



STEWARDS

CAPITAL GROUP

# Financial Services Guide

Provided by Stewards Capital Group

[www.stewardscapitalgroup.com](http://www.stewardscapitalgroup.com)

**Version: 10**

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Authorised Representatives of  
STEWARDS CAPITAL GROUP AFSL No. 409535

Date: 10 September 2020

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## **Purpose of this document**

The purpose of this FSG is to assist you in deciding whether to use our services by giving you information about the type of services we provide, how we are remunerated and your rights when you have a complaint about the services we provide to you.

We recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please get in touch with us.

## **Additional documents you may receive from us**

When we provide you with financial planning services you may receive:

- a Statement of Advice (SoA) or Record of Advice (RoA). These documents set out the advice we provide to you. If you have not been provided with the ROA, you may request a copy of it free of charge at any time within 7 years after the advice was provided to you, by contacting us;
- a Product Disclosure Statement (PDS) which provides details about the significant risks and benefits, costs, charges and other significant characteristics or features of the products we have recommended.

If you enter into an ongoing service agreement with us, you will receive a fee disclosure statement each year and a renewal notice every two years.

## **Financial services we are authorised to provide**

The Licensee has authorised Marc Geary and Lyndon Arthurson to provide personal advice and dealing services to both retail and wholesale clients for the following financial products:

- Provide financial product advice
- Deposit and Payment Products
- Deposit and Payment Products - Non-basic Deposit Products
- Government Debentures, Stocks or Bonds
- Life Products
- Investment Life Insurance Products
- Life Risk Insurance Products
- Managed Investment Schemes
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Securities
- Margin Lending Facility
- Standard Margin Lending Facility

## How can you provide us with instructions?

You can give us instructions by phone, email or any other means that we agree with you from time to time. Please refer to our engagement letter for more information on this.

## Who does the Licensee act for?

As authorised representatives, we provide financial services on behalf of the Licensee. In providing those financial services, the Licensee acts on its own behalf.

## Fees

- *Professional Advice*

If you elect to receive ongoing advice services from your advisor, fees are applied based on the work required and the complexity of your circumstances. These fees may be a fixed dollar amount (from \$1,000 p.a.), and /or a percentage of your portfolio and generally do not exceed 1.5% p.a. of the value of your portfolio. In some cases, performance fees may also apply. For example, if the performance fee is 10% and the net performance is \$100,000, (eg when your portfolio moves from \$1,000,000 to \$1,100,000) then you will be charged a performance fee of \$10,000. Our ongoing advice fees ensure your strategy and products are reviewed to help you take advantage of opportunities as they become available.

- *Ongoing Fees or Statement of Advice*

The ongoing advice service fee will be agreed with you in our ongoing service agreement or statement of advice.

- *Additional Advice*

For additional advice, we take into consideration that you are an existing client and the standard fees are discounted considerably, this is detailed in the provided quote and range between \$ 150 and \$ 600 per hour.

- *Commissions*

To the extent we are permitted to do so by law, we receive commissions and other benefits from some product and service providers. The commission will vary depending on the product or service which is recommended. You will be advised of the exact amount in the SoA or RoA.

- *Insurance Commissions*

We may receive a one-off upfront commission when you take out an insurance policy we recommend. We may also receive a monthly commission payment for as long as you continue to hold the policy. You will be advised of the exact amount of these commissions in the SoA or RoA.

- *Investment Commissions*

To the extent we are permitted to do so by law, we may receive a monthly commission payment from some investment providers. This will be based on your account balance and will continue to be paid for as long as you hold the investment. You will be advised of the exact amount of these commissions in the SoA or RoA.

- *Licensee Commission*

Some product providers may pay the Licensee an additional licensee commission. This is based on the total funds invested in their products or the total insurance premiums for their policies across our entire client base.

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## **Other Benefits**

We may also receive additional 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.

## **Referrals**

We may pay a referral fee to any third party who successfully refers you to us to receive financial services. Similarly, we may receive benefits for referring you to another party, including referral fees or non-monetary benefits. All referral payments will be disclosed in any SoA or RoA you receive.

## **Associations**

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you. No such associations or relationships exist.

## **Conflicts of Interest**

Stewards Capital Group may recommend investments in shares that they hold 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 the Licensee. Please call the Licensee or put your complaint in writing to the Licensee's office. The Licensee will endeavour to resolve your complaint in 5 business days.

If you still do not receive a satisfactory outcome or the Licensee does not respond to you within 45 days after you make the initial complaint, you have the right to complain to the Australian Financial Complaints Authority (AFCA) at the following address:

GPO Box 3  
Melbourne VIC 3001  
Ph: 1800 931 678  
Fax: 03 9613 6399  
Website: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)

You may only contact AFCA once you have followed the above procedure.

## **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 at [www.stewardscapital.com](http://www.stewardscapital.com)

## **Compensation arrangements**

The Licensee holds professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the requirements of the Corporations Act 2001 (Cth). The professional indemnity insurance covers all of the financial services we are authorised to provide to you.

Contact us

If you have any queries about our financial services, please do not hesitate to contact us:

Licensee's contact details;

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Tel: +61 08 6557 8827  
AFSL: 409535  
[www.stewardscapitalgroup.com](http://www.stewardscapitalgroup.com)