



Financial Services Guide

THIS GUIDE CONTAINS:

- The services we offer
- Our licensee information
- What relationships we have
- Costs
- Our privacy policy
- Internal and external dispute resolution procedures

PRECISION WEALTH MANAGEMENT

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Precision Wealth Management Pty Ltd ATF The Precision Wealth Trust T/A Precision Wealth Management ABN 14 882 074 531 is an Authorised Representative (No.443239) of PrecisionWM Financial Services Pty Ltd (PrecisionWM Financial Services) as the authorising Licensee.



Adviser Profiles

Glenn Hilber

Certified Financial Planner ® B Com (FP)
Authorised Representative No. 321737
Certified Financial Planner ®
Bachelor of Commerce — majoring in Financial Planning
Registered tax (financial) adviser
Gearing and Self-Managed Fund accredited adviser
Member of the Financial Advice Association of Australia

Glenn loves what he does and is passionate about continuing the development of the financial advice industry to a highly regarded profession. His intention is to form strong bonds with clients over time to help them achieve their financial goals.



Scott Westerweller

Financial Planner, B Com (FP)
Authorised Representative No. 1306755
Bachelor of Commerce — majoring in Financial Planning
Registered tax (financial) adviser
Member of the Financial Advice Association of Australia

Scott has a passion for assisting clients improve their financial situation whether the goal is wealth accumulation, retirement planning, or protecting their family through personal insurances. He has a high attention to detail which he brings to the team at Precision Wealth Management.

CLIENT TESTIMONIALS

★★★★★ Glenn and a team are great to deal with in regards to anything finance related. He helped me and my family to successfully purchase our first property and also to ensure our lives are financially secured whatever happens. Thanks Glenn.

— Michal Janalik

★★★★★ Thanks to Glenn for providing such great, trusted help for me to plan my retirement. Glenn provides a very clear vision of potential outcomes and had some great ideas about how I could optimize my assets to provide me with a comfortable retirement. Thanks Glenn!

— Jennifer Padman

★★★★★ Precision Wealth Management was recommended to me and I am only too glad to do the same to others. Glenn Hilber guided (in easy terminology) both my husband and myself (seniors) so we could achieve all our later life goals. His response time is flawless and makes you feel as if you are important and you do matter.

— Susan Plumeier

What is the purpose of the Financial Services Guide?

This Financial Services Guide (FSG) is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with any financial service. The matters covered by the FSG include who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, as well as details of our internal and

external dispute resolution procedures and how you can access them. The distribution of this FSG by Precisionwm Pty Ltd ATF The Precision Wealth Trust T/A Precision Wealth Management has been authorised by PrecisionWM Financial Services Pty Ltd as the authorising licensee.

This FSG is provided to help you decide whether you wish to adopt any of the services we provide.

The PWM Difference

AT PRECISION WEALTH MANAGEMENT

we believe in providing high quality financial advice whilst maintaining the highest ethical standard. As an independently owned and self-licensed establishment that is completely fee for service, you can be assured that the advice provided is always in your best interest. At Precision Wealth Management, we always put our clients' interest first.

Precision Wealth Management was established to provide quality and ethical financial advice.

Our core beliefs are:

- Remaining free from product influence to provide clients with appropriate financial advice.
- Being completely "fee for service" to ensure advice is not conflicted and is the most appropriate for you.
- Achieving and maintaining the highest educational standards to deliver appropriate and quality financial advice.
- Having an active role in the community to help worthwhile causes.

Our clients are people with varying goals, incomes and lifestyles, but they all share one thing in common — they delegate to us so they can focus on what is really important to them.



Precision Wealth Management Services

Our key service that we deliver to clients is giving them the best chance of achieving their goals and desired lifestyle.

Precision Wealth Management will help identify ways to maximise the benefits from your existing financial resources. Our qualified advisers have extensive experience in the following:

- **Cash flow and debt management**
 - Personal budgeting and cashflow monitoring
 - Debt repayment and restructuring advice
- **Tax planning**
 - Tax minimisation planning
 - Tax effective superannuation strategies
 - Minimise tax through use of entities
 - Management of capital gains tax
- **Investing and investment strategies**
 - Investing in our proven asset class investment philosophy
 - Portfolio construction and ongoing management
 - Strategic entity advice such as Family Trust
 - Wealth creation strategies
 - Gearing and investment loan strategies
- **Superannuation**
 - Comprehensive superannuation advice
 - Contribution strategies
 - Self-managed superannuation advice
 - Insurance within superannuation
- **Retirement planning**
 - Comprehensive retirement planning advice
 - Superannuation income stream (pension) advice
 - Transition to retirement strategies
 - Centrelink planning
- **Wealth protection and estate planning**
 - Comprehensive personal insurance advice (Life, TPD, Trauma & Income Protection)
 - Estate Planning (binding superannuation death benefit nomination, Wills, Power of Attorney, Testamentary Trusts) in conjunction with estate planning specialists
- **Strategies for business owners**
 - Comprehensive strategies for business owners
 - Asset protection
 - Building wealth outside of business interests
- **Other areas**
 - Personal insurance claims
 - Compensation claims
 - Inheritances



What kind of financial services are you authorised to provide to me and what kind of products do those services relate to?

Precision Wealth Management is authorised by PrecisionWM Financial Services to offer you the following services:

- Financial planning and investment advice
- Superannuation and rollover advice
- Self-managed superannuation fund advice
- Retirement planning advice
- Estate planning advice of a general nature
- Life insurance advice
- Ongoing monitoring of your portfolio
- Investment portfolio management
- Centrelink benefits planning
- Margin lending & gearing strategies

WHAT COSTS ARE INVOLVED?

Fee for service: At Precision Wealth Management all our fees are flat dollar fees based on the work involved.

As fiduciaries, we believe our fees are fair and represent value for our clients. Our aim is to put the client in a better financial position over the long term, after accounting for our costs.

We want to work with clients on an ongoing basis and we do this with an ongoing fee arrangement. For comprehensive advice our fees start from \$8,000 + GST for the first 12 months. Annual fees for subsequent years are a minimum of \$6,000 + GST per annum.

Our fees include implementing any advice we provide whether that be fully completing it on your behalf, or assisting you to undertake the implementation tasks if it is not possible for us to do on your behalf.

All fees will be quoted and agreed upon in advance and will be set out in your Service Agreement Letter or Ongoing Service Agreement.

We receive no other remuneration whatsoever from any superannuation or investment we recommend as this allows us to provide advice on the best, lowest cost products and without any undue influence.

It's also important to note that we do not charge any percentage based ongoing adviser service fees on investment portfolios that we establish as part of our recommendations.

Any additional costs incurred from third parties such as accounting or legal costs such as establishing an entity or prepare estate planning documents as a result of our recommendations are an additional cost to you and payable directly to them.

Referrals

Precision Wealth Management may refer you to a third party professional or you may have been referred to Precision Wealth Management from another business or individual. We do not pay or receive any benefit from such referrals.



Do you accept insurance commissions?

No. Our firm does not accept insurance commissions.

You may be aware that many personal insurance products include built-in commissions that are normally paid by the insurer to the adviser. As a self-licensed, fee-for-service financial planning firm, we have chosen not to receive these commissions. Instead, any commission that would otherwise be payable to us is fully rebated to you in the form of reduced insurance premiums, ensuring you benefit directly from the lowest available premium for the cover recommended. This approach supports our commitment to transparency, removes potential conflicts of interest, and ensures that our advice is based solely on what is appropriate for your needs — not on any commission arrangement.

If we provide you with advice on personal insurance, any costs associated with preparing that advice will be included in the advice preparation fee, which is disclosed and agreed with you upfront before any work commences. This means you will always know the full cost of our services in advance, with no hidden fees or commissions.

Do you receive any other benefits in relation to providing financial services to me?

Details of any benefits exceeding \$300 that PrecisionWM Financial Services may receive are detailed in a publicly available register that is updated quarterly. Please ask Precision Wealth Management for copy as required.

Who do you act for when you provide financial services to me?

Precision Wealth Management is an authorised representative of PrecisionWM Financial Services Pty Ltd and PrecisionWM Financial Services is responsible for the provision of all financial advice given to you.

PrecisionWM Financial Services' Investment philosophy has been created in adherence with the obligations to you as a client outlined by *The Corporations Act 2001*, the Financial Planners and Advisers Code of Ethics and PrecisionWM Financial Services' own Code of Conduct.

Precision Wealth Management acts for you to deliver objective advice in your best interest in line with PrecisionWM Financial Services' investment philosophy.

How can I provide you with instructions?

You can tell us how you would like to give us instructions via phone, email or post.

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

We maintain a record of your personal profile that includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations we have made to you and any discussions of significance we may have with you. If you wish to examine your file, feel free to ask and we will make arrangements for you to do so.

We are committed to maintaining and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our *privacy policy* follows.

Disclosure of information to third parties

During the initial and/or ongoing provision of financial advice it may be necessary to disclose your information to certain third parties. These parties may include (but not limited to): registered tax or legal practitioners; superannuation or insurance providers; authorised AFS licensee or authorised representative; the Australian Taxation Office; Centrelink or other Government departments; offsite data storage systems.

In accordance with the *Tax Agent Services Act 2009*, we will obtain your signed consent to release the information to the third party. However, we are not responsible for any unauthorised use or disclosure of your information by the third party after it has been released to them.

Other documents you will be given from us

You should be aware that you are entitled to receive a Statement of Advice (SOA) whenever we provide you with any advice which takes into account your objectives, financial situation and needs. The SOA will contain the advice, the basis on which it is given and information about fees and any matters which may have influenced the provision of the advice. On an ongoing basis, a Record of Advice (ROA) will be provided in relation to minor specific advice instead of an SOA, if there have been no significant changes in your personal circumstances or the basis of our advice has not significantly changed since we last provided a SOA.



How do you deal with ASIC's Professional Indemnity Insurance requirements?

PrecisionWM Financial Services is required by law to ensure it has adequate professional indemnity insurance to cover certain losses which may be suffered by Retail Clients. We confirm that PrecisionWM Financial Services has obtained professional indemnity cover to ensure it can meet the following circumstances:

- Losses or damage suffered by Retail Clients arising out of breaches of obligations under Chapter 7 of the *Corporations Act 2001*

- Breaches by both the licensee and its authorised representatives / representatives
- Fraud by the licensee and its authorised representatives / representatives, and
- Any award made against PrecisionWM Financial Services by an external dispute resolution scheme.

Subject to its terms and conditions, this insurance will continue to provide coverage for any authorised representative/representative who has ceased work with PrecisionWM Financial Services for work done whilst engaged with PrecisionWM Financial Services.

OUR PRIVACY POLICY

As an authorised representative of PrecisionWM Financial Services Pty Ltd, Precision Wealth Management operates under PrecisionWM Financial Services' Privacy Policy. PrecisionWM Financial Services is compliant with the Australian Privacy Principles as detailed in the *Privacy Act 1988* and our full Privacy Policy covers:

- **What** — The kind of personal information we collect and hold
- **How and Why** — How we collect information and for what purpose
- **Protecting the security of your information**
- **Access and Correction** — How information can be accessed and/or corrected
- **Overseas disclosure** — Whether information is likely to be disclosed overseas. If so, where to?

If you would like a full copy of the PrecisionWM Financial Services Pty Ltd Privacy Policy, please ask your Adviser or refer to the

PrecisionWM Financial Services Website:

www.precisionwm.com.au/privacy-policy

If I have a complaint in regard to my privacy, to whom do I direct my complaint?

We will try to answer any questions that you may have, correct any error on our part or resolve any complaint that you may have about our information handling practices. If you consider that any action by PrecisionWM Financial Services breaches this Privacy Policy Statement or the Australian Privacy Principles or otherwise does not respect your privacy, please contact PrecisionWM Financial Services Pty Ltd using the contact details listed below. Any complaint will be acted upon promptly.

If you are not satisfied with the response to your complaint, you have the right to complain to the Office of the Australian Information Commissioner on **1300 363 992**.



PrecisionWM Financial Services Pty Ltd

PrecisionWM Financial Services Pty Ltd is an Australian Financial Services Licensee No. 700060, ABN 94 686 118 874 based at Suite 2a, 15 Discovery Drive, North Lakes Qld 4509.

If you prefer to write, please contact: PrecisionWM Financial Services Pty Ltd
Privacy Officer, PO Box 820, North Lakes QLD 4509

If you have any questions, please contact PrecisionWM Financial Services on 07 3180 4430.

IF YOU HAVE A COMPLAINT

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

We are members of the Australian Financial Complaints Authority.

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

1. Contact us and tell us about your complaint.
2. If your complaint is not satisfactorily resolved within 30 working days, please put your complaint in writing. This will ensure that the issues are fully documented and understood by all parties. Your complaint should be addressed to:

The Compliance Manager
PrecisionWM Financial Services Pty Ltd
PO Box 820
North Lakes QLD 4509

We will try to resolve your complaint quickly and fairly.

3. If the complaint cannot be resolved to your satisfaction, you have the right to complain to the Australian Financial Complaints Authority (AFCA). They can be contacted on **1800 931 678**.

Stage 1 of the AFCA process sees AFCA facilitate discussions and negotiations between the parties. All relevant documents are exchanged and the issues in dispute are identified.

Stage 2 is conciliation and the parties come face to face with a conciliator from the AFCA national panel. The role of the conciliator is to assist the parties to explore options for settlement of the dispute and to help parties to agree on their own outcome.

Stage 3 is where the independent adjudicator is requested to make a decision based on the relevant facts taking into account the relevant law, fairness and reasonableness. If you accept the adjudicator's decision it is binding on the member.

4. You may wish to contact the Financial Planning Association of Australia (FPA). You can write to:
PO Box 109
Collins Street West
Melbourne VIC 8007
5. Alternatively, you can phone the Australian Securities and Investments Commission (ASIC) toll free Infoline on **1300 300 630**. Infoline consultants will talk to you about your rights as well as how to make a complaint which is suspected to be a breach of the law.



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