



**TREYSTA**  
FINANCIAL LIFE MANAGEMENT

# Financial Services Guide

Version 1.5 – May 2017



Implemented Advice Pty Limited  
ABN 29 165 695 143  
Australian Financial Services Licence No. 445825

The distribution of this FSG has been approved by Implemented Advice Pty Ltd

## Part A

### Important information

Before we provide you with financial advice, you should read this Financial Services Guide (FSG) because it contains the following important information designed to help you decide on whether to use our services:

- Who we are
- The initial and ongoing advice and services we provide;
- How we are paid;
- Who to contact should you have a complaint.

This FSG comprises two parts and is only complete when the licensee profile (Part A) and adviser profile (Part B) are together.

The adviser profile contains information about your adviser and the firm he works for (the Corporate Authorised Representative), their contact details, qualifications, experience and any memberships they may hold. It also outlines the strategies and products for which your adviser can provide advice.

## About our licensee

### IMPLEMENTED ADVICE PTY LTD

Implemented Advice Pty Ltd holds an Australian Financial Services Licence 'AFSL' Number 445825.

Implemented Advice Pty Ltd works with its Authorised Representatives to ensure that they are equipped to give high quality wealth advice.

#### Contact Details

Implemented Advice Pty Ltd  
Level 20, 60 Margaret Street  
SYDNEY NSW 2000  
Ph: +61 02 9251 2973  
Email: [info@implementedadvice.com.au](mailto:info@implementedadvice.com.au)

This FSG contains some important information about the services we offer and how we charge for these services.

Included in this document is a profile for each Authorised Representative in our firm. The adviser profile contains information about your adviser; their contact details, qualifications, experience and any memberships they may hold. It also outlines the strategies and products about which your advice can provide advice.

## Advice we can provide

### Approved products

The Implemented Advice Pty Ltd Australian Financial Services Licence enables its authorised Representatives to provide advice on and deal in the following financial products;

- Bank accounts and Term Deposits
- Debentures stocks or bonds issued or proposed to be issued by a government
- Life insurance risk products
- Life insurance investment products
- Managed Funds and wrap accounts
- Shares listed on an approved securities exchange
- Superannuation products
- Retirement Savings Accounts

We are also authorised to recommend Managed Discretionary Account services ('MDA'). The only MDA we recommend is the service operated by Implemented Portfolios Pty Ltd which is an associated entity of Implemented Advice. Information regarding the MDA service is included in the Implemented Portfolios FSG which you will be provided with should you elect to use this service.

The particular financial products your Authorised Representative can recommend are detailed in Part B of this FSG.

We maintain a broad approved list, containing investment and insurance products that have been researched by a number of external research houses as well as our in-house research team.

A copy of the approved list for investment and insurance can be supplied to you upon request.

### Transaction services

If you do not require advice from us, but you would like us to help you complete a particular transaction, we can also arrange for you to apply for the kinds of products referred to in Part B. In these cases, we can take your instructions and arrange for the transaction to be completed without providing you with personal advice.

It is important to understand that in these circumstances we will generally ask you to confirm your instructions in writing and to sign a letter that acknowledges you have declined our offer of advice as well as understand the risks of a transaction service. You will be provided with a copy of the letter for your own records.

You can also contact us directly with any instructions relating to your existing financial products. We will accept instructions from our existing clients via telephone, mail or email.

### Documents you may receive

Our initial advice will be provided to you in a financial plan, known as a Statement of Advice (SoA). The financial plan contains a summary of your goals and the strategies and financial products we will recommend to achieve your goals. It also provides you with detailed information about the fees, costs and other benefits we will receive as a result of the advice we have provided.

If at times we provide further advice to that stated in your financial plan we will keep a record of that advice for seven years. You may request a copy for your records by contacting our office.

If we recommend or arrange a financial product for you, we will make available a product disclosure statement (PDS) or investor directed portfolio service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage your investment or insurance.

You should read any warnings contained in your financial plan, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

### Fees for our advice services

How your adviser's business is remunerated depends on the service provided to you. Generally the remuneration comprises (singularly or a combination);

- Initial advice fee paid by you (where applicable)

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- Annual ongoing advice fee paid by you
- Hourly fee paid by you
- Commissions paid by life insurance companies

All fees and commissions are first received by the Australian Financial Services Licensee, Implemented Advice, and then passed to your adviser's firm. Full details of the range of the fees charged and the commissions received are detailed in Part B of this FSG.

## Your privacy

Your privacy is important to us. To learn more about our collection and handling of your personal information and for details on how to access our Privacy Policy please refer to the Appendix to this FSG.

Another Authorised Representative may be appointed to you if your Authorised Representative leaves Implemented Advice Pty Ltd or is unable to attend to your needs due to an extended absence from the business. In these circumstances, Implemented Advice Pty Ltd will write to you advising you of the change. Your personal information will be passed on to the new Authorised Representative.

If you choose to appoint a new Authorised Representative, your new Authorised Representative will be provided access to your policy information. They will be responsible for providing you with ongoing advice relating to those policies and all future advice fees deducted from the policy/(ies) will be paid to your new Authorised Representative.

## Professional indemnity insurance

Professional indemnity insurance is maintained by the AFSL Implemented Advice Pty Ltd, to cover advice, actions and recommendations provided by your Authorised Representative. The insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

## Confidence in the quality of our advice

If, at any time, you are not satisfied with the advice you receive, or any other aspect of the service provided by your wealth Authorised Representative, you should take the following steps:

- Contact your authorised representative and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three days, please contact Implemented Advice Complaints on +612 9251 2973 or put your complaint in writing and send it to:

Implemented Advice Pty Ltd  
 Level 20, 60 Margaret Street  
 SYDNEY NSW 2000  
 Ph: +61 02 9251 2973  
 Email: [info@implementedadvice.com.au](mailto:info@implementedadvice.com.au)

If your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed in the following below.

Type of complaint	External complaints service
Financial advice, investments, superannuation or insurance matters	Financial Ombudsman Service (FOS) Address: GPO Box 3, Melbourne Victoria 3001 Phone: 1300 780 808 Fax: (03) 9613 6399 Email: <a href="mailto:info@fos.org.au">info@fos.org.au</a>
Personal information held	The Privacy Commissioner GPO Box 5218, Sydney NSW 2001 Phone: 1300 363 992 Fax: (02) 9284 9666 Email: <a href="mailto:privacy@privacy.gov.au">privacy@privacy.gov.au</a>

ASIC may be contacted on 1300 300 630 to find out which body may be best to assist you in settling your complaint.

## Part B

### Treysta Wealth Management - Adviser Profile

This adviser profile is Part B of the Financial Services Guide and is only complete when the business profile (Part A) is attached.

Treysta Wealth Management is a Corporate Authorised Representative of Implemented Advice Pty Ltd. Our Corporate Authorised Representative number issued by the Australian Securities and Investments Commission (ASIC) is 407419.

This section of the FSG contains some important information about the services we offer and how we charge for these services.

### About our company

#### Treysta Wealth Management

We're here to guide you toward the life – and retirement – you want.

At Treysta, we're all about long-term relationships. By taking the time to get to know you, we strive to make sure our approach to financial advice is always fresh, personalised and works for you.

Your investments are built on an understanding that money management is just one aspect of life. Your quality of life, relationships, passions and dreams are equally important parts of the picture. That's why no two Treysta portfolios are alike.

#### Our Approach

We appreciate that everyone has a unique story. It's the reason we get to know each and every one of our clients. We make it our business to become your confidante, strategist and guide. Above all, your adviser will become a trusted friend. In fact, because we work as a team, any time you call Treysta you'll talk to a person who knows you by name, and understands what you want from life.

Our clients tell us this emphasis on relationships is what sets Treysta apart. You'll find some of their stories here.

Once we fully understand your particular needs and aspirations, we'll build a solid financial strategy so that you can enjoy the life you've worked hard to create, in your way.

#### Our Promise

We promise transparency in our relationship with you. You'll get to know us well, and we'll make sure we understand what you're looking for. You'll come to know us as confidantes who can be relied upon to always act in your best interests.

We'll build a flexible portfolio of investments, created and managed just for you. And it will always have the capacity to change and grow, just as you do.

We understand that lasting wealth is always built on secure foundations, so you can be confident that the wealth you build with our help is sustainable in the long term.

#### Contact Details

Level 20, 60 Margaret Street  
SYDNEY NSW 2000  
Ph: +61 02 9241 2575  
Fax: +61 02 9241 2732  
Email: [info@treystawealth.com.au](mailto:info@treystawealth.com.au)

This FSG contains some important information about the services we offer and how we charge for these services.

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You can also find information about our firm at [www.treystawealth.com.au](http://www.treystawealth.com.au).

# Treysta Wealth Management Adviser Profiles

## MARK NAGLE (Executive Director)

Mark is an authorised representative of Implemented Advice (ASIC number 304916).

Mark is a thought leader in the advice world and is passionate about improving the quality of advice available to clients in Australia.

Mark's vision is to build the business a presence that can influence the Australian advice industry and provide consumers with a visible and intelligent alternative for financial advice.

### Education and qualifications

- Diploma of Financial Planning

### Experience

Mark Nagle has been providing financial advice to clients since 2001.

### Advice I can provide

I can provide you with strategic advice as well as arrange the types of financial products listed below.

- Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)
- Retirement income streams
- Direct fixed interest
- Retail and wholesale managed funds
- Implemented Portfolios MDA service
- Annuities
- Superannuation products
- Personal and group insurance (excluding general insurance)
- Business succession insurance (excluding general insurance)
- Self managed super funds
- Direct shares

Although we provide estate planning advice as part of or incidental to the provision of financial planning advice, we can arrange to provide access to specialist estate planning services, where required.

# RAYMOND JARAMIS (Financial Life Manager)

Ray is an authorised representative of Implemented Advice (ASIC number 437953).

Ray is skilled in developing truly engaging relationships with his clients. Ray is an influential young adviser dedicated to improving advice provided to Australians.

### Education and qualifications

- Advanced Diploma of Financial Planning
- SMSF Accreditation

### Experience

Ray Jaramis has been providing financial advice to clients since 2013.

### Advice I can provide

I can provide you with strategic advice as well as arrange the types of financial products listed below.

- Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)
- Retirement income streams
- Direct fixed interest
- Retail and wholesale managed funds
- Implemented Portfolios MDA service
- Annuities
- Superannuation products
- Personal and group insurance (excluding general insurance)
- Business succession insurance (excluding general insurance)
- Self managed super funds
- Direct shares

Although we provide estate planning advice as part of or incidental to the provision of financial planning advice, we can arrange to provide access to specialist estate planning services, where required.

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# ADAM DRINKWATER (Financial Life Manager)

Adam is an authorised representative of Implemented Advice (ASIC number 001241554).

Adam is passionate about working closely with clients to provide improved long term outcomes and support through various stages of life. Adam places great importance in continual development, and is eager to be at the forefront of an evolving industry.

### Education and qualifications

- Bachelor of Arts - Business
- Advanced Diploma of Financial Planning
- SMSF Accreditation

### Experience

Adam Drinkwater has been providing financial advice to clients since 2011

### Advice I can provide

I can provide you with strategic advice as well as arrange the types of financial products listed below.

- Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)
- Retirement income streams
- Direct fixed interest
- Retail and wholesale managed funds
- Implemented Portfolios MDA service
- Annuities
- Superannuation products
- Personal and group insurance (excluding general insurance)
- Business succession insurance (excluding general insurance)
- Self managed super funds
- Direct shares

Although we provide estate planning advice as part of or incidental to the provision of financial planning advice, we can arrange to provide access to specialist estate planning services, where required.



## What are our costs?

The fees charged for our advice services may be based on a combination of:

- A set dollar amount that is agreed for Strategy Advice; or
- An implementation fee for Investment Advice which may be a percentage based on the amount you invest.
- An Hourly rate for other advice requirements.

### Investment advice fees:

#### Initial Advice Fees

The initial advice fee covers the cost of researching and preparing your financial plan and is based on a set dollar amount. Before providing you with initial advice we will prepare a Letter of Engagement or Initial Advice Agreement. This document is an agreement that sets out what our initial advice will cover and how much it will cost you. In addition, the initial advice fee will be disclosed in your financial plan.

#### Entity Establishment Fee (if required)

Self-Managed Super Fund including Corporate Trustee \$2,500 plus GST  
 Family Trust \$2,500 plus GST

#### Ongoing Advice Fee

The ongoing advice fee covers the cost to review the strategies and the products recommended in your SoA. An ongoing review helps you take advantage of opportunities as they become available. The ongoing advice fee is calculated as either a set dollar amount or a percentage of your investments.

##### Set dollar fee arrangement -

Depending on the services you require and your circumstances our minimum ongoing set fee is \$4,000 plus GST per annum.

##### Percentage fee arrangement -

Our minimum ongoing percentage fee is 1% plus GST per annum *i.e. An Ongoing Advice Fee of 1% on \$100,000, Implemented Advice would receive \$1,000 per annum.*

Ongoing advice fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or fixed percentage each year. We will advise you if this fee will increase as a result of CPI.

Before providing you with ongoing advice Treysta Wealth Management will prepare an Ongoing Service Agreement. This agreement sets out our ongoing advice offer, which includes the advice and services we will provide, as well as the frequency these will be delivered, how much it will cost, your payment method and how the service can be terminated. In addition, the ongoing advice fee will be disclosed in your financial plan.

If you elect to pay either your initial advice fee or ongoing advice fee via credit card a 1.9% surcharge applies across AMEX, Visa or Mastercard.

#### Performance Fee (if applicable)

A Performance Fee of 22.00% of any net outperformance of the relevant program's benchmark will be calculated and applied to your account on a quarterly basis. These percentages and benchmarks once agreed upon will be outlined within your SoA. Should the performance of your portfolio not reach the agreed benchmark, this shortfall will be recovered prior to any performance fees being payable in subsequent periods.

An example of how this fee is calculated is shown in the example below:

Assumed RBA Cash Rate is 5%	Number 3	Number 4	Number 5
Performance benchmark	Cash + 1.5% (6.5%)	Cash + 3% (8%)	Cash + 5% (10%)
Average capital invested	\$100,000	\$100,000	\$100,000
Benchmark return	\$6,500	\$8,000	\$10,000

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	8%	10%	12%
Assumed net portfolio performance	\$8,000	\$10,000	\$12,000
	1.5%	3%	3%
Excess performance	\$1,500	\$2,000	\$2,000
	22%	22%	22%
Performance fee	\$330	\$440	\$440

Performance is calculated net of all ongoing fees, including management fees and brokerage charges.

### **In addition, we may receive commissions from life insurance companies as detailed below**

The issuers of life insurance products pay Implemented Advice an initial commission. This commission, which can vary depending on the product and insurance company, is in a range of between 0% and 125% of your first year's premium.

The issuers of life insurance products also pay Implemented Advice an ongoing commission. This commission, which can vary depending on the product and insurance company, is in a range of between 0% and 30% of your second and subsequent year's premium. This commission is paid to the licensee for as long as you hold the product.

*For example; if your first year's premium was \$500 and the initial commission was 125% Implemented Advice would receive \$625. If your premium for the second and subsequent years was \$500 and the ongoing commission was 30% Implemented would receive \$150 per annum.*

### **Amounts paid to Treysta Wealth Management Pty Ltd**

Of the above amounts paid to Implemented Advice, Treysta Wealth Management Pty Ltd will receive 100% of all revenue generated including any fees and commissions charged. Your adviser is paid a salary by Treysta Wealth Management Pty Ltd.

**The exact amounts of any fees, commissions, bonuses or other incentives received by Treysta Wealth Management or Implemented Advice (Licensor) will be included in the written Statement of Advice I provide to you or, disclosed orally or in writing at the time you are provided with any further advice.**

## Appendix: Privacy Collection Statement

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the *Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006* to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser and Implemented Advice may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other Authorised Representatives, brokers and those who are authorised by Implemented Advice to review customers' needs and circumstances from time to time;

Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser in providing financial advice and services to you.

- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the Privacy Policy);
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

In 2010, the United States enacted a law (the HIRE Act) which included provisions commonly referred to as the "Foreign Account Tax Compliance Act" or FATCA. While the final regulations have not yet come into effect, FATCA will require participating non-US financial institutions to report certain information about financial accounts held directly or indirectly by US persons to the US Internal Revenue Service (IRS). To comply with these requirements, these participating financial institutions will be required to:

- undertake certain identification and due diligence procedures with respect to its existing and new account holders;
- report annually to the IRS on US persons who directly or indirectly own financial accounts; and

Generally withhold and pay 30% of US source income to the IRS, as well as gross proceeds from the sale of property that generates US source interest, or dividends made to US account holders failing to provide certain information. Beginning in 2017, withholding may also be required by participating non-US financial institutions on certain other payments of foreign source income. FATCA and potentially any intergovernmental agreement may affect the Responsible Entity and how it uses information you provide to us. Accordingly, when you apply to invest you agree to:

- provide us certain identification and other information that we may need in order for us to comply with our obligations under FATCA including obligations under any agreement with the IRS;
- waive any provision of foreign law that would, absent a waiver, prevent us from complying with our obligations under FATCA including obligations under any agreement with the IRS and acknowledge that, if you fail to provide such a waiver, we may withhold any payments to you;
- acknowledge that if you fail to provide information on a timely basis, you may be subject to a 30% US withholding tax;
- acknowledge that if you fail to comply with such obligations and such failure could result in us being unable to enter into or comply with any agreement with the IRS, we can terminate your investment; and
- acknowledge that you will indemnify us and the other Investors for any losses resulting from your failure to meet your obligations under this provision, including any withholding tax imposed by FATCA as a result of such failure.

Your adviser and Implemented Advice will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your planner or Implemented Advice holds about you at any time to correct.