

bravium.

# Financial Services Guide

Version: 14.0  
Date Prepared: 30/10/2023  
Bravium Pty Ltd  
ABN 29 303 493 860  
Australian Financial Services Licence 313389

This Financial Services Guide (FSG) is designed to answer questions you may have in relation to Bravium Pty Ltd and the services we provide. This information can be used to help you decide whether you wish to use our services. Information provided includes areas such as how we are remunerated and how complaints are handled.

It sets out:

- Who we are and how we can be contacted
- The nature of the services we provide
- The fees we charge clients and how they are paid
- Information about us
- How we handle your information and privacy
- The process for complaints

## Documents you may receive

There are a range of documents you may receive from us throughout our engagement, which may be provided electronically unless otherwise agreed.

Where we provide personal advice it will be in the form of a Statement of Advice (SoA). This document will provide strategic advice and financial product recommendations that are linked to your outcomes and aspirations along with detailed information relating to fees and costs. Where additional personal advice is required a full Statement of Advice may not be required.

On an ongoing basis, a Record of Advice (ROA) will be provided instead of an SOA if there have been no significant changes in your personal circumstances or the basis of the advice has not significantly changed since your last SOA was provided. You have the right to request a copy of your ROA at any time.

We will keep a record of any personal advice provided to you for 7 years and you may request a copy of such records by contacting our office.

We will provide you with a Product Disclosure Statement (PDS) or Investor Directed Portfolio Service (IDPS) guide if we recommend or arrange a financial product for you. You should read these documents carefully before making any decision relating to a financial strategy or product as they contain key information regarding fees, benefits and risks among other information.

## Statement of independence

Bravium Pty Ltd is an independent financial advice firm that meets the requirements of s923A of the Corporations Act. It does not have any association to any of the financial products recommended. Where conflicted remuneration is received, it will be rebated back to the client. In addition, we are independently owned.

## Our unique approach

We are passionate about providing life changing advice to our clients.

We will spend time with you to understand what holds meaning for you, your purpose, ambitions and aspirations along with the things that may be holding you back from the financial success you are looking for. It's these conversations, combined with our years of experience and expertise, that provide us with the ability to build a successful relationship with you that can bring about life changing results.

## About us

Our advisers are employees and Authorised Representatives of Bravium Pty Ltd which holds an Australian Financial Services License (313389). Our office is located at 70/10 Lonsdale St, Braddon ACT 2612.

Phone: 02 6152 0152  
www.bravium.com.au  
hello@bravium.com.au

### Our Advisers

Scott Farmer is an authorised representative (No 259415) of Bravium Pty Ltd. He is a Certified Financial Planner (CFP) which is the highest education standard in the industry and a member of the Financial Planning Association of Australia (FPA).

#### FSPower50

Scott has been recognised in the Financial Standard FSPower50 in 2020, 2021 and 2022. The list includes the 50 most influential financial advisers across Australia.

Scott is authorised by Bravium Pty Ltd to provide advice in relation to:

- Wealth Creation
- Superannuation (including Self Managed Superannuation Funds)
- Estate Planning
- Life Insurance
- Business Succession Planning
- Gearing
- Retirement Planning and
- Centrelink

We are unable to provide either legal or accounting advice. Where requested we can refer you to an appropriate professional in these fields.

Samantha Albiez is an authorised representative (No 1239883) of Bravium Pty Ltd. Samantha has completed a Bachelor of Commerce double majoring in financial planning and banking and financial services through the University of Canberra.

Samantha is authorised by Bravium Pty Ltd to provide advice in relation to:

- Wealth Creation
- Superannuation (including Self Managed Superannuation Funds)
- Estate Planning
- Life Insurance
- Business Succession Planning
- Gearing
- Retirement Planning and
- Centrelink.

Kirra Sharrock is an authorised representative (No 001301544) of Bravium Pty Ltd. Kirra has been in the industry since 2008, and is currently completing a Masters of Financial Planning through Kaplan Professional and her Certified Financial Planner certification.

Kirra is authorised by Bravium Pty Ltd to provide advice in relation to:

- Wealth Creation
- Superannuation (including Self Managed Superannuation Funds)
- Estate Planning
- Life Insurance
- Business Succession Planning
- Gearing
- Retirement Planning and
- Centrelink.

## Our advice

We can provide advice in the following areas:

We can provide advice on	We can arrange the following products and services
Investment strategies	Deposit and payment products limited to: <ul style="list-style-type: none"> <li>- basic deposit products, and</li> <li>- deposit products other than-basic deposit products</li> </ul>
Debt management	Debentures, stocks or bonds issued or proposed to be issued by a government,
Salary Packaging	Interests in managed investment schemes including: <ul style="list-style-type: none"> <li>- Investor directed portfolio services.</li> </ul>
Cashflow and budgeting	Life products including: <ul style="list-style-type: none"> <li>- Investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and</li> </ul> Life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds
Superannuation and retirement planning	Superannuation including retirement savings accounts and Self Managed Superannuation Funds (SMSF)
Personal insurance	Retirement income streams
Centrelink and Aged care	Securities
	Standard margin lending facilities

### Tax implications of our advice

Under the Tax Agent Services Act 2009, Bravium Pty Ltd is authorized by the Tax Practitioners Board to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other matters in our advice to you. Where tax implications are discussed they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

### Providing information to us

To ensure our advice is accurate and appropriate it is important that you provide us with a complete and accurate understanding of your total financial position. You do have the right not to provide information to us but this may result in our advice not being appropriate for you. It is also important that you keep us updates where your circumstances change so that we may determine if it impacts our advice.

### How you may give us instructions

You may specify how you would like to give us instructions, for example by telephone, fax or other means. But in all cases we must receive a written confirmation of these instructions.

## Our fees

Our fees are based on a set dollar amount and will be agreed with you prior to us commencing work on any advice or services. We have provided an estimate of these fees below, however they can vary depending on the nature of our relationship, the complexity of your circumstances and our advice. You should use the tables below as a guide only and we will discuss your specific circumstances (initial meeting) and costs (second meeting) with you.

Where insurance commissions are received, these will be rebated back to you. Generally this is when we have appointed ourselves to an existing life insurance policy you have in place. We will endeavor to have commissions removed by converting any existing life insurance policies to a fee for service arrangement.

Our fees are generally direct debited from your nominated bank account unless other arrangements have been agreed to. All fees are paid directly to Bravium Pty Ltd.

### Schedule of fees

#### Initial advice fees

The upfront advice fee for preparing our advice (SoA). This fee varies depending on the complexity of the advice. 50% of this fee is usually payable upfront with the remaining 50% once the advice has been finalized prior to presenting it to you.

#### Typical Fees

Initial advice	Fee
SoA fee	Between \$5,500 - \$13,200

#### Annual Agreement

Our annual agreement is a fixed 12 month agreement for our ongoing advice relationship.

#### Typical Fees

12 month agreement	Fee
Annual Agreement	Between \$550 - \$2,200 per month

Where your circumstances require a substantially different level of service and expertise (such as small business consulting) the fees may be outside the above range.

All fees and charges include GST.

*You have a right to request further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or representative.*

## Insurance protection

Bravium Pty Ltd has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended). In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for Bravium and our authorised representatives in respect of our authorisations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any authorised representative who has ceased work with Bravium for work done whilst engaged with us.

## Confidence in our advice

We are committed to providing the highest levels of service and advice to our clients. This also involves providing an efficient complaints resolution service. If you are not satisfied with the advice you have received, you should take the following steps:

1. Contact your advisor and discuss the complaint;
2. If your complaint is not satisfactorily resolved with 5 days please put your complaint in writing and send it to:

The Complaints Officer  
Bravium Pty Ltd  
PO Box 5233  
Braddon ACT 2612

We will try to resolve your complaint quickly and fairly within 30 days of receipt of the complaint.

3. If your complaint is not satisfactorily resolved within 30 days you can raise your concerns with the Australian Financial Complaints Authority (AFCA) on 1800 931 678. Bravium Pty Ltd is a member of this complaints resolution service. The Australian Securities and Investment Commission (ASIC) also has a freecall Infoline on 1300 300 630 which you may use to make a complaint or obtain information about your rights.

## Your privacy

Bravium Pty Ltd places a high value on your privacy. When we collect, use, disclose or handle personal information, we are bound by the Privacy Act 1988 (Amended by the *Privacy Amendment (Enhancing Privacy Protection) Act 2012*).

We collect personal information to offer, provide, manage and administer the services outlined in the FSG and to provide it to the persons who assist us in this process for that purpose only.

We hold a record of your personal information that includes details of your financial and investment objectives, financial situation and needs and any recommendations we made to you.

You can obtain a copy of our Privacy Policy at:

<https://www.bravium.com.au/wp-content/uploads/2021/08/Privacy-and-Spam-Policy-Version-6-110821.pdf> or you can contact our office.

As a financial service provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act 2006 to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's license. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information