



## FINANCIAL SERVICES GUIDE

### Adams Triglone, Gregory Thomas Adams, Judith Anne Constantine

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Version: 3.2

This Financial Services Guide ("FSG") is provided by:

- **Adams Triglone** ABN 29 551 448 187 (Authorised Representative No. 1250304);
  - **Gregory Thomas Adams** (Authorised Representative No. 1250305); and
  - **Judith Anne Constantine** (Authorised Representative No. 1250306);
- (together, "we" or "us").

We are authorised representatives of **Adams Triglone Pty Limited** ABN 65 162 161 668 (AFSL No. 487370) ("Licensee").

The distribution of this FSG is authorised by the Licensee.

#### Purpose of FSG

This FSG sets out key information about the financial services we may provide to you. It also sets out information about your rights with respect to the financial services we provide.

We strongly recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please contact us.

#### Financial services we are authorised to provide

The Licensee has authorised us to provide the following financial services:

- provide financial product advice on self-managed superannuation funds ("SMSF").
- provide financial product advice on your existing superannuation products, but only to the extent required for:
  - making a recommendation that you establish a SMSF; or
  - providing advice to you on contributions or pensions under a superannuation product.
- deal (issue, acquire, dispose) or arrange to deal in a SMSF.
- provide class of product advice with respect to:
  - superannuation products;
  - general insurance products;
  - securities;
  - simple managed investment schemes;
  - life risk insurance products; and
  - basic deposit products.

Class of product advice allows us to consider your personal circumstances in determining the appropriate class of financial product that is suitable to you. However it does not allow us to recommend any particular financial product.

Adams Triglone is an authorised representative that is a partnership. Any personal advice will be provided by Adams Triglone and its advisers Gregory Thomas Adams and Judith Anne Constantine (who are sub-authorised by Adams Triglone and provide advice on behalf of the Licensee). More details about them, including the personal advice they are authorised to provide, is included in the Adviser Profile section.

## How can you provide us with instructions?

You can give us instructions by phone, email or any other means that we agree with you from time to time. Please see our engagement letter for further information on this.

## Who does the Licensee act for?

As authorised representatives, we provide financial services on behalf of the Licensee. In providing those financial services, the Licensee acts on its own behalf. The Licensee is independent, and is not aligned with any product issuer or re-seller.

## Fees and charges

### *Initial*

Adams Triglone will charge you a fee for the financial services we provide to you. That fee may either be a fixed fee or based on the amount of hours it takes us to prepare and provide you with the financial services. These fees will be included in the statement of advice ("**SOA**") which will be provided to you.

We do not receive any commissions from product issuers or re-sellers.

### *Ongoing*

If you enter into any ongoing service arrangement with us, Adams Triglone will charge you a yearly fee. This will be disclosed in any SOA or record of advice ("**ROA**") we provide.

### *Accounting*

Adams Triglone may charge you additional fees, which arise as a result of the implementation of any advice we provide you. For example, audit or compliance fees in relation to the SMSF that is established. These fees are not related to the financial services we provide you, and will be set out in the engagement letter you enter into with Adams Triglone.

Please contact us if you require any further information about how we are remunerated.

## Documents you may receive

If we provide you with financial advice, we will provide that advice to you in a SOA. The SOA will contain our advice, the basis upon which we provide the advice and specific information about the remuneration we receive.

In some circumstances, we may also record our advice through preparing a ROA instead of providing you with a SOA. If you have not been provided with the ROA, you may request a copy of it free of charge at any time within 7 years after the advice was provided to you, by contacting us.

If we provide you with advice to establish a SMSF or commence a pension or arrange for those services to be provided to you, we will ensure that you are provided with a product disclosure statement ("**PDS**") unless we are satisfied that you have already received or have access to all of the information that would have been contained in the PDS. The PDS is issued by the SMSF trustee and is designed to provide you with information to make an informed decision about whether to acquire an interest in the SMSF. The PDS will include details about the significant risks and benefits, costs, charges and other significant characteristics or features of the SMSF.

If you enter into an ongoing arrangement with us, you will receive a fee disclosure statement each year and a renewal notice every two years.

## Associations

We are required to disclose any associations or relationships between us, our related entities, the Licensee and product issuers that could reasonably be capable of influencing the financial services we provide to you. No such associations or relationships exist.

## Complaints

We are fully committed to providing quality financial services. However if you are unhappy with our services, please contact us and tell us about your complaint. If your complaint is not satisfactorily resolved within 3 business days, then you should follow the procedure which is set out below.

### Step 1

Please contact the Licensee by:

Telephone: +61 2 8848 3000

Mail: PO Box 6106  
Norwest  
NSW 2153

Email: [enquiries@adamstriglone.com.au](mailto:enquiries@adamstriglone.com.au)

Please provide the Licensee with as much information about the complaint as you can. The Licensee will then attend to your complaint, and may contact you for more information. Once the Licensee has enough information, they will endeavour to resolve your complaint in 5 business days.

### Step 2

If you are not happy with the outcome, you may request that the Licensee's compliance officer review your complaint and the Licensee's proposed resolutions. The compliance officer may contact you for more information. The compliance officer will contact you with his or her decision.

### Step 3

If you are still not satisfied with the decision or the Licensee does not respond to you within 45 days after you make the initial complaint to the Licensee, you can contact the Licensee's external dispute resolution provider, Australian Financial Complaints Authority ("**AFCA**"). FOS' details are:

Telephone: 1800 931 678

Website: [www.afca.org.au](http://www.afca.org.au)

Mail: Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

You may only contact AFCA once you have followed the procedure above.

## Compensation arrangements

The Licensee holds professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the *Corporations Act 2001* (Cth). The professional indemnity insurance covers all of the financial services we are authorised by the Licensee to provide to you.

## Further Information

If you have any further queries about our financial services, please do not hesitate to contact us.

## Adviser Profile

This adviser profile forms part of the FSG dated 06 January 2020.

### **About Greg Adams**

A Chartered Accountant, Greg has helped clients create new taxation entities such as trusts and SMSFs, and has consulted with business owners about their superannuation compliance obligations.

### **Qualifications**

- Diploma of Financial Planning, KAPLAN Professional.
- Bachelor of Business, Nepean College of Advanced Education
- Tax Agent – Tax Practitioners Board

### **Memberships**

Chartered Accountants Australia and New Zealand.

National Tax and Accountants Association Ltd.

### **Financial services Gregory Adams is authorised to provide**

The Licensee has authorised Gregory Adams to provide the following financial services to wholesale and retail clients:

- provide financial product advice on SMSFs;
- provide financial product advice on a person's existing superannuation products, but only to the extent required for:
  - making a recommendation that the person establish a SMSF; or
  - providing advice to the person on contributions or pensions under a superannuation product;
- deal (issue, acquire, dispose) or arrange to deal in a SMSF;
- provide class of product advice with respect to the following financial products:
  - superannuation products;
  - general insurance products;
  - life risk insurance products;
  - simple managed investment schemes;
  - securities; and
  - basic deposit products

### **About Judith Constantine**

Judith is a Chartered Accountant SMSF specialist and has advised a number of private clients on their taxation and superannuation issues in relation to SMSFs. Judith has an excellent understanding of the compliance obligations that apply to SMSFs.

### **Qualifications**

- Diploma of Financial Planning, KAPLAN Professional.
- Bachelor of Economics, Sydney University
- Masters of Accounting, Macquarie University
- Chartered Accountant SMSF Specialist
- Tax Agent – Tax Practitioners Board.

## **Memberships**

Chartered Accountants Australia and New Zealand.

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  - life risk insurance products;
  - simple managed investment schemes;
  - securities; and
  - basic deposit products.

## **Contact us**

### **Adams Triglone**

Suite 608, 12 Century Circuit,  
Norwest Business Park,  
Norwest  
NSW 2153, Australia

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Email: [enquiries@adamstriglone.com.au](mailto:enquiries@adamstriglone.com.au)

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