

Financial Services Guide

Symmetry Group Pty Ltd
AFSL 426385

Version

Part A - v2 (25th September 2024)
Part B - v2 (15th October 2024)

Part A

Introduction

This Financial Services Guide (FSG) is issued by Symmetry Group Pty Ltd, Australian Financial Services Licence (AFSL) No. 426385 (Symmetry).

This FSG is designed to assist you in determining whether to use any of the services offered by Symmetry or its Authorised Representatives

This FSG contains information about:

- Symmetry Group (Symmetry), who as the Licensee, is responsible for the financial services;
- Your financial Adviser;
- The financial services and products your Adviser can provide;
- How Symmetry, your Adviser and other related parties are paid for the financial planning services provided to you;
- Any associations or relationships that could create potential conflicts of interest;
- Details of who to contact should you have a complaint.

Who Is Symmetry Group?

Symmetry conducts business through a network of Financial Advisers who are appointed as Authorised Representatives under Symmetry's AFSL.

Where Symmetry has appointed a corporate entity as an Authorised Representative, representatives of that company who give advice will also be authorised by Symmetry.

Authorised Representative Profile

This FSG must be read in conjunction with Part B as it forms part of this FSG. It provides detailed information about your Adviser such as their contact details, referral sources and the types of financial products they can advise and deal in.

Please retain both Part A and Part B for your reference and any future dealings with Symmetry.

What other documents might you receive?

You might receive the following documents to help you make an informed decision on any financial strategy or recommended financial product.

1) Advice Documents

All personal advice provided to you will be outlined in a Statement of Advice (SOA), Record of advice (ROA) or other forms of documentation.

The SOA is used for initial advice and will contain details of our remuneration and information on relevant associations.

Where further advice is provided to you that does not involve a significant change in either your circumstances or the basis of the original advice your Adviser may provide an ROA. Where there is a significant change, you will be provided with an SOA.

2) Product Disclosure Statement (PDS)

You will receive a PDS if your Adviser has provided advice on a particular product (other than securities). The PDS will contain the information you need in order to decide whether the financial product is appropriate for you

Who is your Adviser?

Your Adviser is listed as an authorised representative in Part B of this FSG.

Lack of Independence

We confirm that neither Symmetry or your Adviser are independent, impartial or unbiased as we receive insurance commissions that are not rebated in full to clients.

What kind of financial services, products and advice are available to you?

Symmetry can provide advice and strategies on the following, but not limited to:

- Savings and wealth creation
- Financial management
- Investment, including gearing
- Superannuation
- Pre-Retirement
- Retirement
- Self managed superannuation funds
- Financial protection and insurance
- Estate planning
- Centrelink
- Salary packaging

Symmetry's Advisers can offer a range of insurance, investment, superannuation and retirement strategies and products. Please refer to Part B of this FSG for the specific services which your Adviser is authorised to provide.

Symmetry supports your Adviser by providing access to financial product research conducted by external researchers. This helps your Adviser select products that will help you reach your financial goals. Symmetry's Advisers act for you and not for any life insurance company, fund manager or bank.

How will you pay for the services provided to you and what do they cost?

As the provider of professional services, your Adviser will charge for the advice and services they provide to you. Depending on the services you require, your Adviser may charge by a variety of methods. Below is a guide as to how fees and commissions may be charged. Specific information on your Adviser's fees and charges can be found in Part B of this FSG. All fees and charges will be disclosed in the SOA, ROA and/or PDS.

Your Adviser will discuss both the rate and method of payment with you before any financial services are provided and will confirm any ongoing fees payable and the related services with you, each year.

- 1) **Fee for Service** - We may charge a fee for the provision of advice and/or implementation of recommendations. Depending on your circumstances and the complexity of the work involved, this fee may be a fixed dollar amount, a percentage rate based on the value of your advised investment portfolio, an hourly rate for time spent providing the services, or a combination of these.
- 2) **Commission** - Commissions may be paid from a product provider to Symmetry and are at no additional cost to you. Product providers may pay Symmetry commission in association with the placement of the recommended products. Generally, the initial commission will be paid at the time you obtain the financial product with ongoing commissions paid during the life of the product.

Referrals

If you are referred to a third party provider details of any arrangements will be disclosed in your Statement of Advice. Please refer to Part B of this FSG for details on your Adviser's current referral arrangements.

How are Symmetry & Your Adviser paid?

Your Adviser pays Symmetry a fixed monthly licensee fee for providing business, compliance and licensee support services, which is at no additional cost to you. This is deducted from the Adviser's total fees and commissions received, with the balance paid to your adviser.

What other benefits may product providers give to Symmetry or your Adviser?

Some product providers may give Symmetry or your Adviser other benefits such as entertainment or sponsorship. Both Symmetry and your Adviser maintain a Register in line with industry standards to document any benefits received.

You have the right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and other benefits received by Symmetry and/or your Adviser.

Goods and Services Tax (GST)

All financial payments, commissions and fees are subject to GST.

What information should you provide to receive personal advice?

You will need to complete a fact finding process in which we find out your personal objectives, lifestyle goals, details of your current financial situation and any other relevant information. Your Adviser will talk you through this process. The information obtained will be assessed by your Adviser to assist them in providing appropriate advice. You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive. You should read any warnings we provide to you, including in any advice documents carefully before making any decision relating to a financial strategy or product.

As a financial service provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act 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 licence. 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.

Symmetry and your Adviser are committed to complying with a privacy policy to protect the privacy and security of your personal information. Please ask your Adviser if you wish to obtain a copy of our privacy policy.

How can you give instructions to your Adviser about your financial products?

You may specify how you would like to give us instructions. For example, you may nominate to instruct us to act by telephone, e-mail or other.

Compensation Arrangements & Professional Indemnity

Symmetry confirms that it 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 Symmetry and our authorised representatives/representatives/employees in respect of our authorisations and obligations under our AFSL. This insurance will continue to provide such coverage for any authorised representative/representative/employee that has ceased work with Symmetry for work done whilst engaged with us.

What should you do if you are not satisfied with our services?

If you have any complaints about the services provided, please take the following steps:

Contact your Adviser and tell them about your complaint.

- If your complaint is not satisfactorily resolved within 5 working days please contact Responsible Manager and Head of Licensee Services - Mr. Cameron Mitchell at Symmetry on (08) 6380 1400 or put your complaint in writing and send it to us at PO Box 8104, SUBIACO EAST WA 6008. Symmetry will try to resolve your complaint quickly and fairly.
- If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Symmetry is a member of this Service.

Please see our Complaints Policy available on our website for further details.

FINANCIAL SERVICES GUIDE

Part B – Adviser Profiles

This document is issued by Symmetry Group Pty Ltd, AFSL 426385 (Symmetry). It is Part B of a Financial Services Guide (FSG) and should be read in conjunction with Part A.

Bourke PWM Pty Ltd is a Corporate Authorised Representative of Symmetry and has been given permission to provide you with this FSG Part B.

Financial Services are provided to you by:

Corporate Authorised Representative Name	Bourke PWM Pty Ltd
Australian Business Number	12 162 007 034
Corporate Authorised Representative ASIC Number	001299398
Authorised Representative Name	Bonnie Doyle (Nee: Simpson)
Authorised Representative ASIC Number	001293177
Business Address	4 Terminus Street, Cobram VIC 3644
Postal Address	PO Box 151, Cobram VIC 3644
Telephone	0497 866 559 (03) 5872 2900
Email	bonnie.doyle@bourkegroup.com.au
Webpage	www.bourkegroup.com.au

Bonnie Doyle

Bonnie is an Authorised Representative of Bourke PWM Pty Ltd and is authorised to advise and deal in the following products:

- Life Insurance (Risk and Investment Products)
- Retirement Savings Accounts and Superannuation
- Government Debentures, Stocks and Bonds
- Deposit Products
- Managed Investment Schemes
- Securities
- Self-Managed Superannuation Funds

Bonnie is not authorised to advise and deal in relation to the following products:

- Margin Lending

Remuneration

Symmetry receives all remuneration paid upon the provision of services by Bonnie and under contract deducts a Licensee fee from the amounts received. All remuneration received by Bourke PWM Pty Ltd is then paid to Bonnie and/or their associated entities.

All fees and charges will be discussed and agreed with you prior to commencing any work.

Fee For Service

- We charge fixed price fees for initial advice in the range of \$2,000 and \$20,000. However, we reserve the right to reduce or waive an initial advice fee at our sole discretion.
- We may charge an implementation fee in the form of a fixed price fee ranging from \$1,000 to \$5,000.
- We also provide ongoing professional advice services which are charged as a fixed price fee between \$1,000 and \$100,000.
- We may charge an hourly rate for the advice and administrative services we provide in the range of \$50 to \$500 per hour.

All fees are exclusive of GST.

You may either be invoiced directly for these fees or you may elect to have these fees deducted from your financial product(s). All fees deducted from financial product providers will require fee consent forms.

Commission on Life Insurance Products

Commissions may be paid from insurers to the AFSL, Symmetry, and are at no additional cost to you. Insurers may pay the AFSL, Symmetry, commission in association with the placement of life insurance policies.

Generally, the initial commission will be paid at the time you obtain the insurance product with ongoing commissions paid during the life of the insurance product. Initial commission may be between 0% and 66% of the initial annual premium.

Ongoing commission may be between 0% and 22% of the ongoing annual premium.

For example, for an insurance product with an annual premium of \$2,000, where the insurer pays an upfront commission of 66%, we will receive \$1,320. If the insurer pays 22% of the annual premium as ongoing commission for as long as you hold the product, on an annual premium of \$2,000, we will receive \$440 per annum.

Should you cancel an insurance contract within the first two years the Adviser reserves the right to invoice you an amount equal to the costs they have incurred as a result of the provision of financial services to you.

Referrals Arrangements

Bonnie may have referral arrangements with selected referral partners.

If a referral arrangement applies to you, Bonnie will provide you with further details on the benefits received.