

# Financial Services Guide

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## Licensee:

Coeus Financial Pty Ltd

AFSL: 513 012

ABN: 47 629 337 604

This Financial Services Guide (FSG) is authorised for distribution by Coeus Financial Pty Ltd.

## Authorised Representatives:

Coeus Financial Pty Ltd

Jodie Ryan (ASIC# 001274225)

## Contact Details

Suite 2, Level 1

118 Racecourse Road Ascot 4007

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## Why am I receiving this document?

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

- Coeus Financial Pty Ltd and Jodie Ryan
- 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.

\* In this document 'we' refer to Coeus Financial Pty Ltd and your Financial Adviser.

## Coeus Financial Pty Ltd

Holds an Australian Financial Services Licence which has been issued by the Australian Securities and Investments Commission (ASIC).

### Coeus Advisers Pty Ltd

Is an Authorised Representative of Coeus Financial Pty Ltd AFSL: 513012

Jodie Ryan is an Authorised Representative of Coeus Financial Pty Ltd AFSL: 513012

ABN: 43 629 335 593

Suite 2 Level 1, 118 Racecourse Road Ascot QLD 4007 | PO Box 2107 Ascot QLD 4007 | 07 3910 5675

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

Liability Limited by a scheme approved under Professional Standards Legislation



Coeus Financial Pty Ltd is required to comply with the obligations of the Corporations Act and the conditions 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.

## Coeus Advisers and Your Financial Adviser

Coeus Advisers is a Corporate Authorised Representative of Coeus Financial Pty Ltd.

Jodie Ryan is an Authorised Representatives of Coeus Financial Pty Ltd and acts on behalf of the company who is responsible for the services that are provided.

## Services provided

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

- Superannuation and SMSF
- Retirement planning
- Portfolio Management
- Managed investments
- Securities (direct shares)
- Personal risk insurance

## Financial advice process

We recognise that the objectives and personal circumstances of each client are different. What is right for one client may not be right for another. 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.



Initial personal advice provided to you 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 administration platforms, managed funds and personal risk insurance products 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 the products we recommend. You can provide instructions to us in writing, via phone or via email.

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 Coeus Financial Pty Ltd.

### 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. Through and engagement letter will agree the fee prior to providing you with advice.

### Advice Implementation Fee

If you decide to proceed with our advice we may charge a fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

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### Ongoing Services Fees

Our ongoing service fees depend on the ongoing service that we provide to you. They may be a % of your portfolio value or an agreed fixed fee which is paid monthly.

The services and fees will be set out in the SoA or RoA that we provide to you.

## Commissions

We receive commissions and other benefits from some product providers. The commission or benefit will vary depending on the product recommended and will be documented in the SoA or RoA.

### Insurance Commissions

Coeus Financial Pty Ltd receives a one-off upfront commission when you take out an insurance policy we recommend. We also receive a monthly commission payment for as long as you continue to hold the policy.

### Investment Commissions

Coeus Financial Pty Ltd 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. Generally, it is our policy not to receive commission on investments placed.

### Other Benefits

We may also receive additional benefits by way of sponsorship of educational 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.



## Adviser Remuneration

Jodie Ryan and Bradley Ryan are the owners of the practice and share in the profits that the practice makes.

## Referral Fees and Commissions

In some situations, Coeus Financial Pty Ltd receives fees or commissions where you are referred to an external party. You will be advised of the referral arrangement whenever you are referred to an external party.

## Associated Businesses

In providing you with financial services we may refer you to Coeus Advisers for the accounting, tax and portfolio administration services that they provide. The accounting businesses is owned by Bradley Ryan.

## Wholesale Clients

In some circumstances we may provide services to you as a wholesale client. We will seek your consent before providing services to you as a wholesale client.

## Making a Complaint

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our service 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. This service is provided to you free of charge.

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## Your Privacy

Coeus is committed to protecting your privacy. We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information.

We will collect personal information from you so that we can understand your personal situation and provide you with advice which meets your needs and objectives.

We will also collect information from you to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act.

We will generally collect this information directly from you however in some cases we will seek your authority to collect if from other parties such as your accountant or your superannuation fund.

If you do not provide us with all of the information that we request, we may not be able to provide our services to you.

We will hold and use your personal information so that we can continue to provide our services to you. We will only disclose your personal information to external parties where:

- \* The law requires us to do so
- \* You consent for us to do so
- \* Add any other situation/party as required

Our Privacy Policy contains further information on 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 full Privacy Policy is available on our website.