



## VALOR FINANCIAL GROUP

# Financial Services Guide

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### Licensee:

Valor Financial Group Pty Ltd (AFSL 405452)

This Financial Services Guide (FSG) is authorised for distribution by Valor Financial Group.

### Authorised Representatives:

Valor Private Wealth Pty Limited  
(ASIC# 409498 ABN 17 120 210 219)  
Rob Shears (ASIC# 296264)  
Andrew Kuah (ASIC# 445890)  
Leonardo Ribeiro dos Santos (ASIC# 1271584)

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

### Contact Details

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Bondi Junction NSW 2022  
Phone: (02) 8013 5205  
Email: [admin@valorprivatewealth.com](mailto:admin@valorprivatewealth.com)

#### 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.

## 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 Valor Private Wealth, Rob Shears, Andrew Kuah and Leonardo Ribeiro dos Santos.

## Valor Financial Group

Valor Financial Group holds an Australian Financial Services Licence. It is required to comply with the obligations of the Corporations Act and the conditions of its licence.

This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that it and its current and past representatives provide.

## Our services

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

- Superannuation and SMSF
- Retirement planning
- Managed investments
- Securities (direct shares)
- Personal risk insurance
- Foreign exchange contracts
- Margin lending
- Wills and Estate Planning

Except that Andrew is not authorised for foreign exchange and estate planning advice and Leonardo is not authorised for margin lending and foreign exchange advice.

## **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 which you can take away and read.

The Statement of Advice 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.

For administration platforms, managed funds and personal risk insurance products we will provide you with a Product Disclosure Statement. 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 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**

All fees are payable to Valor Private Wealth.

## **Advice Initial Fee**

The Advice Initial fee includes meeting with you, the time we take to determine our advice, the production of the SoA and SoA implementation.

The Initial fee is 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 will let you know what the fee will be in the SoA.

## **Annual Services Fees**

Our annual service fees depend on the annual service that we provide to you. They may be an agreed fixed fee, a percentage of your account balance, a transaction fee or a portfolio performance fee. The services and fees will be set out in the SoA or RoA that we provide to you in our annual review and annual engagement letter.

## **Commissions**

We receive commissions and other benefits from some product providers. The commission or benefit will vary depending on the recommended product and will be documented in the SoA or RoA.

## **Insurance Commissions**

Valor Private Wealth receives a one-off upfront commission when you take out an insurance policy we recommend. We also receive a monthly commission payment for as long as you continue to hold the policy.

## **Other Benefits**

We may also receive additional benefits by way of sponsorship of education seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

## **Adviser Remuneration**

Rob is the owner of the practice and is remunerated through the profits that it generates.

Andrew is an employee of the business and is paid a salary. He also has a smaller shareholding in the business and may be paid an additional performance bonus depending on the financial success of the business.

Leonardo is an employee of the business and is paid a salary. He may receive a proportion of the fees and commissions that you pay to Valor Private Wealth. We will tell you the amount in the advice documents we provide to you when the advice is provided should he receive a proportion of the fees and commissions that you pay to Valor Private Wealth.

## **Associated Business**

Valor Asset Management is an entity owned by Rob Shears. It provides investment management services for the Mason Stevens MDA service which we may recommend to you.

## **Conflicts of Interest**

Your financial adviser may recommend investments in shares that they hold or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

## **Wholesale Clients**

In some circumstances we may provide services to you as a wholesale client. We will seek your consent before providing services to you as a wholesale client.

## **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 an email or put your complaint in writing

to our office. There is information on our website about how we deal with complaints.

If you are not satisfied with our response you can refer your complaint to 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 a fair and independent complaint resolution service which is provided to you free of charge.

## **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.