compensation to persons who successfully claim for losses suffered due to breaches of licensee obligations by representatives and staff who are or were a representative or employee of Investwest.

CONTACT US

Head Office

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For specific contact information relating to your adviser please refer to **Part 2 – Your Adviser’s Profile**.