



Financial Services Guide – Part 2

Partner Firm Profile

A Guide To Our Relationship With You (Part 2 of 2)

This Financial Services Guide (FSG) has been issued to provide you with important information to consider before you proceed with any of our services and should be read in conjunction with Part 1 of this Guide.

Our business, Shield Wealth Pty Ltd is a Partner Firm and Corporate Authorised Representative of AdviceIQ Partners Pty Limited. Our Corporate Authorised Representative number issued by the Australian Securities and Investments Commission (ASIC) is 436730.

We can help you create the financial security that lets you focus on what's really important in your life.

This Partner Firm profile contains some important information on the services we offer and how we charge for these services. Please read it carefully.

Our Advice Services

Shield Wealth Pty Ltd currently engages 1 Adviser (Suzanne McIntosh ASIC is 232265) who has since 2003 been providing advisory services designed to help you create, manage and protect your wealth, including:

- Self Managed Superannuation Funds - Investment analysis and portfolio construction
- Retirement Planning – including superannuation and pension income stream and transition to retirement advice
- Wealth Creation – including advice in direct equities, new floats, placements and structured products.
- Personal Risk Management
- Estate Planning - Although we provide estate planning advice as part of or incidental to the provision of financial planning advice, we can arrange to provide access to specialist estate planning services, where required
- Business Succession Planning
- Redundancy and Retrenchment Consulting
- Cash Flow and Debt Reduction Strategies
- Personal and Corporate Superannuation
- Gearing Strategies
- Aged Care



We can facilitate the purchase of direct equities through a number of reputable stockbrokers.

Details of our individual Advisers and their specific areas of expertise and qualifications are provided in the 'Our Team' section of this guide. You will only receive advice from our Advisers in the areas where they are qualified.

We are NOT authorised by AdviceIQ Partners to provide advice and services in the following areas:

- General Insurance (for example home and contents, vehicles, professional indemnity and public liability)
- Health Insurance
- Taxation Advice
- Foreign Exchange
- Derivatives (such as futures and options contracts)
- Direct Real Estate
- Mortgage Broking, Commercial Financing and Leasing services

However, if required, we will refer you to another party who is able to provide advice in these areas.

In addition to instructions you give us in meetings, you can provide any additional instructions to us by phone, fax or e-mail.

Any transactions undertaken will be confirmed in writing to you.

Client Responsibilities

You are responsible for helping us give you the best possible advice. Specifically, if you become a client we want you to:

- be open and honest
- inform us if your situation changes
- read all the documentation provided to you

AdviceIQ Partners

AdviceIQ Partners is the holder of an Australian Financial Services Licence, number 332957, and is responsible for the advice and services provided by our Partner Firm. AdviceIQ Partners contact details are:

AdviceIQ Partners Pty Ltd
Level 13, 175 Eagle Street
Brisbane Qld 4000
E contact@adviceiq.com.au



Our Team

Suzanne McIntosh

I am a qualified Financial Planner and Chartered Accountant. I have been providing accounting and taxation advice to business and high wealth net clients since 1992 and financial services advice to clients since 2003. I am passionate and dedicated to assisting clients to achieve their financial goals, whether they are business or personal. My strong background in taxation and superannuation compliment the financial services that I can offer, assisting all clients greatly on many different levels. I am also qualified to provide specialist advice in Aged Care Planning. Not only are clients faced with time constraints to locate an aged care facility, there are also a number of other factors to take into consideration including Centrelink benefits, Aged Care assistance packages and Estate Planning issues that all need to be addressed. I am an authorised representative of AdvicelQ Partners Pty Ltd. (ASIC NO: 232265)

Our Professional Fees

We believe the services we offer are valuable and the remuneration received is a fair reward for our expertise and skills. We believe in being very open about any benefits or payments we receive and the costs you will incur for using our services.

1. We charge fees for our initial advice and implementation, and the ongoing monitoring, review and management of our clients' situation.
2. We may also charge fees for other advice or services which fall outside the scope of those above.
3. No fees are payable unless you have instructed us to proceed with the provision of advice and services by signing our Letter of Engagement.
4. All fees charged by us and any brokerage or commissions paid by product providers (total remuneration) are receivable by AdvicelQ Partners as the AFS Licensee.

AdvicelQ Partners retains a portion of the total remuneration, which is calculated based on a fixed dollar component and pays the balance to us.

5. If you purchase or retain a life insurance policy on our recommendation, we may receive brokerage payments from the Insurer who issues the policy. There are a number of ways these payments can be structured. Insurers currently offer brokerage payments of up to 88% (GST inclusive) of the first year's premium and up to 30.25% for subsequent years over the life of the policy.
6. The principal/s of the Partner Firm are Suzanne McIntosh and Grant Slater. They (or their companies) may receive a dividend from the Partner Firm.

Full details of all fees, brokerage, commissions or other benefits that we or any other related party receive as a result of recommendations to you will be provided in our Statement of Advice document.



Consultation / Discovery Meeting

A complimentary initial consultation is provided to all new clients. We allow approximately 1 hour for this meeting.

Our Advice and Its Implementation

The fee for our advice and its implementation will be based on our hourly rate of \$440 (including GST). We will provide you with a cost estimate at the end of the initial consultation and is subject to the complexity of your situation.

This fee will be outlined to you in our 'Letter of Engagement' and your written consent will be obtained before proceeding. No fees are payable by you unless you engage our services by signing this document.

The services covered by our Advice & Implementation Fee include:

- Exploring your needs and objectives
- Collection of relevant personal and financial information
- Where appropriate, liaison with other professionals such as accountants and financial institutions
- Analysis and consideration of solutions
- Preparation and presentation of a Statement of Advice.

With your authority, we will assist you in establishing the recommended strategies quickly and efficiently. This service generally involves:

- Assistance with the completion of required documentation
- Liaison with third party product providers.

Ongoing Review and Maintenance

When you engage Suzanne McIntosh as your Adviser, you will have the option to agree to an ongoing service package. The ongoing service fee is based on the complexity of ongoing advice and the services provided. The minimum fee is \$1,100 pa (GST inclusive). We may receive ongoing commission for any life insurance products you have in addition to this fee.

The various packages cover all ongoing aspects of our comprehensive range of financial planning services. The philosophy behind our fixed fee structure is to completely separate remuneration away from bias, transactions and sales commissions. Whenever applicable, transaction and sales commissions for investments will always be removed or rebated to our clients in full. We will always make recommendations in writing and operate on a 'no surprises' principle, especially with regard to cost, investment risk/volatility and return expectations.



Our ongoing service packages may include the following services.

The services specific to you will be stipulated in the Statement of Advice:

- One annual strategic review involving a complete review of our recommended strategies, your circumstances and your needs, including appropriate recommendations
- Regular portfolio reports
- Information email service on an as needs basis
- Regular ongoing strategy and portfolio management advice
- On-call support – phone and/or face-to-face assistance.

Consulting Advice

Alternatively, for those that may not require access to our full range of services, who for example may request investment analysis only or specific strategy advice, we would negotiate an annual consultancy fee based on (but not limited to) our hourly rate of \$440 (including GST). This will be agreed upon prior to commencement of any work.