



# Financial Services Guide

## **SUZANNE FORTE**

Authorised Representative of:

**Premium Advisory Pty Ltd ABN 73 600 166 774**

Authorised Representative Number: **1267628**

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**HARMONY WEALTH MANAGEMENT PTY LTD**  
**ABN 38 673 687 137**

Corporate Authorised Representative of:

**Premium Advisory Pty Ltd**

Authorised Representative Number **001307860**

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**A** | Level 11, 65 York St SYDNEY NSW 2000

**P** | 0449 102 170

**E** | suz.f@harmonywealth.com.au

**Not independent**

Premium Advisory Pty Ltd and I as your adviser may receive commission based on your premium for the duration of time you hold an insurance policy, fees based on the volume of assets under advice and gifts and other non-monetary benefits. For these reasons, we are unable to refer to ourselves as 'independent', 'impartial' or 'unbiased'.

## About Suzanne Forte

### Adviser Name

When "I", "me", "my" or "mine" are mentioned in the following, they refer to Suzanne Forte as an Authorised Representative of Premium Advisory Pty Ltd, Representative Number 1267628.

My licensed authority to act

I am authorised to provide advice that is appropriate and reasonable given your needs and circumstances.

The areas in which I can provide advice to you include:

- Superannuation
- Self-Managed Superannuation Funds
- Life Risk Insurance Products
- Investment Life Products
- Basic Deposit Products
- Managed investment schemes including invest or directed portfolio services
- Retirement Savings Account Products

## My experience & education

### Experience

- Currently - Financial Adviser at Harmony Wealth Management Pty Ltd and licensed through Premium Advisory Pty Ltd.
- September 2022 to February 2024 - Financial Adviser at Guardian Group Financial Planning Pty Ltd and licensed through Premium Advisory Pty Ltd.
- January 2022 to August 2022 – Authorised as a Financial Adviser and licensed through IQ Financial Services Pty Ltd.
- November 2018 to December 2021 Authorised as a Financial Adviser and licensed through Olive Financial Markets Pty Ltd.

### Qualifications & Certifications

- Graduate Diploma of Financial Planning, Kaplan, January 2022.
- Diploma of Financial Planning, Kaplan, December 2019.
- Responsible Managers Course, Financial Education Professionals, April 2019.
- Justice of the Peace, Queensland Justices Association, January 2019 and current. (JP QUIL QLD 48474).
- FASEA exam passed December 2019

### My advice

I will provide you with advice in a tailored financial plan after gathering the required information on your financial circumstances and objectives. Until then, I may only offer general information on products and strategies I have at my disposal, which you should not take as personal advice suitable to your needs until I have provided a formal Statement of Advice to you.

### How do I charge for my services?

I am paid for my services in two ways:

1. By an advice fee that is negotiated between clients and myself at the time of initial consultation and/or engagement. Clients have a choice of either paying the advice fee upfront or on an agreed frequency.
2. Client/s can arrange to pay fees and/or commissions (commissions paid only from life insurance products) through various product providers with the consent of the clients.

Note: All fees and/or commissions are initially paid to the licensee, Premium Advisory Pty Ltd, who forwards all fees and commissions directly to the nominated bank account of my business

### Why you are receiving this Financial Services Guide

This Financial Services Guide (FSG) is an important document that we are required to give you as a condition of our Australian Financial Services License.

It is designed to provide you with information about your Adviser and their Licensee, Premium Advisory Pty Ltd, an understanding of what to expect from our services, what you can do if you have a complaint about our services, as well as the associated fees and charges.

This guide contains important information about:

- Financial services and products we offer
- How we are paid for our services, including all forms of fees or other benefits that may be received by us and related parties in connection with the financial services provided
- Any interests, associations or relationships that could influence the advice we give you, and
- Our internal and external dispute resolution procedures and how you can access them, and
- **Our privacy policy**

You may also receive the following documents when we provide financial services or products to you

## **Statement of Advice (SOA)**

A SOA is provided when you receive personal advice about a product or service. It will include the following important information:

- The advice given and the basis of the recommendations
- Information on fees and commissions that may be received for the advice
- Any associations, relationships or interests that could influence the advice we provide

## **Record of Advice (ROA) My advice**

A ROA can be provided to you either prior to a SOA, to record any conversations or after a SOA, to document any minor variations to the original SOA provided to you.

## **Product Disclosure Statement (PDS)**

A PDS is provided when we make a recommendation to acquire a particular financial product or offer to issue or arrange the issue of a financial product. The PDS outlines the key features, significant benefits, risks and fees associated with the product.

## **Service Agreements**

Prior to any advice being given, we may ask you to enter into an agreement for the provision of this advice. An Ongoing Service Agreement is a formal contract that outlines the benefits, services and support offered by Premium Advisory Pty Ltd for ongoing service.

## **Types of advice**

Authorised Representatives of Premium Advisory Pty Ltd may be able to provide financial product advice in several ways, as outlined in the table below:

<b>Personal Advice</b>	Where we consider more than one of a client's objectives, financial situation and needs
<b>Limited Advice</b>	Our advice may be limited to a specific area of specialisation
<b>Restricted Advice</b>	Our advice may be restricted to a specific financial product or service
<b>General Advice</b>	We may provide you with general information about a financial product, including its features and benefits
<b>No Advice / Execution Only</b>	No personal advice is provided but you may instruct us to execute a certain transaction on your behalf

## **How we are remunerated for the services provided**

Premium Advisory Pty Ltd and its Authorised Representatives offer a variety of payment options for the services provided. These may include one or more of the following:

- Fee for service
- Commission

Remuneration for advice services provided to you are fully disclosed in the Statement of Advice provided to you. All costs of advice will be outlined in full to you prior to any advice being delivered.

## **What should I do if I dispute the advice given?**

Premium Advisory Pty Ltd prides itself on providing high quality service to its clients. We are a member of the Australian Financial Complaints Authority (AFCA).

If you have a complaint about the financial services provided, you must take the following steps:

Contact your adviser to discuss the complaint

If the complaint is not satisfactorily resolved within 7 days, please contact the Complaints Manager at Premium Advisory Pty Ltd on

 **02 8003 4922 or put your complaint in writing & send it to:**

 **Level 11, 65 York St, SYDNEY NSW 2000 or**

 [admin@australianadvisory.com.au](mailto:admin@australianadvisory.com.au)

We will try to resolve your complaint quickly and fairly and will respond in writing within 30 days.

If you are not satisfied with our response, or if you have not received a response within 30 days, you may lodge a written complaint with the Australian Financial Complaints Authority (AFCA). This service is provided free of charge.

 **Toll free: 1800 931 678**

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

 **GPO Box 3 MELBOURNE VICTORIA 3001**

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

## AFCA Process

**Stage 1** of the AFCA process is where AFCA facilitates discussions and negotiations between the parties. All relevant documents are exchanged and the issues in dispute are identified.

**Stage 2** is conciliation by conference with both parties facilitated by AFCA. The role of the conciliator is to provide guidance on the issues in the complaint, assist the parties to explore options and come to an agreement with settlement.

**Stage 3** when negotiations do not achieve an agreed settlement, AFCA will make a decision on the merits of the complaint (the Determination), taking into account the relevant law, industry codes & good practice, previous relevant determinations, fairness and reasonableness. If you accept the adjudicator's decision it is binding on the member.

The Australian Securities and Investments Commission (ASIC) also has a free call information line on:

 **1300 300 630**

which you may use to make a complaint or to obtain information about your rights.

## Compensation arrangements

Premium Advisory Pty Ltd is covered by professional indemnity insurance satisfying the requirements under s912B of the Corporations Act 2001 (Cth) for compensation arrangements. The insurance is subject to terms and exclusions. The insurance covers claims arising from the actions of employees or representatives of Premium Advisory Pty Ltd, where even subsequent to these actions they have ceased to be employed by or act for Premium Advisory Pty Ltd.

You do not have a direct right to claim under this insurance, which is taken out to ensure sufficient resources will be available to meet claims against us.

## About the Licensee – Premium Advisory

Your adviser operates under the Premium Advisory financial services licence – Premium Advisory Pty Ltd AFSL No. 472548.

Premium Advisory Pty Ltd is a financial services business that provides tailored advice and product solutions. It does this through its Authorised Representatives ('advisers') who can provide advice in various capacities as outlined in this Financial Services Guide (FSG).

Premium Advisory Pty Ltd is responsible for any financial advice or products provided to you by its Authorised Representatives. Your financial adviser will be acting on behalf of Premium Advisory Pty Ltd, but all our advisers have a duty of care to act in the best interests of their clients at all times.

## Contacting Premium Advisory Pty Ltd

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 **Level 11, 65 York Street, SYDNEY NSW 2000**

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## FSG Acknowledgment of Receipt

I/we have received the Financial Services Guide from **Suzanne Forte**, Authorised Representative of Premium Advisory Pty Ltd AFSL 1267628.

Client 1. name

Signature

Date

Client 2. name

Signature

Date



# Financial Services Guide

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**Premium Advisory Pty Ltd ABN 73 600 166 774**

Authorised Representative Number: **1267628**

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## **HARMONY INSURANCE SERVICES PTY LTD**

**ABN 59 673 688 036**

Corporate Authorised Representative of:

**Premium Advisory Pty Ltd**

Authorised Representative Number **001307860**

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