

# Financial Services Guide

**Version:** 13 November 2023

## Licensee:

Impartial Financial Advisers Pty Ltd  
(AFSL# 533684)

This FSG is authorised for distribution by  
Impartial Financial Advisers.

## Authorised Representatives:

IFS (WA) Pty Ltd t/as Independent Advisers WA  
(ASIC# 455979 ABN# 54 153 608 845)

Michel (Mick) Steffan (ASIC# 243608)

The Authorised Representatives act on  
behalf of Impartial Financial Advisers who is  
responsible for the services that they  
provide.

58 Hillview Drive, Drummond Cove, WA, 6532  
[www.ifswa.com.au](http://www.ifswa.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.

## Our services

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

- Superannuation
- Retirement planning
- Portfolio management

- Managed investments
- Securities (direct shares)
- Personal risk insurance
- Margin lending

## The financial advice processes

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 other than securities. 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.

## **Fees**

### **Initial Advice Fees**

Our initial advice fees include meeting with you, the time we take to determine our advice and the production of the SoA. They will be based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

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 SoA.

### **Annual Advice Fees**

Our annual fees depend on the services that we provide to you. They will be an agreed fixed fee and they are paid monthly. Our services and fees will be set out in an agreement with you.

### **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**

Mick Steffan is the owner of the practice and he is remunerated through a salary and the profits that the practice makes.

### **Associated Services**

We may refer you to subject matter experts for the specialist services they provide. Fees are payable to Independent Advisers WA however responsibility for provision of the services is with the third party provider.

### **Making a Complaint**

We endeavour to provide you with the best advice and service at all times. If you are not satisfied with our services, then we encourage you to contact us. Please call us, send us an email or put your complaint in writing to our office.

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.

Impartial Financial Advisers holds Professional Indemnity insurance which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act. It covers the financial services provided by current and past representatives.

## **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.