



Financial Services Guide



This document contains important information for you to know before you seek our advice.

Part
2 of 2



About this Financial Services Guide

The financial services referred to in this Financial Services Guide (FSG) are provided by Authorised Representatives of Guideway Financial Services Pty Ltd ABN 46 156 498 538, Australian Financial Services Licence (AFSL) number 420367 (“Guideway”, “we”, “us”, “our”).

How to contact the CSC financial planning team?

P: 1300 277 777

A: 7 London Circuit
Canberra ACT 2601

All correspondence to:

GPO Box 2252, Canberra City,
ACT 2601

If you would like to contact your adviser, or re-schedule your appointment, please contact the CSC financial planning team.

How to contact Guideway

D: 03 9039 6527

E: advice@guideway.com.au

A: Level 3, 91 William Street,
Melbourne, Victoria, 3000

Please retain this document for your reference and dealings with Guideway or your adviser.

This Financial Services Guide consists of two parts. [Click here](#) to obtain Part 1 of this FSG.

You should receive and familiarise yourself with both Part 1 and Part 2 of the FSG, as they are designed to be read together. Part 1 focuses on us, Guideway, and our role in the advice process. Part 2 focuses on your adviser and their financial planning process.

If you are unable to obtain a copy of Part 1 of this FSG by clicking the above link, please contact your financial adviser to obtain Part 1 prior to engaging services from us or your adviser.

What's inside Part 2?

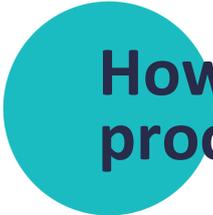
1. About the CSC financial planning team (including what they can help you with)
2. How the advice process works
3. What's the cost of advice?
4. How your adviser is remunerated
5. Fees paid by your adviser and CSC to Guideway
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About the CSC Financial Planning Team

Guideway authorises the following financial advisers to provide personal and general financial product advice, as well as provide dealing services:

- Martin Gee
Authorised Representative #1005563
- Vishal Gupta
Authorised Representative #334363
- Patrick Macnamara
Authorised Representative #1000198
- Richard Purchase
Authorised Representative #288258
- Bradley Price
Authorised Representative #1260440
- Glenn Williams
Authorised Representative #1256558
- Nandita Mathur
Authorised Representative #1005643

Further information about your financial adviser, including what financial products they are authorised to advise you on, as well as their contact information can be found at the rear of this document.



How our advice process works

Step 1. Initial meeting

Your initial meeting may be performed over the phone or face to face.

The purpose of this meeting is for you to learn more about how your adviser operates and for your adviser to determine how they may best help you. This will usually involve your adviser asking questions about why you are seeking advice, your goals, financial situation and needs. By the end of the meeting your adviser will generally be able to determine whether they can assist you with personal advice that is in your best interests.

If you decide to proceed with receiving personal advice, your adviser will present you with a Client Service Agreement for you to sign.

Personal advice is not normally provided at this meeting.

Step 2. Statement of Advice presentation

When your personal advice has been prepared, your adviser will present it to you as a Statement of Advice (SOA).

Your SOA will be presented and discussed either face to face or we will post or email you the SOA and discuss it with you over the phone once received.

This presentation discussion allows you to ask any questions you may have, while also providing your adviser with the opportunity to explain the recommended strategies and how they help you to achieve your goals and objectives.

You will have the opportunity to consider your SOA and any other relevant documentation (such as Product Disclosure Statements) before you commit to any changes. This will allow you to take the time to understand our advice, read about the financial products we have recommended, and decide whether to proceed with implementing our advice.

The SOA you receive will only be valid for a period of thirty (30) days. If you need more time you should contact your adviser and discuss this with them.

Step 3. Authority to Proceed

When your adviser presents the SOA to you, you will also receive an Authority to Proceed (ATP). If you decide you wish to proceed with the advice, you must sign and return the ATP. This document grants consent to your financial adviser to implement the advice. You will also be required to sign any documentation including forms required by the respective product issuers. Your adviser will then get started with implementing your advice to ensure everything is set up correctly.

Further information about the documentation described in this section can be found in Part 1 of this FSG.

Your initial meeting with a financial adviser may attract an appointment fee. Refer to “What’s the cost of advice?” for further information.

If you receive the intrafund advice service, you will only be provided an Authority to Proceed if you request your adviser’s assistance with implementing the advice.

What's the cost of advice?

Service	Fee charged (incl. GST)
Appointment fees[^]	
Initial appointment	\$185
Review (or subsequent) appointment	\$350
Intrafund appointment	<i>Included as part of your membership in PSSap or ADF Super*</i>
Financial advice fees	
Statement of Advice includes preparation & implementation	Up to \$6,600 (with the average fee being \$3,300)
Advice Service Package	\$2,200 - \$4,400
Intrafund advice service	<i>Included as part of your membership in PSSap or ADF Super*</i>
Other fees that may be payable	
Assisted implementation fee (Dealing services, without advice)	\$350 per hour

[^]A cancellation fee may be charged for:

- any cancellation or rescheduling of an appointment with a financial planner that is made within 48 hours of the appointment; or
- any failure to attend an appointment with a Financial Planner without contacting your financial planner to cancel or reschedule the appointment.

*This service is only available to existing members of PSSap (excluding ancillary members) and ADF Super and is limited to advising you on your beneficial interest in your scheme. Further information about this intrafund advice service can be found below.

How is the Statement of Advice fee determined?

The fee for the preparation of a SOA is determined after considering a number of factors, including the time it is expected to take to prepare and implement the advice.

For example, the fee for an initial SOA involving simple or single-issue advice would start from \$1,650 (incl GST). The fee would increase based on advice needs, the number of areas to be covered and the level of complexity involved. Advice on more than one issue or topic would typically start from \$2,200 (incl. GST) and complex advice involving multiple products and/or recommendations would start from \$3,300 (incl. GST). In complex circumstances, for instance where there are multiple tax structures or businesses, this fee may be higher.

What is the Advice Service Package?

We believe that clients who regularly review their financial situation, needs and objectives are more likely to achieve their milestones and make superior decisions in managing their financial situation.

What's included in the Advice Service Package?

1. Further advice

Preparation and implementation of further advice (SoA or RoA) to:

- Review your financial situation and needs;
- Re-confirm the appropriateness of your current strategy, and
- Recommend adjustments to your strategy to account for changes in your financial situation, goals and needs, as well as legislation changes

2. Review meeting

During your review meeting your adviser will discuss the performance of your investments, and update you on legislation changes

3. Other inclusions

Further, by purchasing an Advice Service Package, you will also be provided with the following for 12 months from the date of Advice service package agreement (ASPA):

- Direct access to your financial planner, and
- Newsletters from the CSC financial planning team

How does it work?

The Advice Service Package is available to clients who have previously received an SoA for a fee between \$2,200 - \$4,400 (inc GST) per annum. This fee is determined by the complexity of your financial situation and advice need. The fee is generally payable at your review meeting where your further advice will be presented to you, and you will be asked to sign an ASPA.

The Advice Service Package does not require an ongoing commitment from you and does not automatically renew.

Shortly before your Advice Service Package expires, your financial adviser will invite you to review your financial situation. At this time, you have the option to purchase a further Advice Service Package or decline our invitation.

Review (or subsequent) appointments

Review (or subsequent) appointments are available to clients who do not participate in an Advice Service Package. These meetings allow you to meet with your financial planner again to discuss the performance of your investments, receive updates on legislation changes and discuss changes in your financial situation, goals and needs.

A review meeting attracts a fee of \$350 (inc GST), and includes the provision of general advice. If after discussing your financial situation it becomes apparent you require personal advice, your financial planner will provide you with a CSA containing a fixed quote to receive another SOA. The cost of this SOA may range from \$1,650 (inc GST) to \$6,600 (inc GST) depending on the complexity of the advice. This SOA fee is inclusive of your review meeting fee.

Intrafund advice service

If you are an existing member of the Public Sector Superannuation accumulation plan (PSSap)* or Australian Defence Force Superannuation (ADF Super), you may be eligible to receive the intrafund advice service. The intrafund advice service provides you with limited advice on your beneficial interest in PSSap or ADF Super. It is therefore limited to advising you on the following issues:

- Your insurance coverage options available to you in PSSap or ADF Super
- Investment choice in PSSap or ADF Super, and
- Making additional contributions to PSSap or ADF Super.

**The intrafund advice service is not available to PSSap ancillary members.*

Assisted implementation fee

If you do not require financial product advice but require our assistance in implementing your instructions, an assisted implementation fee of \$350 per hour may be payable. Please be aware that we will not provide you with financial product advice relating to your implementation instructions when you request this service.

How can I pay?

Where a fee is payable, you will be invoiced for the fee. This fee generally occurs when you receive your SoA or RoA. Any fees can be paid by debit card or credit card (Visa or MasterCard). You can also pay via direct deposit.

Cash or cheque payments are not accepted under any circumstance.

If you are a member of a CSC administered scheme, you should be aware that it is not possible to have any fees charged deducted from your superannuation account.

How is your financial adviser remunerated?

Your adviser is a salaried employee of CSC and may qualify for performance based bonuses from CSC as part of their employment arrangement. This discretionary bonus ranges from 0% up to 20% of the adviser's salary package utilising a balanced scorecard approach. The balanced scorecard comprises both organisational metrics, as well as individual key performance indicators. For example, an adviser with an annual salary of \$100,000 per annum may receive annual bonuses of up to \$20,000 per annum.

If you would like to know more about your financial adviser's remuneration, prior to receiving our services, please contact Guideway.

Fees paid by your adviser and their employer to Guideway

Guideway is paid a fee by the Commonwealth Superannuation Corporation ABN 48 882 817 243 (CSC) for authorising some of CSC's employees to provide advice under Guideway's AFSL, as well as fees for providing various support services such as research, compliance, technical, software systems, paraplanning, peer reviews, administration and training assistance. These services are set out under an agreement Guideway has with CSC.

CSC also holds an AFSL 238069 and an RSE Licence No: L0001397. CSC does not authorise your adviser to provide financial product advice.

Your adviser does not pay fees to Guideway.

If you would like to know more about these arrangements, prior to receiving our services, please contact Guideway.

Relationships between Guideway, your adviser and their employer

Guideway is not a related party of CSC and is required by law to ensure that its Authorised Representatives comply with their professional and legal obligations.

If you receive a financial service by an Authorised Representative of Guideway in relation to the superannuation scheme of which CSC is the trustee, you should be aware that CSC is both the trustee of the superannuation scheme and the Authorised Representative's employer. CSC may charge fees in connection with an investment in the superannuation scheme. In some circumstances CSC may charge the superannuation scheme a fee for the advisory services provided. These fees are disclosed in the Product Disclosure Statement.

Guideway, your adviser and their employer do not have any other relationship or associations that might reasonably be expected to influence your advice other than those discussed already within this FSG.

Your adviser's privacy policy

A copy of the CSC Privacy Policy can be obtained here <https://www.csc.gov.au/Privacy-policy/>. You should review this document prior to receiving advice.

Further information about what information we maintain, how we maintain it and how you can examine your file can be part in Part 1 of this FSG.

About the CSC Financial Planning team

What financial services can CSC financial planners provide to you?

- General advice
- Personal advice
- Dealing services

Refer to Part 1 of this FSG for information about each of these services.

What financial products can CSC financial planners help you with?

Guideway authorises the financial planners identified in this FSG to provide financial product advice and deal on the following financial products to retail and wholesale clients:

- Basic deposit products such as bank accounts;
- Non-basic deposit products including term deposits with terms greater than 2 years;
- Government debentures, stocks and bonds;
- Life risk insurance products such as term life insurance, income protection and total and permanent disability;
- Life insurance with investment components such as insurance bonds;
- Managed investment schemes including Investor Directed Portfolio Services (including various wrap, master trust products and administration services);
- Retirement savings accounts;
- Superannuation investments (including those offered through retail, industry superannuation funds, and limited issues involving self-managed superannuation funds); and
- Securities (limited).

What types of advice and strategies can your financial planner help you with?

These authorisations allow your financial planner to provide financial advice on a range of strategies including:

- Financial planning
- Wealth creation
- Investment advice
- Personal insurance
- Superannuation (including defined benefits and lifetime pensions), Retirement planning and Centrelink
- Personal insurance
- Remuneration packaging, and redundancy

How to contact your adviser

You can contact your financial planner by calling 1300 277 777 and asking to speak to your planner, or alternatively by sending an email to financial.advice@csc.gov.au. If you would prefer to write to your planner, you can address your letter to your planner and send it to GPO Box 2252, Canberra City, ACT 2601.

The office location of your financial planner can be found in the following table.

Location*	Office location
Canberra	
Bradley Price	7 London Circuit
Glenn Williams	Canberra ACT 2601
Nandita Mathur	
Melbourne	Level 8, 350 Collins Street
Vishal Gupta	Melbourne VIC 3000
Sydney	Level 26, 44 Market Street
Richard Purchase	Sydney NSW 2000
Brisbane	Level 19, 10 Eagle Street
Patrick MacNamara	Brisbane QLD 4000
Martin Gee	

**The CSC Financial Planning team regularly conducts visits to other states and territories, including Adelaide, Cairns, Darwin, Hobart, Perth and Townsville. If you can't attend a meeting at our offices, a virtual advice option (phone or video conferencing) is also available.*

Information about your adviser's financial service history, qualifications and professional memberships

You can access this information on the MoneySmart Financial Advisers Register. You can access the register online by clicking <https://www.moneysmart.gov.au/investing/financial-advice/financial-advisers-register>. This register is operated by the Australian Securities and Investments Commission (ASIC). You can also request this information by contacting CSC or Guideway.