

# BRADY & ASSOCIATES

## FINANCIAL SERVICES

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### Financial Services Guide

Brady & Associates Financial Services is a private client wealth management advisory firm, committed to helping clients achieve their financial goals. We establish and develop ongoing relationships with our clients, they face varying situations and need to address changing circumstances over time.

We partner and educate our clients, working to achieve their realistic goals and objectives. This is done through a consultative approach, a very personalised strategic service, responsive to differing needs.

Brady & Associates Pty Ltd trading as Brady & Associates Financial Services is 100% independently owned. We are not part of any financial institution, insurance company or funds management group. We deliver client focussed outcome driven advice.

Our advisers are all qualified and experienced, maintain a high level of knowledge and understanding through continuing professional development. We are committed to helping clients achieve their financial goals on a continuing basis, as their circumstances evolve over time.

As a Principal Member of the Financial Planning Association of Australia (FPA) we, our advisers and staff, are committed to the FPA's Code of Ethics and Rules of Professional Conduct.

You have the right to ask us about our charges, the type of advice we will give you, and what to do if you have a complaint about our services.

**The financial services referred to in this guide are offered and provided by:**

Paul Brady, on behalf of Brady & Associates Financial Services  
ABN 16 058 370 068, Level 8, 17 Castlereagh Street, Sydney NSW 2000  
Telephone: (02) 9221 1555 Email: [pbrady@bradyassoc.com.au](mailto:pbrady@bradyassoc.com.au)  
Facsimile: (02) 9221 5158 Website: [www.bradyassoc.com.au](http://www.bradyassoc.com.au)

**This guide contains important information about:**

- The services we offer you
- How we are paid
- Any potential conflict of interest we may have
- Our internal and external dispute resolution procedures and how you can access them

When we give you financial advice – a *Statement of Advice* – to make sure that advice is appropriate to you we must make reasonable enquiries about your current situation and future needs.

In the Statement of Advice we will tell you about:

- Our fees and any commissions
- Any associations we have with Financial Product issuers or other parties which may have influenced the advice we give you

If we recommend to you a particular Financial Product we will give you information about this in the *Product Disclosure Statement (PDS)*. The PDS sets out information that you should consider when deciding to purchase the product, including its benefits, risks, costs and other features.

By law, we are required to provide you with a Financial Services Guide (FSG) to assist you in deciding whether to use our services. This FSG contains information about our services, our remuneration and the procedures we follow when dealing with complaints.

If you have any further questions about the financial services Brady & Associates Financial Services provides, please contact Paul Brady on (02) 9221 1555.

**Key information is in answer to the questions below. If you need more information or clarification, please ask us.**

**Q: Who is my adviser?**

A: Your adviser will be Paul Brady, the Principal and Managing Director of Brady & Associates Financial Services. He has been in the financial planning industry since 1987.

A Certified Financial Planner™, Paul's other qualifications include Master of Commerce (Financial Planning) and he is a Justice of Peace. In 2005 he was granted the Self Managed Superannuation Fund Advisor specialist accreditation, SSA™, by SMSF Professionals' Association of Australia Ltd

Paul was a founding member and served as a Director of the Financial Planning Association (FPA) for five years. He has contributed to the professions development on many of it's policy committees and taskforces. In 2005 he was awarded Fellow of FPA in 2005 for his leadership and contribution to the financial planning community.

Paul has given numerous presentations on financial planning issues as well as appeared on radio and television and is regularly quoted in the financial press. He also has been interviewed and quoted in several financial planning books.

Please note:

- > *If you do not wish to receive our advice, we may deal on your behalf by carrying out your instructions.*
- > *If you do not obtain advice, you face the risk that the Financial Product/s you select will not fully take into account your objectives, financial situations or needs.*

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**Q: Who is responsible for the financial services provided?**

A: Brady & Associates Pty Ltd is responsible for the financial services provided including the distribution of the Financial Services Guide (FSG). Brady & Associates Pty Ltd, ABN 16 058 370 068, an Australian Financial Services Licensee, No: 246740, Level 8, 17 Castlereagh Street Sydney NSW 2000.

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**Q: Do you have any relationships or associations with Financial Product Issuers or Service Providers?**

A: Brady & Associates Pty Ltd is 100% independently owned. We are not part of any financial institution, insurance company or funds management group. A related business, Christine Yip Tax & Accounting Services, provides services to clients of Brady & Associates and a referral may occur if appropriate. That business provides separate services and will agree any fee applicable.

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**Q: What information do you maintain in my file and can I examine my file?**

A: We maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made by you, these are forwarded to you in writing, you can access copies.

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

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**Q: What kinds of financial services are you authorised to provide me and what kinds of Financial Product/s do those services relate to?**

A: Paul Brady is authorised by Brady & Associates Financial Services to provide financial services in:

- Personal, strategic, investment and financial plans
- Investment strategy and selection, including:

- Listed securities,
  - Managed funds/ unit trusts
  - Superannuation funds, allocated pensions and annuities,
  - Insurance/ investment bonds,
  - Debentures,
  - Banking and deposit products
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- Wealth creation and tax effective investing
  - Cash flow planning and budgeting
  - Retirement and Estate Planning
  - Ongoing portfolio review service
  - Self-managed super funds and allocated pensions (establish, investment and management strategies)
  - Finance, debt, lending and mortgage structures
  - Risk and insurance management: (life and disability insurance, trauma insurance, income protection, business overheads and key man insurance)
  - Establishment of and advice on trust and company structures

Brady & Associates Financial Services will only recommend an investment or service to you after considering its suitability for your individual needs, objectives and financial circumstances.

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**Q: What information should I provide to receive personalised advice?**

A: You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information, so that we can offer you the most appropriate advice possible. We shall ask that this be provided before our initial meeting to review, we shall forward a document to assist.

You have the right not to tell us, if you do not wish to. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation. We normally would decline an engagement unless we have all the required information. Any change in your circumstances should be notified as it may impact suitability of advice.

You should read the warnings contained in the Statement of Advice carefully before making any decision in relation to a Financial product/s.

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**Q: How can I give you instructions about my Financial/ Product?**

A: You may tell us how you would like to give us instructions. For example by telephone, fax or other means such as email. Where signed documentation is required to action steps we'll advise you.

If we provide you with execution related telephone advice, you may request a record of the execution related telephone advice, at the time or up to 90 days after providing the advice.

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**Q: Will anyone be paid for referring me to you?**

A: Brady & Associates Financial Services doesn't pay for a referral. If this were to occur, where you have been referred to us by someone else, if we pay them a fee or commission in relation to that referral, we will tell you in the Statement of Advice who will receive a commission and the amount they will receive. It is our policy to thank our clients who refer friends, family or colleagues by way of a small gift of appreciation.

**Q: How will I pay for the services provided?**

A: Brady & Associates Financial Services charges on a fee for service basis. The fees charged would depend on the type of service you require. In certain cases we may receive payment called brokerage, which is paid to us by the Financial Product Issuer/s, insurance companies or others.

We will give you a Statement of Advice containing details of our fees and any payments made to us by a Financial Product Issuer or other parties.

**Q: How are any commissions, fees or other benefits calculated for providing the financial services?**

A: Our initial consultation is generally an hour to an hour and a half. This time spent in consultation with you is without charge, to determine the scope and suitability of working together.

If you engage us to then prepare a Comprehensive Financial Plan – Statement of Advice, which covers various aspects of your financial affairs, we charge a preparation and second meeting fee. This fee is based on the time we spend in meetings and in developing your plan. This is charged at \$300 p.h. plus gst, the time and fee will be quoted and agreed before this work is undertaken. Normally 10-12 hours, a minimum fee of 8 hours applies.

Following the Plan presentation, you may decide to work with us to implement your plan and address your ongoing needs. The ongoing work with clients is the main activity of the practice. We charge a professional implementation and ongoing service fee and will rebate to you any initial investment commission that we would otherwise receive from fund managers, life companies or stockbrokers. This is charged based upon assets under advice, on first \$1MN 1% p.a. and above that 0.5% p.a., minimum fee is \$4,000 p.a. plus gst.

Ongoing services are charged according to the fee schedule in the advice, this will be confirmed in writing at the beginning. Brady & Associates Financial Services may also receive an ongoing commission (which is part of fund managers' management fee). Your adviser will tell you in writing in the Statement of Advice what fees we may charge you, when you have to pay, and what payment we may receive from Financial Product issuer/s.

Alternatively, if you prefer, Brady & Associates Financial Services may receive a fee/commission, in which case payment will be made to us by fund manager and/or life company and/or master trust/wrap account you invest or utilise. Generally the fee/ commission will be based in the amount you invest/pay, and will vary from product to product.

Our fee guide may be enclosed with this FSG or can supplied upon request.

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**Q: What should I do if I have a complaint?**

A: If you have any complaint about the service provided to you, you should take the following steps:

1. Contact your adviser and tell them about your complaint.
2. If your complaint is not satisfactorily resolved within 45 business days then please contact our Complaints officer Ms Yip put your complaint in writing and send it to us.
3. We will try to resolve your complaint quickly and fairly
4. If you still believe you do not have a satisfactory outcome, you have the right to complain to:  
Financial Ombudsman Service\*, GPO BOX 3, Melbourne VIC 3001. Telephone 1300 78 08 08  
Fax (03) 9613 6399 Email: [info@fos.org.au](mailto:info@fos.org.au)

\*Brady & Associates Financial Services is a member of this complaints service.

**Public Register of Alternative Forms of Remuneration**

A public register of alternative forms of remuneration is held and available for inspection on request by the public. It outlines what are paid and received (from givers and receivers), the register is maintained by fund managers, IDPS (or platform) provides, representatives and AFS Licensees. A copy of the register is to be provided within 7 days of the request date.