



CTWealth
Strategic advice when it matters

Financial Services Guide

This Financial Services Guide (FSG) contains important information about:

- The services that we are licensed to provide;
- Any associations or relationships which may influence any advice or services offered to you;
- How we maintain your personal information; and
- The complaints handling process and compensation arrangements

Effective 4 March 2024

Address:

Level 13
10 Market Street
Brisbane. Qld. 4000

Phone:

(07) 3155 5090

Email:

cameron@ctwealth.com.au

Adviser Profile

About Cameron Teague

Cameron Teague is a Certified Financial Planner and Director of Cameron Teague Wealth Advisory.

Cameron has been working in the Australian finance industry for more than 25 years within both private practice and Industry Fund environments. He specialises in defined benefit schemes and providing advice for clients in Industry Funds.

Cameron is also able to provide comprehensive advice that incorporates retail products to complement Industry Fund offerings.

Cameron Teague's Qualifications

- Bachelor of Business (Accounting)
- Graduate Diploma Financial Planning
- Graduate Diploma Applied Finance and Investment
- Certified Financial Planner® certification

Professional Memberships

- Financial Planning Association of Australia CFP® member
- Financial Planning Association of Australia Professional Practice

My practice:

- Brings together the best of the Industry Fund and retail environments to enable clients to achieve results in line with their goals and objectives;
- Offers genuine and transparent fee for service advice;
- Does not charge asset-based fees;
- Does not accept any form of commission for the provision of advice services;
- Provides clients with clear, readily understandable advice;
- Ensures that client's needs always come first;
- Is privately owned and has no connection to product providers
- Has locations in Brisbane and the Sunshine Coast;
- Is led by a highly experienced and well qualified adviser;
- Offers phone and online appointments to clients living in remote, regional and overseas locations.

CTWealth practice details:

CTWealth Pty Ltd ABN 12631922524 trading as Cameron Teague Wealth Advisory is a Corporate Authorised Representative (001275442) of MFG Advice Pty Ltd ABN 76618661108 AFSL 499010.

Address: Level 13, 10 Market Street, Brisbane, QLD 4000

Phone: (07) 3155 5090

Website: www.ctwealth.com.au

Your financial advisor is Cameron Teague CFP® (001006494).

Products and Services

What financial services am I authorised to provide?

I provide advice relating to the following services:

- Investment planning
- Wealth management
- Superannuation planning
- Retirement planning
- Cash flow planning
- Estate planning
- Redundancy
- Personal insurance planning
- Salary packaging

What product types do these relate to?:

I can arrange for the following financial products to be acquired, disposed of or varied:

- Deposit products (basic & non-basic)
- Investment Life insurance products
- Life risk insurance products
- Managed investment schemes (including IDPS)
- Superannuation
- Retirement income streams
- Securities

Lack of Independence

Whilst CTWealth Pty Ltd and Cameron Teague do not accept commissions, volume-based payments or other gifts or benefits from a product issuer, our AFS Licensee MFG Advice Pty Ltd authorises other financial advice firms who do accept insurance commissions. Therefore, we are not 'independent', 'impartial', or 'unbiased'.

Advice

Other documents that you may receive

In addition to this Financial Services Guide, when I provide you with personal financial advice I will also present you with a written Statement of Advice (SOA).

This will describe the strategies, products and services I recommend and outline any fees I will receive and any associations I have with financial product providers or other parties that have not already been disclosed in this FSG.

I will provide you with my business card together with this FSG.

If you receive further advice from me, I will present you with either another SOA or Record of Advice (ROA).

When financial product advice is given you will be provided with a Product Disclosure Statement (PDS) which outlines the product features and costs in detail.

Privacy

I am committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information.

A copy of my privacy policy will be provided to you together with this Financial Services Guide, and is also available on my website at www.ctwealth.com.au.

Record Keeping

What information do I maintain in your file when you receive advice?

I need to know your objectives, financial situation and needs before recommending any financial services or products to you.

You have the right not to share this information if you do not wish to. In that case, I am required to warn you that you risk receiving advice that is not appropriate to your situation and/or needs. You should consider the warnings carefully.

I maintain a record of your personal profile, which includes details of your objectives, financial situation and needs. I also maintain records of any recommendations made to you.

Can I examine my file?

If you wish to examine your file, I ask that you make a request in writing and allow up to 14 working days for the information to be forwarded to you. I may charge a fee to recover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested.

Fees

Initial appointment

I charge an initial appointment fee of \$440 (inc. GST). During this appointment, we will discuss your financial situation in depth, identify your needs, goals and objectives and outline any work that needs to be undertaken.

This meeting can extend to the provision of general and factual advice however it will not cover personal advice. A comprehensive quote for the preparation of a statement of personal advice (if needed) will be provided at the end of this meeting. Further work will not be commenced without your full understanding and agreement.

Getting advice

When tailored personal financial advice is provided to you, a fee will be charged. All personal advice is provided in the form of a Statement of Advice (SOA).

Our fee will depend on the nature of the financial services provided and the complexity of the advice required.

Our fee for superannuation-only advice starts from \$4,400 (inc. GST). This may be able to be paid from your superannuation fund.

Our fee for comprehensive advice generally ranges between \$4,400 and \$7,700 (inc. GST). This may be partially payable from your superannuation fund.

We offer a range of services for DVA clients which we bill directly to DVA.

Our fees cover both the preparation of a statement of advice and the implementation of its recommendations.

Staying On Track

Management of your finances is a continuous process. It is important that your strategy and portfolio are regularly reviewed to ensure they continue to match your needs. I provide 3 service offerings for staying on track.

*** An annual review service (\$2,200 inc. GST)**

This involves a comprehensive assessment of progress towards financial goals. Includes the provision of a review of advice. Does not include additional advice.

*** Pay-as-you-go meeting (\$440 inc. GST)**

As and when required between review meetings.

*** Ongoing service agreement (price on application)**

For more regular ongoing interactions and on client request I offer an ongoing service model. Price is determined by the extent of work needed. I do not charge asset-based fees.

Payments

How am I paid?

I operate on a fee for service basis, based on the nature of the service, and the time and complexity of the advice provided.

I do not offer a commission-based advice model. I do not receive any ongoing brokerage or commission from issuers of financial or insurance products. This extends to not accepting any 'soft dollar' incentives from product providers.

I do not have any financial arrangements for referrals with any professionals.

As part of optimising my advice service delivery, from time to time I may receive non-monetary benefits like education, training and technology software or support. This is needed to support the operation of the business.

I am required by law to keep a register of non-monetary benefits valued between \$50 - \$300 however I do not accept any benefits of this form.

Associations and Relationships

CTWealth is privately owned and operated, and is not owned by a bank or any other product provider.

My advice is always in the best interest of my clients.

Where other professional services are required, I will refer you to the best-in-practice for those areas. I have established preferred partners for this purpose including estate planning, broking and accountancy.

I do not have any financial arrangements for referrals with any professionals. You will simply be referred to the best person for your needs. Similarly, I do not make payments to other professionals who refer clients to me.

From time to time I may receive referrals from Industry Funds. There are no financial arrangements associated with these referrals.

My licensee MFG Advice maintains a conflicts of interest policy to manage and mitigate perceived, potential and actual conflicts of interest.

My Licensee

MFG associations and relationships

MFG Advice is privately owned and operated, and is not owned by a bank or any other product provider. Our advice is always in the best interest of our clients.

MFG Advice maintains a conflicts of interest policy to manage and mitigate perceived, potential and actual conflicts of interest.

MFG business details

I am an authorised representative of: MFG Advice Pty Ltd. MFG Advice is a professional partner of the Financial Planning Association, the professional body representing qualified financial planners in Australia, and adheres to set standards of ethics, conduct and continued professional development.

ABN: 76 618 661 108,

Australian Financial Services Licence Number 499010 (MFG Advice) of

First Floor, 239 Lower Heidelberg Road, Ivanhoe East, Vic 3079.

Phone: 03 9497 3396

Website: www.mfgadvice.com.au

MFG approved product list

MFG Advice maintains a comprehensive list of approved products. Any financial advice provided to you may only address a financial product which is also on the Approved Products List.

This list contains products that have been researched and are considered appropriate for our client's needs.

Complaints

If you have a complaint about the financial services provided, who can you complain to?

I pride myself on providing quality financial services, but should you be unhappy with my service, MFG Advice maintains a 'complaints handling policy' and is committed to an objective, reasonable and timely solution of a complaint.

The MFG Advice internal complaints handling process is as follows:

First contact your adviser and tell him/her about your complaint.

If you are unable to resolve the complaint, please contact:

The Complaints Manager
MFG Advice Pty Ltd
P O Box 2249
Ivanhoe East Vic 3079

After this, your complaint will be investigated, and a response will be prepared and sent to you within 10 business days (or longer if agreed by you). We shall endeavour to resolve the complaint promptly and impartially with you.

Contacting AFCA

If we are unable to satisfactorily resolve the complaint with you within 30 business days, then you have the right to refer it to the Australian Financial Complaints Authority (AFCA).

AFCA is an independent external complaints resolution scheme which is free of charge to you. MFG Advice is a member of this scheme, as required by law.

AFCA's contact details are:

1800 931 678
Australian Financial Complaints Authority
GPO Box 3 Melbourne Vic 3001
www.afca.org.au.

Contacting ASIC

ASIC also has an information line on 1300 300 630 which you may use to make a complaint and obtain more information about your rights.

Compensation

We have professional indemnity insurance in place. This cover extends to the conduct of our representatives and employees who no longer work with MFG Advice but who did at the time of the conduct, which could give rise to a claim for compensation. These compensation arrangements satisfy the requirements under section 912B of the Corporations Act.