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North Sydney NSW 2060

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info@specialriskmanagers.com.au

## Financial Services Guide

**Version:** 5 November 2024

### Licensee:

ABN 80 629 633 898  
AFSL Number 512840  
Suite 704, 53 Walker St  
North Sydney NSW 2060  
Phone: 02 9222 1234

This Financial Services Guide (FSG) has been prepared and is authorised for distribution by Brela Group.

### Corporate Authorised

#### Representative:

Special Risk Managers Pty Ltd  
(ASIC# 302584 ABN 87 118 150 342)

The Authorised Representatives acts on behalf of Brela Group who is responsible for the services that it provides.

### Contact Details

Suite 704, 53 Walker St  
North Sydney NSW 2060  
Website: [www.specialriskmanagers.com.au](http://www.specialriskmanagers.com.au)  
Phone: 02 9222 1234

### Purpose of this FSG

This Financial Services Guide (FSG) will help you decide whether to use the services that we offer. It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

### Not Independent

As Brela Group Pty Ltd receives commissions from life risk insurance products held by our clients, we are not able to refer to our advice as “independent”, “impartial” or “unbiased”.

### Our services

We are authorised to provide personal advice and dealing services in the following areas:

- Superannuation and SMSF
- Retirement planning
- Portfolio Management
- Personal risk insurance
- Managed investments
- Securities
- Margin lending facilities

## **The financial advice process**

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

For administration platforms, managed funds and personal risk insurance products we will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and the products we recommend.

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

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice it will typically be documented in a Record of Advice which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

## **Tax implications of our advice**

Brela Group's authorised representatives are registered with ASIC as qualified tax relevant providers and authorised to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

## **Fees**

All fees and commissions are payable to Brela Group Pty Ltd and then remitted in full to Special Risk Managers.

### **Initial and ongoing Advice Fee**

The Initial Advice fee, if applicable, is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

### **Hourly rate**

For ad hoc insurance services our hourly rate is between \$330 to \$660 (GST inclusive)

## **Commissions**

We receive commissions from insurance product providers. The commission will vary depending on the recommended product and will be documented in the SoA or RoA.

### **Insurance Commissions**

Special Risk Managers receives a one-off upfront commission of up to 66% when you take out an insurance policy we recommend.

We also receive commission payment of up to 22% for as long as you continue to hold the policy.

Example – on any insurance policies implemented, if your premium was \$1,000, we would receive an initial commission of up to \$660 and an ongoing commission of up to \$220 per annum. On older policies we may receive a commission of up to 33%.

Note: We may receive commissions on increases or additions to existing policies put in place before 2018 of up to 130%, and between 88% to 66% for policies written after that time.

### **Other Benefits**

We may also receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

### **Referral Fees and Commissions**

The corporate authorised representative has a referral arrangement with external financial advice businesses who refer clients with detailed risk insurance cases.

Special Risk Managers may pay a referral to the referrer.

We will disclose the referral arrangements to you when we provide you with an SoA.

### **Related entities**

The directors of Brela Group Pty Ltd and Brent Satill have a shareholding in Cresco Finance Pty Ltd who provide mortgage broking and lending solution services. Your adviser may recommend you speak to Cresco Finance to assist you with your lending needs. Your adviser does not receive any additional benefits for recommending you to a related business.

### **Conflicts of Interest**

Ian Satill is a common Director and Shareholder of the AFSL, Brela Group Pty Ltd as well as the corporate authorised representative Special Risk Managers.

### **Making a Complaint**

We always endeavour to provide you with the best advice and service. If at any time you feel like you are not satisfied with our services, the following are your options in finding a resolution.

- Contact your adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three business days, please contact the Complaints Manager  
Suite 704, 53 Walker St  
North Sydney NSW 2060]  
Phone: 02 9222 1234
- If your complaint has not been resolved satisfactorily within 30 days, you may escalate your complaint to the relevant External Dispute Resolution Scheme.

Any issues relating to financial advice, investments, superannuation, insurance matters, or credit matters  
Australian Financial Complaints Authority (AFCA)  
GPO Box 3  
Melbourne VIC 3001  
1800 931 678  
[www.afca.org.au](http://www.afca.org.au)  
[info@afca.org.au](mailto:info@afca.org.au)

Any issue relating to your personal information  
The Privacy Commissioner  
GPO Box 5218  
Sydney NSW 2001  
1300 363 992  
[privacy@privacy.gov.au](mailto:privacy@privacy.gov.au)

## **Your Privacy**

We are committed to protecting your privacy. We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website.

## **Professional indemnity insurance**

Brela Group is covered by professional indemnity insurance that satisfies the requirements imposed by the Corporations Act 2001 to have adequate compensation arrangements. The insurance covers claims arising from our advice and the recommendations provided by your adviser and the actions of former employees or representatives of the AFSL.

# Financial Services Guide (Part Two)

Date : 5 November 2024

This document is Part Two of the Financial Services Guide (FSG) dated 3 May 2022 and should be read in conjunction with Part One of our FSG dated 3 May 2022.

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Suite 704, 53 Walker St  
North Sydney NSW 2060  
Website: [www.specialriskmanagers.com.au](http://www.specialriskmanagers.com.au)  
Phone: 02 9222 1234  
[ian@specialriskmanagers.com.au](mailto:ian@specialriskmanagers.com.au)

## Authorised Representative

**Ian Satill** (ASIC #239483)

The authorised Representative acts on behalf of Brela Group who is responsible for the services that he provides.

## Adviser Remuneration

Ian Satill, is a director and shareholder of the practice and receives a share of the profits generated by the practice.

## Education, qualifications and experience

- Joined the financial services industry in 1980
- Diploma of financial Services (Financial Planning) Pinnacle financial Services Academy, 2012
- Self-Managed Superannuation Funds, Kaplan Professional 2007

## The products Ian can advise you on:

- Life Insurance
- Superannuation
- Managed Investments (including Investor Directed Portfolio Services)
- Deposit Products
- Retirement Savings Accounts
- Government bond
- Self-managed Superannuation funds
- Securities
- Margin Lending

## The services Ian can advise you on:

- Wealth Creation
- Financial Planning
- Investment Planning
- Retirement Planning
- Superannuation and Rollovers
- Life and Disability Insurance
- Estate Planning
- Gearing
- Portfolio and Insurance Reviews



*Thinking outside the square*

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Website: [www.specialriskmanagers.com.au](http://www.specialriskmanagers.com.au)  
Phone: 02 9222 1234  
[brent@specialriskmanagers.com.au](mailto:brent@specialriskmanagers.com.au)

**Authorised Representative**

**Brent Satill (ASIC #4070500)**

The authorised Representative acts on behalf of Brela Group who is responsible for the services that he provides.

**Adviser Remuneration**

Brent Satill, is an employee of a related company and is paid a salary. He may also receive a performance bonus which is based on a number of factors including client satisfaction, initiative, professional development and compliance.

**Education, qualifications and experience**

- Joined the financial services industry in 2013
- Diploma of Financial Planning
- Monarch Institute, 2014
- BCom (Finance & International Business) and Bsc (Economic History) University of New South Wales, 2012

**The products Brent can advise you on:**

- Life Insurance
- Superannuation
- Managed Investments (including Investor Directed Portfolio Services)
- Deposit Products
- Retirement Savings Accounts
- Government bond
- Self-managed Superannuation funds
- Securities

**The services Brent can advise you on:**

- Wealth Creation
- Financial Planning
- Investment Planning
- Retirement Planning
- Superannuation and Rollovers
- Life and Disability Insurance
- Estate Planning
- Portfolio and Insurance Reviews



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Phone: 02 9222 1234  
[justin@specialriskmanagers.com.au](mailto:justin@specialriskmanagers.com.au)

**Authorised Representative**

**Justin Mack** (ASIC #1258292)  
The authorised Representative acts on behalf of Brela Group who is responsible for the services that he provides.

**Adviser Remuneration**

Justin Mack, is an employee of a related company and is paid a salary. He may also receive a performance bonus which is based on a number of factors including client satisfaction, initiative, professional development and compliance.

**Education, qualifications and experience**

- Joined the financial services industry in 2015
- Bachelor of Applied Finance and Bachelor of Economics Macquarie University, 2015
- Diploma of Financial Planning Monarch Institute, 2017
- RG146 SMSF Monarch Institute, 2017

**The products Justin can advise you on:**

- Life Insurance
- Superannuation
- Managed Investments (including Investor Directed Portfolio Services)
- Deposit Products
- Retirement Savings Accounts
- Government bond
- Self-managed Superannuation funds
- Securities

**The services Justin can advise you on:**

- Wealth Creation
- Financial Planning
- Investment Planning
- Retirement Planning
- Superannuation and Rollovers
- Life and Disability Insurance
- Estate Planning
- Portfolio and Insurance Reviews

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Suite 704, 53 Walker St  
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Website: [www.curofinancialservices.com.au](http://www.curofinancialservices.com.au)  
Phone: 02 9222 1234  
[behram@curofs.com.au](mailto:behram@curofs.com.au)

**Authorised Representative****Stewart Ruppert** (ASIC #242324)

The authorised Representative acts on behalf of Brela Group who is responsible for the services that he provides.

**Provisional Adviser Remuneration**

Stewart Ruppert, is a contractor and is paid a fee for his services. He may also receive a performance bonus which is based on a number of factors including client satisfaction, initiative, professional development and compliance.

**Education, qualifications and experience**

- Joined the financial services industry in 1989
- Advanced Diploma of Financial Services (Financial Planning) Three Sixty Adviser Campus 2003
- Self Managed Superannuation Funds Kaplan 2010
- Certified Financial Planner Program Deakin University 2011
- Margin Lending and Geared Investments Kaplan 2011

**The products Stewart can advise you on:**

- Life Insurance
- Superannuation
- Managed Investments (including Investor Directed Portfolio Services)
- Deposit Products
- Retirement Savings Accounts
- Government bond
- Self-managed Superannuation funds
- Securities

**The services Stewart can advise you on:**

- Wealth Creation
- Financial Planning
- Investment Planning
- Retirement Planning
- Superannuation and Rollovers
- Life and Disability Insurance
- Estate Planning
- Portfolio and Insurance Reviews