

# Adviser Profile - Part 2

Tim Condon – Integrated Wealth Solutions  
(NSW) Pty Ltd

Date Created: 1 January 2018

## PART 2 (Adviser Profile)

Part 2 (Adviser Profile) contains the following sections:

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

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 9 November 2015 and should be read together with Part 1 and Supplementary FSG dated 1 January 2018. Part 2 sets out specific details about me as an Authorised Representative of Securitor Financial Group Ltd ('Securitor'), and my employer.

I am authorised by Securitor to provide the financial services described in Part 1, Supplementary FSG and Part 2 (Adviser Profile) of the FSG. I have also been authorised by Securitor to distribute this FSG.

Securitor Financial Group Ltd

ABN 48 009 189 495 holder of

Australian Financial Services Licence No. 240687

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Website: [securitor.com.au](http://securitor.com.au)

## SECTION 1

### ABOUT YOUR PLANNER

#### WHO IS YOUR FINANCIAL PLANNER?

Your Financial Planner is Tim Condon and Integrated Wealth Solutions (NSW) Pty Ltd.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Tim Condon and/or Integrated Wealth Solutions (NSW) Pty Ltd and Partners in Wealth. The term 'Representatives' refers generally to Securitor's Authorised Representatives.

My Authorised Representative number is 339419 and the Corporate Authorised Representative number is 420297.

#### WHAT EXPERIENCE DOES YOUR FINANCIAL PLANNER HAVE?

I have extensive experience in the financial planning industry.

I have spent over 9 years as a Financial Planner offering advice to individual clients as well as small and large business clients.

#### WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL PLANNER HAVE?

I have the following qualifications:

- Diploma of Financial Planning
- Advanced Diploma of Financial Services

#### DOES YOUR FINANCIAL PLANNER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

I have an association with Integrated Wealth Solutions (NSW) Pty Ltd (65 149 727 828) as a Director. Fees and commissions are paid to Integrated Wealth Solutions (NSW) Pty Ltd by Securitor for distribution to me. Integrated Wealth Solutions (NSW) Pty Ltd is also a Corporate Authorised Representative of Securitor and is not a related company of Securitor. Integrated Wealth Solutions (NSW) Pty Ltd's Authorised Representative number is 420297.

## SECTION 2

### THE SERVICES I PROVIDE

#### WHAT AREAS IS YOUR FINANCIAL PLANNER AUTHORISED TO PROVIDE ADVICE ON?

I am authorised by Securitor to provide financial services, including advice or services in the following areas:

- Life investment and life risk products
- Managed investment schemes including investor directed portfolio services
- Superannuation products
- Self-Managed Superannuation Funds – Investment Advice only (including advice to establish an SMSF)
- Standard Margin Lending
- Shares

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## ARE THERE ANY SERVICES YOUR FINANCIAL PLANNER IS NOT AUTHORISED TO PROVIDE?

I am not authorised by Securitron to provide advice or services in the following areas:

- Derivatives
- Finance broking and other credit activities

Please ask me if you would like a referral for these services. If I receive a specific fee for this referral, it is disclosed below in Section 3 'Fees and Charges'. It may also be disclosed in an advice document such as a Statement of Advice ('SoA'), if I provide you with personal advice.

## 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 & Acknowledgment'.

## MANAGED DISCRETIONARY ACCOUNT SERVICE

I may offer you a Managed Discretionary Account (MDA) Service to manage investments held through your nominated Asgard, BT Panorama and/or BT Wrap account(s) on your behalf, in accordance with an investment program agreed with you ('Investment Program'). The Investment Program will be documented in a Statement of Advice (SoA) which will detail my advice and how it will assist you in meeting your objectives.

An MDA Service means I can transact on nominated Asgard, BT Panorama and/or BT Wrap account(s) without contacting you before each transaction. It is therefore important that you clearly understand how I will exercise the discretion and the limitations it imposes. Securitron impose certain limits on my discretionary services, however you may tailor these services and apply further limits if you require. I will discuss this with you before I make any such recommendations and these limits will be documented in the Investment Program that is included in your SoA.

The Investment Program complies with Division 3 of Part 7.7 of the Corporations Act, and will contain:

- Statements about the nature and scope of the discretions that I will be authorised and required to exercise under the MDA Service and any investment strategy that is to be applied in exercising those discretions;
- Information about any significant risks associated with the MDA Service;
- The basis on which I consider the MDA Service to be suitable for you; and
- Warnings that the MDA service may not be suitable for you if you provide limited or inaccurate information relating to your relevant personal circumstances or if your relevant personal circumstances change.

Part 2 (Adviser Profile) of the Securitron FSG, complies with ASIC Class Order [CO 04/194] *Managed Discretionary Accounts*.

## Important information and risks to understand before accepting an MDA Service

If you accept an MDA Service, I may make changes to the investments held through your nominated Asgard, BT Panorama and/or BT Wrap account(s) without your agreement, and without first consulting or notifying you. This presents a risk for you as you will not sign off each transaction before it is implemented.

To ensure the changes I make are appropriate for you I will only undertake transactions which are consistent with my understanding of your relevant personal circumstances and the Investment Program that is established for you.

In addition:

- You may cancel the MDA Service or request changes to the Investment Program at any time by first notifying me in writing.
- For direct share investments only, you may give me discretion to exercising any rights relating to the direct share investments in your portfolio (for example, corporate actions), which are also within my Securitron authorisation. In all other circumstances, I will only act in accordance with your written instructions on how any rights relating to these products in your portfolio are to be exercised.
- To protect your interests, Securitron does not allow me to have authority to withdraw funds from the nominated Asgard, BT Panorama and/or BT Wrap account(s). Further, I am not authorised to transact funds held outside your nominated Asgard, BT Panorama and/or BT Wrap account(s) without your specific prior approval.
- As described above, Securitron places certain limits on my discretionary services, such as:
  - I am not permitted to trade on your .account(s) in an attempt to make short term gains. All investment decisions must be made with long term goals in mind.
  - I am required to maintain your portfolio within a specified range for each asset class or as further restricted by you.

These limits on my discretion will be described in more detail in your SoA.

- You will be provided with access to on-line reporting for your nominated Asgard, BT Panorama and/or BT Wrap account(s) to view the transactions undertaken on your behalf and the impact on your portfolio. If you do not have internet access you should not accept an MDA Service.

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- As I will be acting with discretion it is important that I understand your relevant personal circumstances, needs and objectives at all times. If they change at any time, you must inform me immediately otherwise the services I provide may not be appropriate or suitable for you.
- I will review annually the Investment Program and the suitability of an MDA Service in light of your financial circumstances, needs and objectives. The MDA Service does not include a custodial or depository service, as this is facilitated through your nominated Asgard, BT Panorama and/or BT Wrap account(s).

## How to accept an MDA Service

Should you wish to use my advisory services, I will provide you with a SoA which contains my recommendations to you and this may include a recommendation for you to use the MDA Service offered by Securitor.

If you choose to accept the MDA Service, you must first enter into an MDA Service agreement with Securitor which is contained in your SoA by signing, amongst other documents which authorise me to transact on your Asgard, BT Panorama and/or BT Wrap account(s), the *Authority to Proceed* attached to the SoA.

## PRIVACY STATEMENT

In addition to the information provided in the Securitor 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.partnersinwealth.com.au](http://www.partnersinwealth.com.au) and/or by calling us on 02 4397 4455.

## SECTION 3

### FEES AND CHARGES

#### HOW WILL YOUR FINANCIAL PLANNER BE PAID FOR THE SERVICES PROVIDED?

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to Integrated Wealth Solutions (NSW) Pty Ltd for distributions to Partners in Wealth.

I will then pay a proportion of those fees received from you to Securitor in order to pay for products and services I have recommended for you, or for commissions and fees payable to Securitor or other parties, as disclosed in Part 1 of the Guide.

I receive Director fees and profit share as a Director of Integrated Wealth Solutions (NSW) Pty Ltd determined by Integrated Wealth Solutions (NSW) Pty Ltd as appropriate from time to time.

I receive a salary as an employee of Integrated Wealth Solutions (NSW) Pty Ltd. I could also receive a performance bonus which may be based on certain performance criteria, such as the revenue I generate for Integrated Wealth Solutions (NSW) Pty Ltd.

My bonus potential does not influence my advice or any recommendations made.

#### WHAT IS YOUR FINANCIAL PLANNERS FEE STRUCTURE?

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

**Advice fees are inclusive of GST and payable by you at the following stages:**

#### Initial Advice Fees:

Fees are charged for my initial advice and the preparation of a Statement of Advice (SoA). Fees are based on the complexity of the advice provided and range from \$1,100 (minimum) and will be scaled, dependant on the complexity of advice provided. I will provide an estimation of costs in your Client Engagement Letter, which we will agree on before commencing any work.

You will be sent an invoice with payment required within 14 days from the invoice date. Please note that my initial advice fees still apply where you decide not to implement my advice.

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## Subsequent Service Fees:

Fees for ongoing services and reviews are all based on a fixed annual fee, dependant on the level of service required. Full details of this fee will be provided to you in writing.

All fees may be deducted from your investment funds (or insurance premiums or margin lending costs) and paid to me by product providers instead of being invoiced directly 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), Product Disclosure Statements and/or your Ongoing Advice Service Arrangement (OASA) at the time of receiving any recommendation.

## **WHAT AMOUNTS DO MY EMPLOYER AND OTHER RELATED ENTITIES RECEIVE FOR FINANCIAL SERVICES?**

Partners in Wealth has an association with Integrated Wealth Solutions (NSW) Pty Ltd. All fees, commissions and incentives are received by Integrated Wealth Solutions (NSW) Pty Ltd for distribution to Partners in Wealth.

## **WHAT OTHER BENEFITS DOES YOUR FINANCIAL PLANNER RECEIVE?**

In addition to the remuneration detailed above, I am 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 connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit that we receive and other benefits that relate to information technology software 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.

## **WILL YOUR FINANCIAL PLANNER BE PAID WHEN MAKING A REFERRAL?**

I provide and receive referrals for certain financial services but do not pay nor receive benefits for these referrals.



Together creating financial freedom

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### SECTION 4

### CONTACT & ACKNOWLEDGMENT

#### HOW YOU CAN CONTACT YOUR FINANCIAL PLANNER

<b>Your Financial Planner:</b>	
Planner Name:	Tim Condon
Phone:	02 4397 4455
Fax:	02 4397 4466
Email:	<a href="mailto:tim@partnersinwealth.com.au">tim@partnersinwealth.com.au</a>
Website:	<a href="http://www.partnersinwealth.com.au">www.partnersinwealth.com.au</a>
<b>Practice Details:</b>	
Practice Name:	Partners in Wealth
Practice Address:	235 Main Road, Toukley NSW 2263
Phone:	02 4397 4455
Fax:	02 4397 4466
Email:	<a href="mailto:admin@partnersinwealth.com.au">admin@partnersinwealth.com.au</a>
Website:	<a href="http://www.partnersinwealth.com.au">www.partnersinwealth.com.au</a>
<b>Corporate Representative:</b>	
Corporate Representative Name:	Integrated Wealth Solutions (NSW) Pty Ltd
Address:	235 Main Road, Toukley NSW 2263
Phone:	02 4397 4455
Fax:	02 4397 4466
Email:	<a href="mailto:admin@partnersinwealth.com.au">admin@partnersinwealth.com.au</a>
Website:	<a href="http://www.partnersinwealth.com.au">www.partnersinwealth.com.au</a>

#### ACKNOWLEDGMENT – CLIENT COPY

I/We acknowledge that I was/we were provided with the Securator Financial Services Guide Part 1 dated 9 November 2015, Supplementary FSG dated 1 January 2018 and Part 2 (Adviser Profile) dated 1 January 2018.

Client name: \_\_\_\_\_

Client signature: \_\_\_\_\_ Date received: \_\_\_\_\_

Client name: \_\_\_\_\_

Client signature: \_\_\_\_\_ Date received: \_\_\_\_\_

OR complete as follows if Financial Services Guide is mailed to Client(s):

I confirm that I sent a copy of the Securator Financial Services Guide Part 1 dated 9 November 2015, Supplementary FSG dated 1 January 2018 and Part 2 (Adviser Profile) dated 1 January 2018 as follows:

Sent to (Client name(s)): \_\_\_\_\_

Sent on (Date): \_\_\_\_\_

Sent by (Name): \_\_\_\_\_



