



really great advice

# Financial Services Guide

## **Visia Licensee Services Pty Ltd**

ABN: 52 656 671 082  
AFS Licence: 537472

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# Financial Services Guide

**Version:** 19 April 2022

## Licensee:

Visia Licensee Services Pty Ltd  
(AFSL# 537472 ABN 52 656 671 082)

This FSG is authorised for distribution by Visia Licensee Services.

## Authorised Representatives:

Visia Pty Ltd trading as Visia Financial Services  
(ASIC# 442129 ABN 86 164 259 670)  
Kora Drage (ASIC# 392318)

Visia Financial Services and Kora Drage act on behalf of Visia Licensee Services Pty Ltd who is responsible for the services that they provide.

## Contact Details

Unit 15/6 Leigh Street, BURSWOOD WA 6100  
[www.visia.com.au](http://www.visia.com.au)

## Purpose of this FSG

This 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.

\* In this document 'we' refers to the Authorised Representatives set out above.

## Not Independent

We do not charge you a fee for our advice on risk insurance policies as we are paid a commission by the product provider. Our advice on risk insurance is therefore not independent, impartial or unbiased. In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers.

## Our services

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

Service ID Number	Service Type
1	Intangible Value – a base retainer to know and update your confidential information and provide peace of mind
2	Strategic Planning
3	Administration, report writing & Implementation
4	Projections, budgeting, cashflow management
5	Super and Pension Advice
6	Risk assessment & Asset allocation
7	Portfolio Management
8	Group structure management
9	Business insurance advice
10	Debt management
11	Estate planning/Succession planning
12	Personal insurance advice and products
13	CFO services
14	Tax planning and review
15	Age care advice
16	Centrelink advice
17	Real estate options
18	SMSF Administration
19	AFSL Investment Governance
20	Investment research
21	Direct share advice
22	Wealth Management Portal



## **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.

We will provide you with a Product Disclosure Statement (PDS) where we recommend a financial product. 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 be documented in a Record of Advice (RoA) 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.

## **Wealth Management Portal**

We care about achieving your personal goals and objectives. To do this we offer a portal service which captures your assets and liabilities, income and expenditure. Using your personal and confidential data, we can help you manage your cashflow and save towards

your goals and objectives. Ask our office for further information.

## **Fees**

### **Initial Meeting Fee**

Our initial meeting fee of \$550 including GST covers the time taken to meet with you, discussing your financial situation and potential strategies, and subsequently offering an Engagement Proposal in line with your needs and relevant circumstances.

### **Initial Advice Fees**

Our initial advice fees includes the time we take to determine our advice and the production of a Statement of Advice. The advice fees will be set out in the Terms of Engagement and based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

### **Implementation Fees**

If you decide to proceed with our advice, we may charge an implementation fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the Statement of Advice.

### **Annual Advice Fees**

Our annual fees depend on the services that we provide to you. They are an agreed fixed fee and are paid monthly. Our services and fees will be set out in an agreement with you based on the right services to achieve your goals and objectives, now and in the future.

### **Insurance Commissions**

We receive a one-off upfront commission when you purchase an insurance policy that we have recommended. We also receive a monthly commission payment for as long as you continue to hold the policy. The commission will vary depending on the recommended product and will be documented in the Statement of Advice or Record of Advice.

### **Other Benefits**

We may 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.

### **Adviser Remuneration**

Kora Drage is an owner of the practice and she is remunerated through the profits that the practice makes.

### **Making a Complaint**

We endeavour to always provide you with excellent advice and service. If you are not satisfied with our services, then we encourage you to contact us. Please call the Practice on 08 6444 4154, send us an email at [licensing@advice.com.au](mailto:licensing@advice.com.au) or put your complaint in writing to our office: PO Box 350, Victoria Park WA 6979.

If you are not satisfied with our response, you can lodge a complaint with the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or via their website [www.afca.org.au](http://www.afca.org.au). AFCA provides fair and independent financial services complaint resolution which is free to consumers.

Visia Licensee Services is required to hold adequate Professional Indemnity insurance for the financial services that it and its current and past representatives provide.

### **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. By law we must hold your most current identification on file for any transactions we carry out on your behalf.

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