



Atlas  
Wealth Management

# Financial Services Guide

Version 7 – 1 July 2017

## Purpose of this Financial Services Guide

The Financial Services Guide (FSG) is an important document which is designed to assist you in deciding whether to use any of the financial services we offer. This FSG includes the following:

- Our name and contact details
- The financial service we can provide
- The financial products we can offer
- Our professional indemnity insurance
- How we use your personal information and your privacy
- How complaints are handled
- The cost of any services we provide
- Any remuneration, fees or other benefits that we may be paid
- Any relationships we have with any other organisations.

The matters covered by the FSG include how we are remunerated, and details of our internal and external dispute resolution procedures. Throughout this FSG, Atlas Wealth Management (AWM) is referred to as “we”, “us”, “our” or any variations. The term “adviser” refers to AWM Authorised Representatives.

## About Atlas Wealth Management

Atlas Wealth Management Pty Ltd (AWM) ABN 98 152 187 098, is a privately owned advisory company that holds its own Australian Financial Services License (AFSL 471 653).

AWM is widely recognised as a specialist in the provision of financial advice to the Australian expatriate community. With clients in over 18 countries we have built an enviable reputation in this field which is supported by an extensive library of knowledge when it comes to cross and multi-jurisdictional financial advice.

Atlas Wealth Management is not affiliated with any public or non-public corporation. Atlas Wealth Management holds professional indemnity insurance that satisfies the requirements of Section 912B of the Corporations Act.

## Documents That You May Receive From Us

When your adviser provides personal financial advice to you, you may receive one or more of the following documents:

<b>Statement of Advice (SoA)</b>	The SoA will set out the advice that has been tailored to your specific circumstances and provide you with details of all relevant disclosures including details of any remuneration payable.
<b>Record of Advice (RoA)</b>	The RoA may be provided in situations where further advice is provided. The SoFA and RoA streamline the documentation process by avoiding unnecessary duplication of information already provided in previous advice documents.
<b>Product Disclosure Statement (PDS)</b>	A PDS will be provided if a product recommendation is made and includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).
<b>Fee Disclosure Statement (FDS)</b>	An FDS will be issued to you in instances where you enter into an Ongoing Fee Arrangement with your adviser for a period greater than 12 months. The FDS will contain information about the services you were entitled to receive, the services you actually received and the fees you paid during the period.

You may request in writing a copy of any advice document up to seven (7) years after the advice has been given. If you have any questions about this FSG or the financial advice please contact your adviser.

## Communication for Instructions

You may provide us with instructions by telephone, in person, email, letter, fax or any other method as agreed with your adviser.

Your adviser is required to maintain a physical or electronic record of your personal information, which includes details of your relevant personal and financial circumstances. Your adviser is also required to maintain records of documentation for any financial advice given to you in the course of taking instructions from you, as well as any advice documents your adviser has provided to you.

These records are required to be retained for at least seven (7) years.

## Financial Services & Products That We Can Provide

Atlas Wealth Management (AWM) is authorised to provide advice and deal in the following financial services and products:

- Debentures, stocks or bonds issued or proposed to be issued by a government;
- Derivatives;
- Retirement savings accounts (RSA) products (within the meaning of the Retirement Savings Account Act 1997);
- Interest in managed investment schemes including investor directed portfolio services;
- Securities;
- Superannuation; and
- Standard margin lending facility

## Sharing of Information

At times, we may recommend that you seek financial advice surrounding Risk Insurance. We are able to provide a referral to Robina Financial Solutions (AFSL 472901). Should you seek this advice you authorise AWM to share information under this agreement.

## Your Privacy

We will keep records of our relationship and dealings with you. This will include your personal details, your financial situation, objectives and needs, as well as any recommendations made to you. If you wish to examine your file at any time please ask us. Your information is kept secure. You may view a copy of our privacy policy online at [www.atlaswealth.com.au](http://www.atlaswealth.com.au)

## How we are paid for services provided

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

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your adviser provides a recommendation for a financial product or service, your adviser may be remunerated through either:

<b>An initial fee for service</b>	This fee will be determined by complexity of the advice required. As a guide, our initial advice fee for the preparation of the Statement of Advice ranges from AUD\$1,650 to AUD\$5,500 (incl GST).
<b>An ongoing fee for service</b>	To obtain the maximum benefit from your advice you can engage us to provide ongoing services to ensure that you achieve your goals. This fee is charged based on the Assets Under Management (AUM) at a maximum rate of 1.54% (incl GST). Please note that this is the maximum fee you maybe charged and the fee may be less and will be dictated based on the account size.
<b>Brokerage on trades</b>	Where we are instructed to execute trades on behalf of our clients there may be a brokerage charge on the trade. This fee can range from 0.25% to 1.25% and will be confirmed with you when the Statement of Advice is provided to you.
<b>Stamping Fees</b>	We may receive stamping fees from issuer companies for raising capital or debt on behalf of that company. We will offset this payment against the cost of our advice to you.
<b>Referral fees external providers</b>	From time to time we may refer you to one of our partner firms who may provide you with advice in addition to the services that we provide. Please note that AWM may receive a fee for this referral and that it does not represent an additional cost to you.

### **A combination of any of the above.**

All fees and/or commissions are initially paid to AWM before being distributed to your adviser. AWM may retain a percentage split which will be outlined in the relevant advice document. Your adviser will provide you with a full explanation of any remuneration arrangements prior to you engaging their services.

## Complaints

It is important to us that you are satisfied with our services. If you have a complaint about AWM or are dissatisfied with the services that AWM provided, you should follow the steps below. We will ensure that your enquiries and complaints are handled efficiently.

**Step 1** – Contact the compliance manager at AWM and advise the details of your complaint by:

Calling on (07) 55 712 602

Writing to:

Compliance Manager  
Atlas Wealth Management  
Suite 30608, Level 6, Tower 3 9 Lawson Street,  
Southport QLD 4215

The compliance manager will contact you within 48 hours to notify you of any proposed resolution, additional action or a timeframe if further time is required. We are committed to responding to all complaints with a maximum of 14 days.

**Step 2** – If you are not satisfied with the response to your complaint, you may refer the matter to the Financial Ombudsman Service (FOS), of which AWM is a member.

FOS can be contacted as below:

Financial Ombudsman Service  
GPO Box 3, Melbourne VIC 3001  
Telephone – 1300 78 08 08  
Email – [info@fos.org.au](mailto:info@fos.org.au)  
Internet – [www.fos.org.au](http://www.fos.org.au)

## Contact Us

For more information on anything that you have read in this FSG, to obtain a copy of our Privacy Policy or if there is anything else we can help you with please contact us at:

Address: Suite 30608, Level 6, Tower 3, Southport Central,  
9 Lawson Street, Southport QLD 4215  
Telephone (07) 55 712 602  
Email : [info@atlaswealth.com.au](mailto:info@atlaswealth.com.au)  
Website: [www.atlaswealth.com.au](http://www.atlaswealth.com.au)



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