

ADDI HOUSE



# FINANCIAL SERVICES GUIDE

Issued by: Addi House

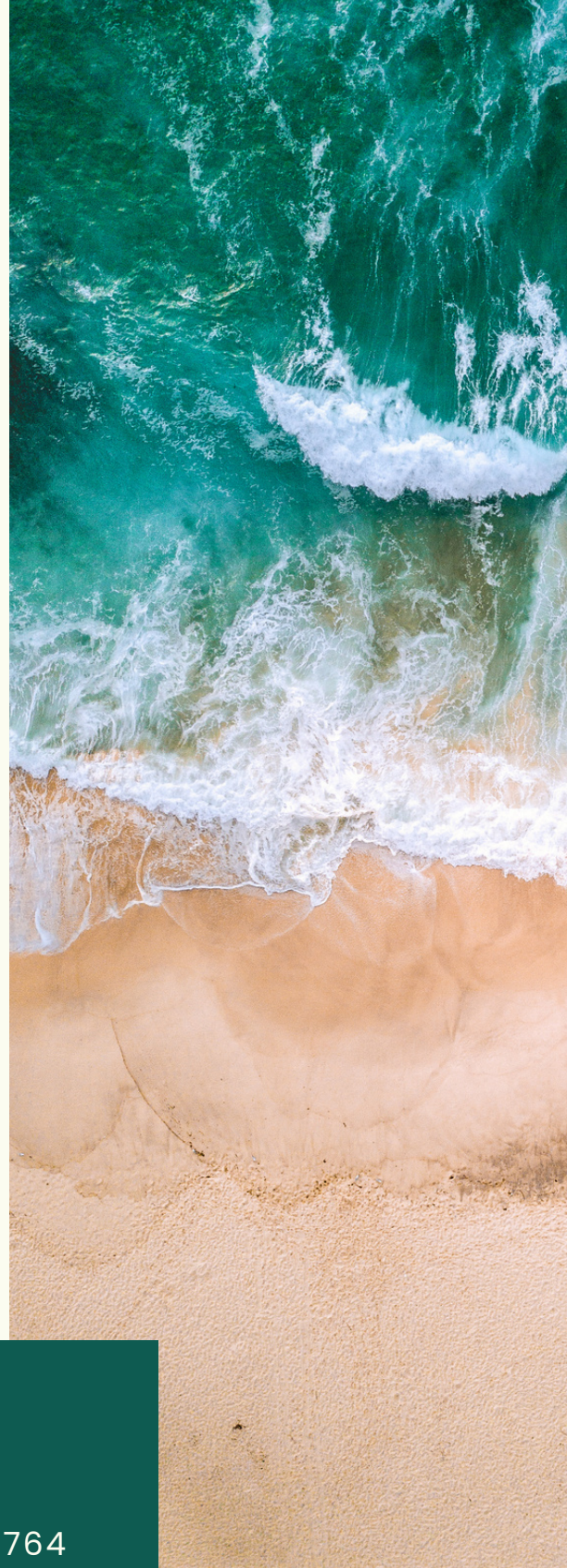
ABN: 33 778 856 683

Australian Financial Services License: 529764

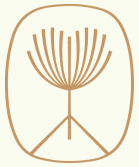
Level 15, Corporate Centre One

2 Corporate Court Bundall QLD 4217

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[WWW.ADDIHOUSE.COM.AU](http://WWW.ADDIHOUSE.COM.AU)



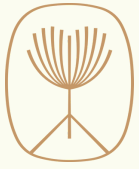
# ADDI HOUSE



## PURPOSE

This Financial Services Guide (FSG) is an important document which provides you with information to help you decide whether to use our financial services. It contains information about:

- The services we offer;
- Who is providing you financial advice;
- What documents you will receive;
- How we are paid;
- How to access our Privacy Policy;
- Our complaints process; and
- How to contact us.



# ADDI HOUSE

## WHO WE ARE

Addi Financial Services Pty Ltd (ABN 59 648 130 830) is an Independent Australian Financial Services Licensee (AFSL No. 529764) and is responsible for the advice that is provided to you by its Authorised Representatives.

The Authorised Representatives include:

- Kearsten James (ASIC AR No. 325836)
- Cynthia Sercombe (ASIC AR No. 1248299)
- The trustee of the Addi Family Trust trading as Addi House (ASIC CAR No. 1292095 ABN No. 33 778 856 683)

Any reference to 'We', 'Us', or 'Our' refers to Addi House and its Representatives.



# FINANCIAL SERVICES

## Strategic Financial Advice

Our Authorised Representatives can provide strategic advice in relation to:

- Wealth Accumulation;
- Superannuation;
- Retirement Planning;
- Estate Planning;
- Wealth Protection;
- Tax Strategies;
- Government Benefits;
- Debt Management;
- Cash Flow Management; and
- Aged Care and Retirement Living.

## Financial Product Advice

Our Authorised Representatives can provide general and personal advice, and deal in, the following financial products:

- Basic deposit and payment products;
- Government debentures, stocks or bonds;
- Interests in Managed Investment Schemes, including Investor Directed Portfolio Services;
- Retirement Savings Accounts;
- Superannuation Products and Self-Managed Superannuation Funds;
- Securities (direct shares);
- Standard margin lending facilities; and
- Life insurance and risk products.

## Tax (Financial) Advice

We are authorised to provide tax (financial) advice services. This enables us to provide advice in relation to the tax consequences of the financial advice we provide.

We do not provide Tax Agent Services, lodge tax returns, or liaise with the Australian Taxation Office on your behalf.



## WHAT TO EXPECT

### Client Service Agreement

Upon engaging our services, we will provide you with a Client Service Agreement outlining the terms of the engagement. Each subsequent year we will provide you with an Annual Engagement Authority form, should you choose to continue our services.

### Information Collection

Prior to providing advice, we will take the time to understand your personal and financial circumstances, as well as your goals and objectives. This is to ensure our advice is in your best interest and is suitable to your individual needs. For this reason, it is important that you provide us with complete and accurate information and keep us informed of any significant changes to your personal situation.

### Statement of Advice (SOA)

Our initial advice will be presented in a Statement of Advice. We will outline our recommendations, why they are appropriate for you, the costs and the risks associated with the advice.

### Record of Advice (ROA)

If we provide further advice, this will typically be recorded in a Record of Advice (ROA) which we will retain on file and can be made available to you upon request (within 7 years of the provision of advice).

### Providing Instructions

You can provide instructions to us in writing, via phone or via email. In some cases we may require you to provide signed instructions.

### Product Disclosure Statement (PDS)

You will receive a Product Disclosure Statement providing the key information relating to the products we recommend.

# PROFESSIONAL FEES

## Annual Advice Fee

We typically charge a fixed Annual Advice Fee for the provision of financial advice, implementation services and other administrative services throughout a 12 month engagement period. The fees and services specific to your circumstances will be outlined in a Client Service Agreement prior to our service commencing.

At the end of the 12 month engagement period, we will review the fees payable and provide you with an Annual Engagement Authority enabling you to continue our services for a further 12 months, should you choose to do so.

## Project Fee

We may offer advice on a project basis instead of, or prior to, an Annual Engagement. Again, these fees and services will be agreed upfront and detailed in a Client Service Agreement.

## Fees & Payment Terms

The fees payable may be charged in a number of different ways (ie. upfront upon invoice, monthly direct deposit, by deduction from investments/super etc.) and will be agreed with you prior to you incurring the costs. The payment terms will be outlined in the Client Service Agreement and the Statement of Advice.

## Adviser Remuneration

Kearsten James is the owner of the practice. She is remunerated by way of distributions from the profits of the practice.

Cynthia Sercombe is an employee of the practice and is paid a salary. Cynthia may also receive an annual bonus based on her performance and the profits of the practice.

# INDEPENDENT ADVICE

Addi Financial Services Pty Ltd and its Representatives provide independent financial advice and comply with s923A of the Corporations Act 2001.

We do not take any commissions, referral fees or other incentives that could influence our advice. We are self-licensed and are not owned by any product provider or institution.

# CONFLICTS OF INTEREST

We are not owned or controlled by any financial institution.

We do not own or distribute any of our own financial products.

We do not retain any commissions, volume-based payments, or incentives from product providers.

Any financial benefits we receive (eg. commission on existing insurance policies) will be rebated to you, or if agreed by you, paid to charity.

We may receive other benefits from product providers such as training, meals, or entertainment. Any benefits received above \$100 will be disclosed in a Benefits and Gifts Register which can be made available to you upon request.

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# HOW TO MAKE A COMPLAINT

If you have any complaints about the services or advice we have provided to you, you should take the following steps:

- 1 Contact your financial adviser or contact us by any of the following means:  
Email: [hello@addihouse.com.au](mailto:hello@addihouse.com.au)  
Phone: 07 5553 7942  
Mail: PO Box 920, Upper Coomera QLD 4209
- 2 We will acknowledge your complaint within 24 hours of receipt if practicable and will endeavour to resolve your complaint quickly and fairly.
- 3 If you need additional assistance to lodge a complaint, please use any of the above methods to contact us and we can engage accessibility services such as interpreters, if required, or we can assist you.
- 4 If the complaint can't be resolved to your satisfaction within 30 business days, you have the right to refer the matter to the Australian Financial Complaints Authority ('AFCA'). Addi Financial Services Pty Ltd is a member of AFCA.

AFCA can be contacted by any of the following means:

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

Phone: 1800 931 678

Mail: GPO Box 3, Melbourne VIC 3001

- 5 Where we need more time (for example due to complexity or difficulties investigating your complaint), we will write to you to let you know that we need more time, the reasons why and that you have the right to refer the matter to AFCA if you are dissatisfied.



# PROFESSIONAL INDEMNITY

We hold Professional Indemnity insurance for the services provided by our Representatives. It is intended to protect our clients from loss resulting from an error or negligence but does not cover the losses incurred because of normal investment market movements.

# PROTECTING YOUR PRIVACY

We are committed to protecting your privacy. We use your information to formulate appropriate advice, implement advice, and provide ongoing services.

Our Privacy Policy contains more information about how we collect, hold, use, and disclose your personal information. The Privacy Policy also details how you can access the information we hold about you, how to have it corrected and how to make a complaint if you are not satisfied with how we have handled your personal information. This policy is available on our website.

# CONTACTS

PHONE: 07 5553 7942  
EMAIL: [hello@addihouse.com.au](mailto:hello@addihouse.com.au)  
WEBSITE: [www.addihouse.com.au](http://www.addihouse.com.au)  
POST: PO Box 920, Upper Coomera QLD 4209  
OFFICE: Level 15, Corporate Centre One  
2 Corporate Court, Bundall QLD 4217

