



## Financial Services Guide (Adviser Profile)

Version 6.0 Commencing 8 July 2024

This adviser profile should be read in conjunction with the Shartru Wealth Management Pty Ltd Financial Services Guide(FSG). It's a snapshot of who I am and it sets out my contact details, professional details, the services and products I provide and how I am paid. I am authorised to distribute this FSG to you. You can contact me using the details below.

### **Strategic SMSF Solutions Pty Ltd**

Corporate Authorised Representative Number 001298561

ACN: 656 498 458 ABN: 12 656 498 458

Address: 14 Macquarie Street, Belmont, New South Wales, 2280

Phone: 1300 478 424

Email: admin@strategicsmsfsolutions.com.au

### **I have the following qualifications**

**Neil Stafford** , Authorised Representative Number 000292597

- Diploma of Financial Planning
- Certified Financial Planner (CFP)
- Member of the Self-Managed Superannuation Fund Association
- Self-Managed Superannuation Specialist
- Member of Financial Advice Association Australia (FAAA)

### **Services Shartru Wealth can advise you on**

Please refer to page 2 of the FSG.



## Products I can offer you

I am authorised to provide Personal Advice on and deal in the following financial products:

| Authorised Financial Products  | Neil Stafford |
|--|---------------|
| Deposit and payment products limited to: (a) basic deposit products; (b) deposit products other than basic deposit products  | ✓             |
| Derivatives  | N/A           |
| Debentures, stocks or bonds issued or proposed to be issued by a government  | ✓             |
| Life products including: (a) investment life insurance products; and (b) life risk insurance products  | ✓             |
| Interests in managed investment schemes including: (a) investor directed portfolio services  | ✓             |
| Retirement savings accounts  | ✓             |
| Securities   | ✓             |
| Standard margin lending facility   | ✓             |
| Superannuation (standard)  | ✓             |
| Self-managed superannuation funds  | ✓             |
| Tax (financial) adviser  | ✓             |
| Portfolio Review: <ul style="list-style-type: none"><li>• Internal databases are maintained detailing client's investments that were recommended by the licensee. This does not constitute portfolio monitoring.</li><li>• Portfolios are reviewed on a regular basis, subject to the client's discretion.</li></ul> | ✓             |

## How will I charge you for the service?

I provide clients with a choice of paying a fee-for-service or allowing me to receive commission from the insurance provider that is recommended. In such cases my hourly rate may be reduced or waived for the initial advice and the Implementation fee. A combination of these methods of payment for my services will also be considered. I can provide you with a fee estimate after assessing your requirements. I do not charge or receive commission on managed investment schemes.

| Service Fees   | Neil Stafford  |
|--|----------------|
| Hourly rate (or part thereof)                              | \$440          |
| Advice and/or implementation fee (depending on complexity) | Up to \$11,000 |

## Do I receive remuneration, commission, fees or other benefits in relation to providing the financial services or assistance to you and how is that commission calculated?

1. All fees are paid initially to Shartru Wealth Management (Licensee). Shartru Wealth passes on 100% of all fees received to Strategic SMSF Solutions Pty Ltd.
2. I may receive a salary, management fee or distribution of profits from Strategic SMSF Solutions Pty Ltd. The amount



of this salary is dependent on a range of factors including the amount of operational expenses required to operate Strategic SMSF Solutions Pty Ltd.

3. Neither Strategic SMSF Solutions Pty Ltd nor I receive conflicted remuneration.
4. The exact amounts of any fees, commissions, bonuses or other incentives received by Strategic SMSF Solutions Pty Ltd and the licensee will be included in a Statement of Advice, Record of Advice and Product Disclosure Statement(s) that we will provide to you. That will include any referral fees that we receive or pay to other parties as well.

### **Do I have any Referral Arrangements in place or potential Conflicts of Interest?**

1. Strategic SMSF Solutions Pty Ltd and I have referral arrangements in place with a range of specialist businesses as this allows me to refer you to other professionals in areas in which I do not practice.
2. If you have been referred to us by another party, we do not pay a referral fee.
3. If we refer you to another party, we do not receive a referral fee\* (\*whilst no referral fee is paid, please note that they are a related party to Strategic SMSF Solutions Pty Ltd and me or Shartru Wealth).
4. If it is in your best interests and appropriate for your needs and objectives, Neil Stafford may recommend products/ services issued by a company or associate within the Shartru Group that may benefit from the recommendation by receiving product, administration, investment fees, and other fees. These fees are all disclosed in the relevant PDS, IDPS or fees guide and will be fully disclosed in your SoA.
5. Strategic SMSF Solutions Pty Ltd and I do not own shares in Shartru IM and Shartru Wealth.
6. Neil Stafford (through a related entity) owns shares in Strategic SMSF Solutions Pty Ltd and the related entity may receive dividends from Strategic SMSF Solutions Pty Ltd subject to the financial and operational performance of Strategic SMSF Solutions Pty Ltd.