



Columbus

WEALTH ADVISORY

FINANCIAL SERVICES GUIDE (FSG)

NON-INDEPENDENT STATEMENT

Columbus Wealth Advisory do not claim to be independent under the Corporations Act definition as we may receive commissions from life insurance products we provide advice on and place on behalf of clients. We do not feel that this impacts on the advice provided to clients, as all insurance companies have the same commission caps.

Columbus Wealth Advisory

Financial Services Guide: Version 2.0

Issue date: 13 May 2021

Licensee:

Finterliese Pty Ltd TAS Columbus Wealth Advisory (Australian Financial Services Licence 520053)

Financial Services Guide

Version: 2.0

Issue date: 12 February 2021

**This Financial Services Guide (FSG) is authorised for distribution by Finterliese Pty Ltd TAS
Columbus Wealth Advisory**

We are authorised to provide advice under the following licence

Australian Financial Services Licensee: Finterliese Pty Ltd trading as Columbus Wealth Advisory

Australian Financial Services Licence No. 520053

ABN: 50 617 828 770

Contact Details

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Hawthorn VIC 3122

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Purpose of this FSG

This Financial Services Guide (FSG) will help you decide whether to use the services that we* offer. It contains information about:

- The services we offer and their cost
 - Any conflicts of interest which may impact the services
 - How we are remunerated
 - How we deal with complaints if you are not satisfied with our services.
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- In this document 'we' refers to Columbus Wealth Advisory and Joel Schultz

Columbus Wealth Advisory

Finterliese Pty Ltd TAS Columbus Wealth Advisory holds an Australian Financial Services Licence (520053). It is required to comply with the obligations of the Corporations Act and the condition of its licence. This includes the need to have adequate compensation arrangements in place with a

Professional Indemnity insurer for the financial services that it and its current and past representatives provide.

Columbus Wealth Advisory and Your Financial Adviser

Finterliese Pty Ltd trading as Columbus Wealth Advisory holds its own Australian Financial Services Licence (AFSL).

Joel Schultz has been appointed as an Authorised Representative of Finterliese Pty Ltd TAS Columbus Wealth Advisory and is its sole director.

What services do we provide?

We are authorised to provide personal advice and dealing services in the following areas:

- Deposit & Payment Products
- Debentures, stocks or bonds
- Superannuation and SMSF
- Retirement planning
- Portfolio management
- Managed investments
- Life Products including life risk insurance
- Securities (direct shares)
- Margin Lending facilities

The financial advice process

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice which you can take away and read.

The Statement of Advice will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

For financial products other than securities, we will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice it will typically be documented in a Record of Advice which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

Fees

All fees are payable to Finterliese Pty Ltd TAS Columbus Wealth Advisory.

Advice preparation fee

The Advice Preparation fee includes meeting with you, the time we take to determine our advice and the production of the SoA.

The Advice Preparation fee is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

Advice implementation fee

We will include our advice implementation fee with your advice preparation fee.

Ongoing services fees

Our ongoing service fees depend on the ongoing service that we provide to you. They are typically a percentage of your portfolio value or an agreed fixed fee which is paid monthly. We may also charge a transaction fee which is based on the transaction value.

The services and fees will be set out in the SoA or RoA.

Commissions

Insurance commissions

Columbus Wealth Advisory receives a one-off upfront commission when you take out an insurance policy we recommend. We also receive commission payments for as long as you continue to hold the policy.

Placement fees

Columbus Wealth Advisory does not receive any placement fees.

Other benefits

We may receive 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 and Commissions

We do not receive referral fees and commissions, but reserve the right to pay referral fees for referred business.

Adviser Remuneration

Joel Schultz is remunerated as the sole director of Finterliese Pty Ltd TAS Columbus Wealth Advisory.

Conflicts of Interest

Joel Schultz may recommend investments in shares that he holds or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

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 Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or via their website www.afca.org.au. This service is provided to you free of charge.

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our privacy policy is available on request and on our website.