

# Financial Services Guide

## Part 1

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21 September 2020 (Version 1.1)

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This Financial Services Guide has been authorised for distribution by the authorising licensee:

Halpin Wealth Partners Pty Ltd ('Halpin Wealth Partners')

ABN 72 633 241 068

Australian Financial Services Licence No. 517210 ('AFSL')

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GPO Box 2005, Adelaide SA 5001

Email: [advice@halpinwealth.com.au](mailto:advice@halpinwealth.com.au)

Website: [www.halpinwealth.com.au](http://www.halpinwealth.com.au)

This Financial Services Guide ('FSG' or the 'Guide') provides you with important information about Halpin Wealth Partners Pty Ltd ('Halpin Wealth Partners' or 'Licensee') and its Authorised Representatives, who will provide you with the financial services described in this Guide. It is designed to help you evaluate and make an informed decision about whether to use the financial services described in this Guide. We suggest you retain this Guide for your future reference. If any part of this Guide is not clear, please speak to your financial adviser.

'Halpin Wealth' is the registered business name of the partnership of trusts operating under the trading name of Halpin Financial Services ABN 59 709 766 877. Halpin Wealth is an Authorised Representative of Halpin Wealth Partners Pty Ltd and is the providing entity for advice provided as outlined in this Financial Services Guide (FSG).

This Guide consists of two parts. Part 1 of this Guide contains important information about:

- the financial services we offer as Authorised Representatives of Halpin Wealth Partners;
- Halpin Wealth Partners as the holder of an AFSL;
- the financial services that Halpin Wealth Partners offers;
- the process we follow to provide financial services;
- how we, our associates, and Halpin Wealth Partners are paid;
- any arrangements which may influence our advice to you;
- how we and Halpin Wealth Partners protect your privacy; and
- who to contact if you have a complaint or if you are not satisfied with the services provided.

Part 2 of this Guide is an Adviser Profile and includes information on the services we are authorised to provide on behalf of Halpin Wealth Partners.

References in this Guide to 'me', 'I', 'us', 'we' and/or 'our' should be read as either Halpin Wealth Partners or your 'Authorised Representatives' of Halpin Wealth Partners, as the context requires.

# PART 1

Part 1 contains the following sections:

- Financial Services Guide (Section 1);
- Privacy Statement (Section 2); and
- Are you satisfied? (Section 3).

You must read each of these sections in conjunction with Part 2, which provides more detail to allow you to make an informed decision about whether to use the financial services we offer.

Together, these documents form the complete FSG which we, as Authorised Representatives, are required to provide.

## About Halpin Wealth Partners

Halpin Wealth Partners is the holder of an Australian Financial Services Licence (AFSL), licence number 517210, issued by the Australian Securities and Investments Commission (ASIC).

Halpin Wealth Partners Pty Ltd is a privately owned Australian company. The shares in Halpin Wealth Partners are wholly owned by the Partners of Halpin Wealth.

Halpin Wealth is one of Australia's longest-serving financial planning companies.

As market leaders, we've been providing progressive wealth management advice to business owners and professionals since 1972.

Since the early days of the industry, Halpin Wealth has been at the forefront of financial advice in Adelaide and Darwin.

Today, we offer a full range of services designed to grow, manage and sustain the wealth of business owners and professionals across South Australia and the Northern Territory.

# SECTION 1

## FINANCIAL SERVICES GUIDE

What other information should you consider before deciding whether to proceed with our recommendations?

We may provide you with personal advice that takes into account your needs, financial situation and circumstances. Where we provide you with personal advice, we will provide you with a Statement of Advice ('SOA'). The SOA outlines our advice and the basis on which the advice was given. It also outlines relevant information about us, our fees and charges associated with our advice. We are only able to provide personal advice about certain products as stipulated under our Australian Financial Services Licence ('AFSL').

In certain circumstances, a SoA may not be provided. These circumstances may include:

- 1.) where we provide you with only general advice, such as through seminars and newsletters;
- 2.) If we provide further advice after providing our initial advice, we may record this in a Record of Advice (ROA). You may request a copy of the RoA by contacting us by telephone, email or in writing at any time within seven years from when the further advice was first provided to you. Our contact details are provided in Part 3 of this Guide.

When a financial product is recommended to you, you will be provided with a Product Disclosure Statement (PDS) or other disclosure document issued by the product provider. Among other things, the PDS contains information about the risks, benefits, features and fees payable in respect of the product. In combination, these documents will help you make an informed decision about whether to proceed with our recommendations.

## Who provides the financial services described in this FSG?

The financial services described in this FSG are provided by us as Authorised Representatives of Halpin Wealth Partners.

Part 2 of this Guide contains further details about your financial adviser, and our experience, qualifications and professional memberships.

## Who is responsible for those financial services?

As the holder of an AFSL, Halpin Wealth Partners is responsible for the financial services we provide to you. Halpin Wealth Partners acts on its own behalf when these financial services are provided to you. In relation to the financial services offered in this FSG, Halpin Wealth Partners, as the holder of an AFSL, does not act on behalf of any other person or licensee. Halpin Wealth Partners is only responsible for the services offered in the FSG.

## What financial services do we offer?

We are authorised, on behalf of Halpin Wealth Partners to provide financial product advice and to deal in a wide range of products (unless otherwise stated in Part 2 of this Guide):

- deposit products;
- Government debentures, stocks or bonds;
- life investment and life risk products;
- managed investment schemes including investor directed portfolio services;
- standard margin lending facilities;
- retirement savings account products;
- securities (e.g. shares); and
- superannuation products.

Some of the services we can provide you (unless otherwise stated in Part 2 of this Guide) are:

- financial planning advice;
- wealth accumulation advice;
- superannuation advice, including self-managed superannuation funds;
- redundancy advice;
- retirement advice;
- gearing strategies;
- cash flow advice;
- social security benefits advice;
- life and disability insurance advice; and
- estate planning services (financial planning).

## What products are available?

A range of financial products offered by many leading financial product providers are available to our advisers when they provide personal advice.

We use the expertise of internal and external research analysts to assist with selecting and maintaining an extensive list of approved products (APL) for our advisers to choose from.

When providing personal advice, we'll only recommend a product if we are satisfied it is in your best interests, and it is appropriate for you. This may include investigating and recommending products which are not on our APL (subject

to endorsement by our Investment Committee and in line with our investment policy guidelines).

## How do we ensure that the personal advice we give you suits your needs and objectives?

To ensure your adviser provides personal advice that is appropriate, we firstly need to understand your objectives, financial situation and needs. Your adviser (referred to as 'we' below) will follow a step-by-step process as outlined below:

- 1.) We will meet with you for an initial consultation. During this meeting we will discuss your expectations and provide you with details of the services we can offer.
- 2.) We will collect all the information we need from you, including your objectives, financial situation and needs. If you do not wish to provide the information we require, we will advise you of the possible consequences of not disclosing all of this information and the impact on the recommendations given. This may include not being able to provide advice on the subject matter you request.
- 3.) We will help you identify your goals and may discuss your attitude towards investment risk.
- 4.) We may consider strategies and areas such as income, social security, insurance, cash and estate planning requirements. Where we recommend a financial product we will also conduct a reasonable investigation of the financial products that may be suitable to implement the strategies as part of the recommendations. Based on these and other considerations, we will prepare and present you with a written SoA, or in some cases depending on the circumstances, an RoA.

Where we recommend financial products, we will provide you with a PDS or other disclosure document containing information about each product recommended, to help you make an informed decision about whether to invest in or acquire that product.

Where we have recommended a Managed Discretionary Account via Implemented Portfolios IMA service, prior to you entering into the MDA Contract with the MDA provider (i.e. Implemented Portfolios), we will provide you with:

- The MDA Provider's FSG;
  - The Investment Program booklet and the SOA in relation to the Investment Program;
  - The MDA Contract and Account Application Form;
  - The Platform Account Application Form and associated disclosure documents issued by the Platform Provider (where appropriate)
- 5.) We will discuss our recommendations with you, make any changes you require and ask you whether you would like us to implement those recommendations on your behalf.
  - 6.) If you agree, we will then implement those recommendations.

7.) We will meet with you periodically to review your financial circumstances if we agree to an ongoing advice service arrangement which includes a regular review component.

We will also explain to you any significant risks of the financial products and strategies which we recommend to you. If you are unclear of the risks, do not hesitate to question us further.

We will only provide services to you with your prior and informed consent. If you do not understand any of the information in this Financial Services Guide, or have any other questions relating to the terms on which we will be acting, please contact us.

## How can you instruct us?

You may specify how you would like to give us instructions, for example, by phone, fax or email using any of the contact details set out in Part 3 of this Guide. Alternatively, you may provide instructions to us in person. Where instructions are provided by telephone, these must be confirmed in writing.

## Other services

In providing our services, other financial matters may arise, however we are not authorised to assist with any financial and products and services except those explained above. You should seek specific advice from the appropriate professionals on other matters relevant to you.

Examples of the services which Halpin Wealth Partners is not responsible for include:

- general insurance services (e.g. car insurance);
- real estate and direct property advice;
- taxation services, such as completion of tax returns;
- accounting and audit services;
- legal services;
- consulting services; and
- administration and compliance of Self-Managed Superannuation Funds.

## How are we paid for our services?

We and Halpin Wealth Partners may receive:

- fees paid by clients;
- commissions paid by product providers;
- other payments by product providers; and
- other benefits.

All fees and commissions are payable to Halpin Wealth Partners. Halpin Wealth Partners may pay up to 100% of any fees and commissions to us.

Details of any fees, commissions or other benefits that we, Halpin Wealth Partners or other associated persons are entitled to receive if you implement our recommendations in relation to a specific financial product, will be disclosed to you in your SoA or RoA when personal advice is given.

If the fees, commissions or other benefits are not calculable at the time we provide personal advice, we will describe the manner in which they are calculated at the time the advice is given or as soon as practicable after. If you receive general advice you may request particulars of the fees, commissions and other benefits that we may receive, within a reasonable time after this FSG is given to you.

By using or continuing to use our services, you agree that:

- All fees and charges received by us as described in this FSG (other than third party fees and charges) are a benefit given to us by you, in exchange for the services provided by us.
- We do not charge asset-based fees where you are investing using borrowed money.
- You understand, consent to, and authorise and direct us to charge you in this way.

## What type of fees, commissions, payments and other benefits do we receive for our services?

The types of fees, commissions and other benefits that may be received by us and by Halpin Wealth Partners include the following:

### Service fees

We will discuss and agree our fee structure with you before we provide you with services. The types of fees you can be charged are listed below. You may be charged a combination, or part of, any of these fees.

### Fees for advice

We may charge fees for the preparation, presentation and implementation of our advice. These fees will be based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice for you. We will discuss these fees with you and gain your agreement to the fees before we provide you with advice.

### Ongoing advice fees

We may charge a fee to provide ongoing portfolio reviews and/or for the provision of ongoing services.

This fee will be agreed with you and is either a set amount, or an amount based on the amount of funds under our advice, and/or the time involved in reviewing your portfolio and circumstances.

### Referral fees

If we refer you to another business to provide you with services, we may receive referral fees. Those fees may vary according to the party to whom we are referring, and the products involved.

We will provide written notification to you if we are likely to receive referral fees for referring you to another service provider.

### Payment methods

Our fees are either invoiced to you directly, or deducted from your investments, or a combination of these methods.

Where it is debited from your investments it is normally referred to as the Adviser Service Fee.

In most instances you will be able to select the method of payment that suits you best. We will discuss and agree the method of payment with you before we provide you with services.

### Commissions

If you take out a financial product through us, Halpin Wealth Partners may receive payments in the form of initial commissions and/or ongoing commissions from the financial product providers. These commissions are included in the fees, premiums and interest rate (in the case of margin loans) you pay for the product. They are not an additional cost to you. We may agree to rebate some or all of these.

The commission payable for different classes of financial products include the following:

### Grandfathered commissions

For investment products, including superannuation and annuities, commissions are generally deducted from the funds you invest. Commissions on investment products may only be payable in certain circumstances where:

- an arrangement exists as at 1 July 2013; or,
- you have acquired an investment product before 1 July 2014, commissions may be payable where Halpin Wealth Partners has an existing arrangement with the product issuer prior to 1 July 2013.

Halpin Wealth Partners may receive between 0% and 1% of your initial investment as initial commissions from product providers whose products are recommended to you. Halpin Wealth Partners may also receive ongoing commissions from the management fees of the product providers.

Ongoing commissions range between 0% and 1% p.a. of your investment balance. Halpin Wealth Partners may pass up to 100% of these commissions to us.

#### Example

We recommended you invest \$10,000 in an investment product before 1 July 2014. The applicable initial commission is 1% and ongoing commissions are 1% p.a. Halpin Wealth Partners may receive initial commission of \$100 and may pass up to \$100 of that to us. Assuming the investment amount stays the same, each year Halpin Wealth Partners will receive ongoing commission of \$100 and may pass up to \$100 to us.

### Life Insurance Products

Initial and ongoing commissions from insurance providers may be received by Halpin Wealth Partners. These commissions are paid to Halpin Wealth Partners by the company that issues the product that we recommend to you and they are included in what you pay for the product. The commissions vary and are based on the policy cost, which is the sum of the premiums you pay and may include other fees related to the product.

The initial commission is paid in the first year by the product issuer to Halpin Wealth Partners. Ongoing commissions are payments paid by product issuers to Halpin Wealth Partners in the years after the first year. These commissions may be passed onto Halpin Wealth.

If you initiate an increase to your cover, Halpin Wealth Partners may receive an initial commission and ongoing commissions on the annual increase to your policy cost. The ongoing commission on a client initiated increase is only paid in respect of the period that starts from the first anniversary of the increase.

If the initial commission is equal to the ongoing commissions (as a percentage of your policy cost), Halpin Wealth Partners may receive up to 38.5% (excl. GST) of your annual policy cost. If the initial commission is higher than the ongoing commissions, the maximum commission that Halpin Wealth Partners may receive is set out in the table below:

Date a new product is issued	Initial commission (% of annual policy cost or increase excl. GST)	Ongoing commission pa (% of annual policy cost or increase excl. GST)
Before 1 January 2018 or before 1 April 2018 when the application was received prior to 1 January 2018	0 - 140%	0 - 38.5%
1 January 2018 - 31 December 2018*	0 - 80%	0 - 20%
1 January 2019 - 31 December 2019*	0 - 70%	0 - 20%
From 1 January 2020*	0 - 60%	0 - 20%

\* Halpin Wealth Partners may receive the pre 1 January 2018 commission rates above from the product issuer if:

- > your policy was issued before 1 January 2018 and you exercise an option or apply for additional cover under your policy after 1 January 2018; or
- > your policy was issued before 1 January 2018 and is replaced after 1 January 2018 to correct an administrative error.

#### **Example**

We recommend an insurance product to you and it is applied for and issued on 2 February 2018. The annual policy cost is \$450. Halpin Wealth Partners may receive up to \$360 (80% excl. GST) as an initial commission, and may pass up to \$360 to us. Assuming the policy cost stays the same each year, Halpin Wealth Partners may receive up to \$90 pa (20% excl. GST) as an ongoing commission, and may pass up to \$90 pa to us.

From 2 April 2020, you decide to increase your insurance cover. The cost of this increased cover is \$100. The initial commission payable to [Halpin Wealth Partners in respect of this increase will be \$60 (60% excl. GST). The ongoing commission payable to Halpin Wealth Partners in respect of this increase will be \$20 pa (20% excl. GST), payable in respect of the period starting from the first anniversary of the date on which you increased your insurance cover (i.e. 2 April 2021). These commissions may be passed onto us.

You'll find details of how your insurance policy cost is calculated in the relevant PDS that we provide you. Where personal advice is provided to you, you'll also find details of the commission that Halpin Wealth Partners

and we are entitled to receive, if you decide to purchase a life insurance product, in your SOA or ROA.

#### **Margin lending Products**

If we organise, or increase a margin loan for you, Halpin Wealth Partners may receive payments in the form of ongoing commissions from the margin loan provider. Commissions on margin lending products may only be payable in certain circumstances where:

- an arrangement exists as at 1 July 2013; or,
- you have entered into a margin lending product arrangement prior to 1 July 2014, commissions may be payable where Halpin Wealth Partners had an existing arrangement with the margin loan provider prior to 1 July 2013.

These commissions range between 0% and 0.5% p.a. of your loan balance. Halpin Wealth Partners may pass up to 100% of these commissions to us.

#### **Example**

We recommend you borrow \$10,000 through a margin loan. The applicable ongoing commission is 0.5% p.a. Assuming the loan balance stays the same, each year Halpin Wealth Partners will receive ongoing commission of \$50 and may pass up to \$50 to us.

#### **Does Halpin Wealth Partners charge any additional fees?**

Halpin Wealth Partners will not charge you any additional fees. However, it may retain up to 100% of all fees and commissions generated by its Authorised Representatives.

## What arrangements may influence our advice to you?

Halpin Wealth Partners has an Approved Product List which includes managed account services provided by Implemented Portfolios. Some of the Directors of Halpin Wealth Partners have an association with Implemented Portfolios Pty Ltd ABN 36 141 881 147 as shareholders. As such, they may receive distributions of profit from Implemented Portfolios. Implemented Portfolio will not pay any fees or commission to Halpin Wealth Partners, Halpin Wealth or those listed above in respect of any products or services provided by Implemented Portfolios recommended by them but they will be remunerated in accordance with the Fee Structure set out in this FSG.

Halpin Wealth Partners have entered an agreement with Ironbark to provide independent Responsible Entity Services to Halpin Wealth Partners managed accounts. Ironbark charge a % fee which is subject to a minimum yearly fee. In the event the minimum yearly fee is not met by the percentage fees charged, the difference is paid by

Halpin Wealth Partners and is not borne by investors. For example, if the % fee for the year equated to \$40,000 and the minimum was set at \$50,000 per annum, Halpin Wealth Partners would be required to pay Ironbark \$10,000.

Halpin Wealth Partners does not require its Authorised Representatives to only recommend any of the above mentioned products.

We are generally only permitted to recommend Wrap services provided by platform providers on the Approved Product List, however we can recommend other Wrap services to you where it suits your objectives, financial situation and needs.

From time to time we may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit we receive which is valued at between \$100 and \$300 and other benefits that relate to information technology software or support provided by a product issuer or that relate to educational and training purposes.

A copy of the register is available on request for a small charge.

Any other relationships or associations we have that may influence our advice to you will be disclosed in Part 2 of this FSG.

## What fees do we pay to someone who refers you to us?

If you are referred to us we may pay the referrer a fee. We may also provide the referrer with gifts such as branded promotional items, hampers or gift vouchers.

The fee varies according to the referrer and financial products involved.

The fee may be a percentage of our fees, a percentage of the total amount invested paid through the referral, or a flat fee. We may pay these fees upfront when the financial service is provided, or the financial product is provided, or periodically as ongoing fees.



## SECTION 2

### PRIVACY STATEMENT

#### Why we collect your personal information

We collect personal information, including sensitive information (e.g. health information), from you to provide you with services including financial advice.

We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, to prevent fraud, crime or other activity that may cause harm in relation to the particular products or services provided, and to help us run our business.

If you do not provide all the information we request, we may no longer be able to provide a product or service, including financial advice, to you.

#### Collecting and disclosing your personal information

We may disclose your personal information to anyone we engage to do something on our behalf such as a service provider, and other organisations that assist us with our business. We may also disclose your personal information to third parties such as a complaints body to whom a complaint relating to a product or service is referred, your past and present employers, any party acquiring an interest in our business and anyone acting on your behalf.

We may also collect from the parties listed above any personal information they may hold about you which relates to our provision of financial advice.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

Halpin Wealth Partners is also required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF Act) and its corresponding rules and regulations to implement certain client identification processes. We may be required to obtain information about you at the time of providing financial services to you, and from time to time in order to meet our legal obligations.

We have certain reporting obligations pursuant to the AML/CTF Act and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

#### Other important information

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available at: [www.halpinwealth.com.au](http://www.halpinwealth.com.au). It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Privacy Act 1988 (Cth), or a registered privacy code and how we will deal with your complaint; and;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

Where you have provided information about another individual, you must make them aware of that fact and the contents of this privacy statement.

We will use your personal information to contact you or send you information about other products and services offered by us or our preferred suppliers. If you do not wish to receive marketing communications from us, please contact us.

#### Definitions

“We”, “our”, “us” means Halpin Wealth Partners Pty Ltd (“Halpin Wealth Partners”) and its Authorised Representatives.

## SECTION 3

### ARE YOU SATISFIED?

What to do if you have any concerns about our services

Both we and Halpin Wealth Partners endeavour to provide you with quality financial advice.

If you have a complaint or concern about the service provided to you, we encourage you to take the following steps:

- 1.) Contact us first about your concern. You may do so by speaking to your adviser, or you can contact Halpin Wealth Partners by:

**Writing to:**

Complaints Manager  
Halpin Wealth Partners Pty Ltd  
GPO Box 2005  
Adelaide SA 5001

**Email:**

[advice@halpinwealth.com.au](mailto:advice@halpinwealth.com.au)

We will try and resolve your complaint quickly, fairly and within prescribed time frames.

- 2.) If an issue has not been resolved to your satisfaction within 45 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

**Website:**

[www.afca.org.au](http://www.afca.org.au)

**Email:**

[info@afca.org.au](mailto:info@afca.org.au)

**Telephone:**

1800 931 678 (free call)

**Writing to:**

Australian Financial Complaints Authority (AFCA)  
GPO Box 3  
Melbourne VIC 3001

- 3.) The Australian Securities & Investments Commission (ASIC) is Australia's corporate, markets and financial services regulator. ASIC contributes to maintaining Australia's economic reputation by ensuring that Australia's financial markets are fair and transparent, and is supported by informed investors

and consumers alike. ASIC seeks to protect consumers against misleading or deceptive and unconscionable conduct affecting all financial products and services. You may contact ASIC by:

**Writing to:**

Australian Securities & Investments Commission  
GPO Box 9827  
Your Capital City

Or

PO Box 4000  
Gippsland Mail Centre  
Victoria 3841

**Website:**

[www.asic.gov.au](http://www.asic.gov.au)

**Phone:**

1300 300 630

### Compensation Arrangements

We have arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the Corporations Act. This insurance provides cover for claims made against us and/or our representatives, including claims in relation to the conduct of representatives who no longer work for us but who did so at the time of the relevant conduct.

# Financial Services Guide

## Part 2 (Adviser Profile)

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21 September 2020 (Version 1.2)

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## PART 2 (Adviser Profile)

Part 2 (Adviser Profile) contains the following sections:

- About Your Adviser (Section 1);
- The Services I Provide (Section 2);
- Fees and Charges (Section 3); and
- Contact Details (Section 4).

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG dated 14 September 2020) and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative of Halpin Wealth Partners Pty Ltd ('Halpin Wealth Partners'), and my employer.

I am authorised by Halpin Wealth Partners to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSG.

I have also been authorised by Halpin Wealth Partners to distribute this FSG.

Halpin Wealth Partners Pty Ltd ('Halpin Wealth Partners') ABN 72 633 241 068, holder of Australian Financial Services Licence No. 517210 ('AFSL')

#### Contact Details:

Level 6, 101 Pirie Street, Adelaide SA 5000

GPO Box 2005, Adelaide SA 5001

Email: [advice@halpinwealth.com.au](mailto:advice@halpinwealth.com.au)

Website: [www.halpinwealth.com.au](http://www.halpinwealth.com.au)

## SECTION 1

### ABOUT YOUR ADVISER

#### Who is your financial adviser?

Halpin Wealth is an Authorised Representative of Halpin Wealth Partners.

'Halpin Wealth' is the registered business name of the partnership of trusts operating under the trading name of Halpin Financial Services ABN 59 709 766 877 and is the providing entity for advice provided as outlined in this Financial Services Guide (FSG).

The financial advisers within Halpin Wealth are Heath Visser, Michael Hart, Brendan Atkins, Craig Hill, Jane Gun, Michael Smith, Darren Bridges, Benjamin Sutherland, Samuel Nunn and Alicia Langton. In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Halpin Wealth and the aforementioned advisers.

The Authorised Representative number for Halpin Wealth is 331222.

The Authorised Representative numbers for the aforementioned advisers are detailed in the following section.

#### What experience, qualifications and professional memberships does your financial adviser have?

##### Heath Visser

Heath Visser has been providing financial advice to clients since 1995. Heath's Authorised Representative Number issued by ASIC is 239856.

Heath is a Partner of Halpin Wealth.

Heath has achieved the following financial planning accreditations:

- Successfully completed the Financial Adviser Standards and Ethics Authority (FASEA) exam
- Kaplan - Ethics and Professionalism in Financial Advice
- Diploma of Financial Services (Financial Planning)
- Certified Financial Planner<sup>®</sup>
- Tribeca – Self Managed Superannuation Funds
- Accredited Listed Product Adviser Program (ALPA)

Heath is a member of the Financial Planning Association (FPA).

### **Michael Hart**

Michael Hart has been providing financial advice to clients since 2001. Michael's Authorised Representative Number issued by ASIC is 331250.

Michael is a Partner of Halpin Wealth.

Michael has achieved the following financial planning accreditations:

- Bachelor of Economics
- Graduate Diploma of Business (Banking)
- Master of Business Administration (MBA)
- Accredited Listed Product Adviser Program (ALPA)

Michael is a member of the Association of Financial Advisers (AFA)

### **Brendan Atkins**

Brendan Atkins has been providing financial advice to clients since 1987. Brendan's Authorised Representative Number issued by ASIC is 239701.

Brendan is a Partner of Halpin Wealth.

Brendan has achieved the following financial planning accreditations:

- Kaplan - Ethics and Professionalism in Financial Advice
- Diploma of Financial Planning
- Certified Financial Planner<sup>®</sup>
- Kaplan – Self Managed Superannuation Funds
- Kaplan-Margin Lending and Geared Investments
- Accredited Listed Product Adviser Program (ALPA)

Brendan is a member of the Financial Planning Association (FPA) and SMSF Association.

### **Jane Gun**

Jane Gun has been providing financial advice to clients since 2000. Jane's Authorised Representative Number issued by ASIC is 295262.

Jane is a Partner of Halpin Wealth.

Jane has achieved the following financial planning accreditations:

- Successfully completed the Financial Adviser Standards and Ethics Authority (FASEA) exam
- Kaplan - Ethics and Professionalism in Financial Advice
- Bachelor of Business (Business Administration)
- Graduate Diploma in Financial Planning (FINSIA)
- ASX Derivatives level 1

- SMSF Specialist Advisor (SSA)– SMSF Association
- Accredited Listed Product Adviser Program (ALPA)

Jane is a member of the SMSF Association

### **Craig Hill**

Craig Hill has been providing financial advice to clients since 2009. Craig's Authorised Representative Number issued by ASIC is 334815.

Craig is a Partner of Halpin Wealth.

Craig has achieved the following financial planning accreditations:

- Successfully completed the Financial Adviser Standards and Ethics Authority (FASEA) exam
- Kaplan - Ethics and Professionalism in Financial Advice
- Advanced Diploma of Financial Services (Financial Planning)
- Kaplan – Self Managed Superannuation Funds
- Accredited Listed Product Adviser Program (ALPA)
- Kaplan – Margin Lending and Geared Investments

Craig is a member of the Association of Financial Advisers (AFA)

### **Michael Smith**

Michael Smith has been providing financial advice to clients since 2001. Michael's Authorised Representative Number issued by ASIC is 295750.

Michael is a Partner of Halpin Wealth.

Michael has achieved the following financial planning accreditations:

- Successfully completed the Financial Adviser Standards and Ethics Authority (FASEA) exam
- Deakin University - Ethics for Financial Services (intensive)
- Advanced Diploma of Financial Services (Financial Planning)
- Stanford University – Strategic Leadership Program
- Licensed Risk Adviser<sup>®</sup>
- Self-Managed Super Funds – Advanced Strategies

Michael is a member of the Financial Planning Association of Australia (FPA) and Association of Financial Advisers (AFA)

### **Darren Bridges**

Darren Bridges has been providing financial advice to clients since 2005. Darren's Authorised Representative Number issued by ASIC is 321120.

Darren is a Partner of Halpin Wealth.

Darren has achieved the following financial planning accreditations:

- Successfully completed the Financial Adviser Standards and Ethics Authority (FASEA) exam
- Kaplan - Ethics and Professionalism in Financial Advice
- Master of Business Administration (MBA)
- Advanced Diploma of Financial Services (Financial Planning)
- Kaplan - Self-Managed Superannuation Funds
- Kaplan – Margin Lending and Geared Investments
- Accredited Listed Products Adviser Program (ALPA)

Darren is a member of the Financial Planning Association of Australia (FPA)

### **Benjamin Sutherland**

Benjamin (Ben) Sutherland has been providing financial advice to clients since 2010. Ben's Authorised Representative Number issued by ASIC is 388182.

Ben is an employee of Halpin Wealth.

Ben has achieved the following financial planning accreditations:

- Kaplan - Ethics and Professionalism in Financial Advice
- Diploma of Financial Services
- Advanced Diploma of Financial Planning
- Self-Managed Superannuation Funds

Ben is a member of the Association of Financial Advisers (AFA)

### **Samuel Nunn**

Samuel (Sam) Nunn has been providing financial advice to clients since 2005. Sam's Authorised Representative Number issued by ASIC is 1001668.

Sam is an employee of Halpin Wealth.

Sam has achieved the following financial planning accreditations:

- Kaplan - Ethics and Professionalism in Financial Advice
- Bachelor of Economics
- Diploma of Financial Services

- Certified Financial Planner®

Sam is a member of the Financial Planning Association (FPA).

### **Alicia Langton**

Alicia Langton has been providing financial advice to clients since 2016. Alicia's Authorised Representative Number issued by ASIC is 1252002.

Alicia is an employee of Halpin Wealth.

Alicia has achieved the following financial planning accreditations:

- Successfully completed the Financial Adviser Standards and Ethics Authority (FASEA) exam
- Kaplan - Ethics and Professionalism in Financial Advice
- Advanced Diploma of Financial Planning
- Certified Financial Planner®
- Kaplan - Self-Managed Superannuation Funds
- Accredited Listed Products Adviser Program (ALPA)
- Bachelor of Arts in Economics and Sociology (University of Limerick, Ireland)
- Master of Science in International Management and Global Business (University of Limerick, Ireland)

Alicia is a member of the Financial Planning Association (FPA).

## Does your financial adviser have any associations or relationships?

'Halpin Wealth' is the registered business name of the partnership of trusts operating under the trading name of Halpin Financial Services (ABN 59 709 766 877).

Heath Visser, Michael Hart, Brendan Atkins, Craig Hill, Jane Gun, Michael Smith and Darren Bridges have an association with Halpin Wealth via their interest in the trusts which make up the partnership.

Halpin Wealth also the following Joint Ventures in place:

- MSA Financial Services Pty Ltd.

MSA Financial Services Pty Ltd has been established as a Joint Venture between BSA Flinders Pty Ltd and Halpin Wealth. The joint venture has been established to provide financial services and advice to clients of BSA Flinders Pty Ltd. MSA Financial Services Pty Ltd has a service agreement with Halpin Wealth to provide advice to the clients of this Joint Venture. All advice is provided by Halpin Wealth and their advice team.

- Yield Financial Services Pty Ltd.

Yield Financial Services Pty Ltd has been established as a Joint Venture between Yield Business Advisory Pty Ltd and Halpin Wealth. The joint venture has been established to provide financial services and advice to clients of Yield Business Advisory Pty Ltd. Yield Financial Services Pty Ltd has a service agreement with Halpin Wealth to provide advice to the clients of this Joint Venture. All advice is provided by Halpin Wealth and their advice team.

### Other Associations

Heath Visser, Michael Hart, Brendan Atkins and Jane Gun have an association with Implemented Portfolios Pty Ltd ABN 36 141 881 147 as shareholders. Implemented Portfolio provides managed account services. As such, they may receive distributions of profit from Implemented Portfolios. Implemented Portfolio will not pay any fees or commission to Halpin Wealth Partners, Halpin Wealth or those listed above in respect of any products or services provided by Implemented Portfolios recommended by them but they will be remunerated in accordance with the Fee Structure set out in this FSG.

The Partners of Halpin Wealth have a relationship with Charter Capital Finance Pty Ltd which provides mortgage broking and lending services. Halpin Wealth Partners has no involvement in these activities and is not responsible for any services, advice or products provided by this business.

## SECTION 2

### THE SERVICES I PROVIDE

What areas is your financial adviser authorised to provide advice on?

Heath Visser, Michael Hart, Brendan Atkins, Michael Smith, Benjamin Sutherland, Craig Hill, Darren Bridges, Jane Gun, Samuel Nunn and Alicia Langton are authorised by Halpin Wealth Partners to provide general and personal advice and deal in financial products and services, including advice or services in the following areas:

- Deposit products
- Government debentures, stocks or bonds
- Managed investments including investor directed portfolio services
- Retirement savings account products
- Superannuation products and Retirement Income streams
- Life investment and life risk insurance products
- Listed securities including direct equities and listed income securities

Heath Visser, Michael Hart, Brendan Atkins, Michael Smith, Craig Hill, Jane Gun, Darren Bridges, Benjamin Sutherland, Samuel Nunn and Alicia Langton are also authorised to provide advice or services in the area of:

- Self-managed superannuation funds

In addition, Brendan Atkins, Michael Smith, Craig Hill and Darren Bridges are authorised to provide advice or services in the area of:

- Standard margin lending facility

Are there any services your financial adviser is not authorised to provide?

Halpin Wealth Partners and its Authorised Representatives are not authorised to provide advice or services in the following areas:

- Derivatives
- Structured investments

Heath Visser, Michael Hart, Benjamin Sutherland, Jane Gun, Samuel Nunn and Alicia Langton are not authorised to provide advice or services in the following areas:

- Standard margin lending facility

In providing our services, other financial matters may arise, however, we are not authorised to assist with any financial and products and services except those explained above. You should seek specific advice from the appropriate professionals on other matters relevant to you.

We will only provide services to you with your prior, informed consent. If you do not understand any of the information in this Financial Services Guide, or any other questions relating to the terms on which we will be acting, please contact us.

### How can you provide your instructions to me?

You may provide instructions to me by using any of the contact details provided in Section 4 'Contact Details'.

### PRIVACY STATEMENT

In addition to the information provided in the Halpin Wealth Partners FSG Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at [www.halpinwealth.com.au](http://www.halpinwealth.com.au) and/or by calling us on 08 8104 9111.



## SECTION 3

### FEES AND CHARGES

#### How will your financial adviser be paid for the services provided?

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by Halpin Wealth are paid to Halpin Wealth Partners.

Halpin Wealth Partners will pay up to 100% of those fees and commissions to Halpin Wealth for distribution as directed by the Partners of Halpin Wealth.

The Partners of Halpin Wealth have a profit share arrangement to distribute profits monthly to partners and shareholders.

The employees of Halpin Wealth receive a salary.

Where you are referred to us by one of our Joint Venture partners, all fees and commissions received as a result of providing you with advice will be paid to Halpin Wealth Partners who passes 100% on to the Joint Venture partner. The Joint Venture partner will then pay a distribution both to Halpin Wealth and the Joint Venture partner. The distributions are made as follows:

- BSA Flinders Pty Ltd 22.5% / Halpin Wealth 77.5%
- Yield Business Advisory Pty Ltd 20% / Halpin Wealth 80%

The actual amount received by each party will be disclosed to you in your advice document.

#### What is your financial advisers fee structure?

As part of detailed financial planning, there are costs to you at various stages of the process. Before making any recommendations, we will discuss and agree the fees with you.

Advice fees are inclusive of GST (unless otherwise stated) and payable by you at the following stages:

- 1.) **Recommendation:** For having a personalised financial plan (SoA) prepared, a plan preparation fee (up to \$11,000) is payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.
- 2.) **Implementation:** We may charge a placement fee and/or implementation fee to implement the recommendations in your financial plan. These are payable when you decide to proceed with the implementation of any one or more recommendations that we provide to you. The actual fee will depend on the complexity of your situation and the amount of funds invested, but will not exceed:
  - a. \$5,500; or
  - b. The maximum of entry fees or contribution fees specified in the Product Disclosure Statement (PDS) for the recommended product; whichever is the greater.

Where a placement fee and/or implementation fee is charged, I may rebate all or part of the initial commissions and/or ongoing commissions (exclusive of GST where applicable) to you.

- 3.) **Ongoing Advice Service and Reviews:** If you choose to have us conduct a review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you, you may be charged a review fee. If you choose to have us provide an ongoing advice service, the actual fee will depend on the complexity of your situation and the amount of funds under advice, but will not exceed:
  - a. A fixed dollar amount up to \$100,000; or
  - b. Up to 1.8% p.a. of total funds under management; or
  - c. 38.5% of the ongoing premium (exclusive of GST where applicable).

Where a placement fee and / or implementation fee is charged, we may rebate all or part of the initial commissions and / or ongoing commissions

received from a product issuer, by way of an increase in your investment amount.

Where we receive an initial commission and / or ongoing commission amount, we may rebate all or part of the implementation and / or placement fee to you.

**Note:** Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements (PDS) at the time of receiving any recommendation.

### Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance, rather than 1%, could reduce your final return.

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask Halpin Wealth Partners or your financial adviser.

### To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website ([www.moneysmart.gov.au](http://www.moneysmart.gov.au)) has a managed investment fee calculator to help you check out different fee options.

## What other benefits does your financial adviser receive?

In addition to the remuneration detailed above, we are eligible to qualify for other benefits and entitlements as detailed below:

- From time to time, we may accept alternative forms of remuneration from product providers or other parties (up to a value of \$300), such as hospitality or support is connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit we receive that relates to education or professional development. A copy of the register is available on request for a small charge.

## Will your financial adviser be paid for when making a referral?

Halpin Wealth Advisers do not receive any referral payments. Any referral arrangements and associated payment is strictly between Halpin Wealth Partners and the external party.

# SECTION 4

## CONTACT DETAILS

How can you contact your financial adviser?

<b>Your Financial Adviser:</b>  Halpin Wealth	<b>Adelaide Office</b>
	Phone: 08 8104 9111 Fax: 08 8104 9107 GPO Box 2005, ADELAIDE SA 5001
	<b>Darwin Office</b>
	Phone: 08 8923 6969 Fax: 08 8104 9107 GPO BOX 4236, DARWIN NT 0801
	Email: <a href="mailto:advice@halpinwealth.com.au">advice@halpinwealth.com.au</a>
	Website: <a href="http://www.halpinwealth.com.au">www.halpinwealth.com.au</a>