



Suite 702, Level 7
14 Martin Place, Sydney
NSW, 2001

Financial Services Guide

Version 9, April 2014

Ark Total Wealth Pty Ltd
AFSL: 239445
ABN: 540 5285 4565
www.arkttotalwealth.com.au

Key Information

As part of our duty of care to you as a client, and as a requirement of ASIC, this document outlines important information regarding the Client - Adviser relationship that you should be aware of.

These include issues such as:

- You have the right to ask us about our charges and the types of advice we will provide to you;
- We must advise you about what to do if you have a complaint about our services.

This Financial Services Guide (FSG) is intended to inform you of these basic issues relating to our relationship before we provide you with any Financial service.

The issues covered in this document include who we are, how we can be contacted, what services we are authorised to provide to you, and importantly, how we (and any other relevant parties) are paid, details of any potential conflicts of interest and details of our internal and external dispute resolution procedures and how you can access them.

It is intended that this FSG should help you decide whether to use our services.

If you become a client we must provide you with a Statement of Advice (SOA) whenever we provide you with any advice which takes into account your objectives, Financial situation and needs. This SOA will contain the advice, the basis on which it is given, and information about fees, commissions and any associations which may have influenced the provision of the advice.

If further advice is provided via a Record of Advice (ROA), you have seven (7) years to request a copy of that ROA.

If we recommend a Financial product (other than securities) or offer to issue or arrange the issue of a Financial product, we must also provide you with a Product Disclosure Statement containing information about the particular product which will help you to make an informed decision before going ahead with our advice.

The following pages are laid out in question and answer format as suggested by ASIC.
Key information is set out in answer to each question.

Ark Total Wealth Pty Ltd authorises the distribution of this FSG.

If you would like more information or clarification, please contact us:

Ark Total Wealth Pty Ltd
Suite 702, Level 7, 14 Martin Place
Sydney NSW 2000

Ph: +61 2 9262 3333
Fax: +61 2 9262 5788
Email: info@arktotalwealth.com.au
Web: www.arktotalwealth.com.au

Before you get advice

Here are a list of questions we have answered for you;

Who will be giving the advice?

Ark Total Wealth Pty Ltd, Australian Financial Services Licence Number 239445, of Suite 702, Level 7, 14 Martin Place Sydney NSW 2000.

Who are my Advisors?

The advice you receive will be provided by Ivan Kaye, Dylan Chan, Alex Lee, Chris Magnus and Myles Thornton. All our Financial Advisers are qualified in offering financial planning advice. Mostly, they have either completed their CFP or are working towards completing their CFP.

Our Associates are degree qualified. All Financial Advisers have completed their RG146 requirements for ASIC in relation to their position as a Financial Adviser and partake in regular ongoing educational development throughout the year.

What kinds of Financial services are you authorised to provide and what kinds of products do these relate to?

Ark Total Wealth Pty Ltd is authorised under its AFSL to provide the following Financial services to retail and wholesale clients:

- Financial product advice; and
- Dealing in Financial products on behalf of others.
- Our services may be provided with a range of Financial products including:
- Deposit and payment products
- Government debentures, stocks or bonds
- Life products (investment life and life risk)
- Managed investment schemes (including investor directed portfolio services)
- Retirement savings accounts
- Securities (i.e., shares)
- Superannuation
- Under the Real Estate Act of NSW, our services also include real estate investment advice through our licensed real estate company, Ark Property.

Dylan Chan, Alex Lee, Chris Magnus and Myles Thornton are all authorised to provide advice on these products and services

How will I pay for the service?

We may either charge a set fee directly to you and/or charge an hourly rate and/or we may receive commissions from the company (or product issuer) whose products we recommend. We may also be paid by a combination of fees and commissions (paid by the product issuer). Depending on the services we may identify to meet your needs and objectives we may refer you to a specialist to provide specific services. If this is the case, we will always detail this in our recommendations and provide you with full details as any payments we receive (if at all) for referring you to these specialists.

Do you receive payment, commission, fees or other benefits by providing Financial services to me and how is this calculated?

Strategic Advice Fee

This can be from \$1,500 to \$7,920 as a one-off strategic advice fee, depending on the package you select. Our packages vary by the complexity of the advice given and by the level of service provided.

In addition to this, an annual retainer fee between \$660 and \$24,000 (paid monthly) will be charged for the provision of ongoing advice and service.

The level of fees will be agreed upon prior to advice being provided, and those fees are payable to Ark Total Wealth Pty Ltd.

Investment Commission

We may receive the placement fee being up to 1.1% commission from fund managers and other product issuers whose products we recommend to you. We may also receive ongoing commission up to 1.1%. These commissions are calculated on the basis of the funds invested. They will be deducted from the funds invested as per the advice provided.

Example:

If you were to invest \$100,000 we may receive \$1,100 as an up-front commission and \$1,100pa as an ongoing commission.

Personal Insurance Commission

We receive upfront commissions for personal insurance products ranging from 0% to 125%. The actual amount is calculated on the amount of the premium you pay and varies depending on each particular product. Ongoing commissions are also charged in the range of 0% and 50%. These commissions are paid by the product issuer, and are not in addition to the premium you pay, unless otherwise disclosed in a Product Disclosure Statement.

Example:

Year 1: The premium for an insurance product is \$500 per year. An upfront commission of 50% (\$250) may be paid to us when you purchase the product.

In each following year, the product issuer may pay an ongoing commission of 5% of the applicable premium each year. That is,

Year 2: 5% of \$500 = \$25

Year 3: 5% of \$520 = \$26

You will be provided with an accurate description of the commission prior to proceeding with any insurance recommendations.

Hourly Rate

Occasionally (rarely!), we may charge you an hourly rate for the provision of our services. This will be no more than \$330 per hour.

All employee representatives of Ark Total Wealth Pty Ltd are paid by way of salary. Bonuses may also be paid on performance.

Referral Fees

Ark Total Wealth may receive a referral fee for referring your business to another service provider. All referral fees will be disclosed in the Statement of Advice (SOA).

Alternative Form of Remuneration

Ark Total Wealth maintains an "Alternative Form of Remuneration Register". The Register outlines the Alternative Forms of Remuneration which are paid and received from givers and receivers. Registers are also maintained by Fund Managers, IDPS (platform) providers, Representatives and Licensees. These Registers are publicly available within 7 days upon request.

Do any relationships or associations exist which might influence you in providing me with the Financial services?

Details of the incentives, commissions and fees for each product will be provided in the Statement of Advice you receive whenever I provide you with a recommendation.

As a result of past recommendations in certain financial products, Ark Total Wealth has obtained a shareholding of Associated Advisory Practices (No. 2) Ltd., a service company that provides compliance training and business development support to Ark Total Wealth. This shareholding will entitle Ark Total Wealth to receive a share of the distribution of any profits via annual dividend. The amount of the dividend receivable is solely at the discretion of the AAP Board of Directors. Further recommendations in the products below may result in Ark Total Wealth being eligible for additional shareholding in AAP:

- BT Wrap;
- Colonial First Choice Retail;
- OnePath OneAnswer, OnePath OneAnswer Select & OnePath OneAnswer Frontier;
- BT Life; and
- OnePath OneCare & OnePath OneCare Super

Ark Total Wealth is affiliated with Liquidity Finance and Ark Accounting.

When you get advice

What information will be kept on file, will you have access, and what reporting can you expect?

Will you give me advice which suits my needs and my Financial situation?

Yes. But to do so we need your help. We need to understand your individual objectives, Financial situation and needs before we recommend any Financial products or services to you.

You have the right not to give us this information if you prefer not to, however, in such cases we must warn you about the possible consequences of us not having the opportunity to understand your complete personal information.

What should I know about any risks of the Financial products or strategies you recommend to me?

As part of our duty of care, we will always explain any significant risks of Financial products and strategies we recommend to you.

What information do you maintain in my file and can I examine this?

We maintain a record of your personal profile, which includes details of your objectives, Financial situation and needs. We will also maintain records of all recommendations we provide you.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information.

If you wish to examine your file at any time, please just ask us, and we will make arrangements for you to do so.

Please refer to the Privacy Notification Statement for additional information.

What should I know about any risks of the investments or investment strategies you recommend to me?

Again, as part of our duty of care, we will explain to you any significant risks of investments and strategies we recommend. If we do not do so, please ask us to explain those risks to you.

Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my Financial products?

Yes. Please specify how you would like to give us instructions eg by telephone, fax, email etc.

You have any complaints

What you can do if you are not happy with any aspect of the advice or service provided by your Adviser

Who can I complain to if I have a complaint about the provision of the Financial services to me?

We are members of the Finance Industry Complaints Service (FICS). On 1st July 2008, FICS merged with the Banking and Financial Services Ombudsman and Insurance Ombudsman Service, to form a new national organisation, the Financial Ombudsman Service Limited (FOS).

FOS offers Australian consumers a single national source of accessible information and expertise for resolving banking, insurance and investment disputes. If your complaint has not been resolved before 1st July 2008, it will be transferred to FOS.

If you have any complaint about the service provided to you, please do not hesitate to take the following steps.

1. Contact your Financial Advisor and tell them about your complaint.
2. If you feel your complaint was not satisfactorily resolved within three (3) days, please contact the CEO on 61 2 9262 3333 or put your complaint in writing and send it to us at GPO Box 4013, Sydney, NSW 2001. We will try and resolve your complaint quickly and fairly within the prescribed 45-day time frame.
3. If you still feel unsatisfied with the outcome of your complaint, you have the right to complain to FOS. They can be contacted on 1300 780 808. This service is provided to you free of charge. Alternatively, you can contact them in writing to GPO Box 3, Melbourne VIC 3001 or via their website at www.fics.asn.au.

If your concerns involve ethical conduct you may wish to consider raising your concerns in writing to the Financial Planning Association of Australia Limited (FPA). They can be contacted at PO Box 109, Collins Street West, Melbourne VIC 8007.

The Australian Securities and Investments Commission (ASIC) also has a free call infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Professional Indemnity Insurance

We currently hold Professional Indemnity Insurance for the activities conducted in accordance with our AFS License 239445. The limit of indemnity is as prescribed by ASIC under ASIC Regulatory Guide 126. Subject to the terms and conditions of the policy coverage, the professional indemnity insurance policy extends to cover claims made in relation to the conduct of the Authorised Representatives, representatives and employees of the Licensee who no longer work for the Licensee (but who did at the time of the relevant conduct).

Advisor profiles

Ivan Kaye

- Diploma Financial Planning ([Institute of Financial Planning](#))
- Venture Capital ([University of California HAAS Business School Berkeley](#))
- Chartered Accountant ([Institute of Chartered Accountants of Australia](#))
- [University of Sydney](#) (ACA [Tax and Com Law](#))
- [Institute of Chartered Accountants South Africa](#) ([Accounting](#), [Management Accounting](#), [Tax](#), [Auditing](#))
- Dip Acc [Tax](#), [Management Accounting](#), [Auditing](#), [Company Law](#) ([University of Natal](#))
- Bach Commerce [Economics](#), [Accounting](#), [Financial Management](#) ([University of Natal](#))
- Self Managed Super Fund Accreditation (Kaplan Australia)
- Margin Lending and Gearing Accreditation (Kaplan Australia)

Memberships

- [Institute of Chartered Accountants of Australia](#) (ICAA)

Alex Lee CFP®

- Certified Financial Planner (Financial Planning Association)
- Bachelor of Commerce - Accounting and Financial Planning (Curtin University)
- Self Managed Super Fund Accreditation (Kaplan Australia)
- Margin Lending and Gearing Accreditation (Kaplan Australia)
- Cert 4 Property Practice (REINSW)

Memberships

- Financial Planning Association (FPA)
- SMSF Specialist Advisor Association (SPAA)
- Real Estate Institute of Australia (REIA)

Dylan Chan

- Graduate Diploma Financial Planning (Kaplan)
- Bachelor of Arts - Government and Political Economy (University of Sydney)
- Self Managed Super Fund Accreditation (Kaplan Australia)
- Cert 4 Property Practice (REINSW)

Chris Magnus

- Bachelor of Commerce – Economics and Marketing (Macquarie University)
- Graduate Diploma of Financial Planning (Finsia)
- Self Managed Super Fund Accreditation (Kaplan Australia)

Memberships

- Financial Planning Association (FPA)

Myles Thornton

- Master of Commerce - Financial Planning (UWS)
- Master of Arts - International Relations (UNSW)
- Bachelor of Arts - History & Politics (UCD, Ireland)
- SMSF Specialist Advisor- SPAA
- Advanced Diploma of Financial Services (Three Sixty)

Memberships

- SMSF Professionals Association of Australia- SPAA
- Financial Planning Association (FPA)