

Prosperity Wealth Advisory Services PTY LTD

Version: 1.0 – 28 February 2022

# Financial Services Guide



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prosperity  
wealth advisers

## Financial Services Guide

Version: 1.0 - 28 February 2022

### Licensee:

Prosperity Wealth Advisory Services Pty Ltd  
(AFSL# 533675 ACN 629 890 642)

This Financial Services Guide (FSG) is authorised for distribution by Prosperity Wealth Advisory Services.

### Authorised Representatives:

Prosperity Wealth Advisers Pty Ltd  
(ASIC# 345322 ABN 32 141 396 376)

Jonathan Manuel (ASIC# 224525)  
Gary Dean (ASIC# 228981)  
Hamish Landreth (ASIC# 356181)  
Ashley Quinton (ASIC# 280755)  
Graham Southgate (ASIC# 312097)  
John Mujic (ASIC# 1242690)  
Phillip Bures (ASIC# 1258914)

Authorised Representatives act on behalf of Prosperity Wealth Advisory Services who is responsible for the services that they provide.

### Contact Details

Level 2, 175 Scott St, Newcastle NSW 2300  
[www.prosperityadvisers.com.au](http://www.prosperityadvisers.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:

- Superannuation including SMSF
- Retirement planning
- Portfolio management
- Managed investments
- Securities (direct shares)
- Margin lending facilities
- Personal risk insurance

Except that Adviser Name is not authorised to provide services for Name products.

## 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 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 may be a percentage of your account balance or an agreed fixed fee. They are paid monthly. Our services and fees will be set out in an agreement with you.

### **Insurance Commissions**

We receive a one-off upfront commission when you take out 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 SoA or RoA.

### **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**

Gary Dean and Ashley Quinton are owners of the practice, and they are remunerated through the profits that the practice makes.

The employees of the practice are paid a salary. They may also receive a bonus based on their performance and the profits of the practice.

### **Associated Business**

We may refer you to Prosperity Advisers for tax, accounting and SMSF services. Prosperity Wealth Advisers and Prosperity Advisers have common ownership.

### **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.

Prosperity Wealth Advisory 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.

Our Privacy Policy is available on request and on our website. This Financial Services and Credit Guide (FSCG) contains information that will help you decide whether to use the financial services we offer. It sets out:

- who we are and how we can be contacted
- the advice and services we provide
- information about our licensee, Hillross Financial Services Limited (Hillross)
- our fees and how we, and Hillross are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us or Hillross

## OUR FINANCIAL ADVISERS AND CREDIT ADVISERS

### About Jonathan Manuel

#### EXPERIENCE

John joined Prosperity in 1998 as a Senior Accountant and became a Prosperity Director in January 2004. John is both a Chartered Accountant and Financial Planner with the Institute of Chartered Accountants recognising him with a Financial Planning Specialist designation.

His dedication has recently been recognised by being named among Australia's Top 50 Financial Advisers by the Barron's Institute in 2017 and 2018. This builds on John's previous industry recognition as one of 5 finalists in the Australian Private Banking and Wealth Management Council's outstanding wealth management category and one of 6 finalists in the IFA Magazine's National Independent Adviser of the Year competition.

He has also been named in the Top 50 Honour Roll of financial advisers by the Australian Financial Review Smart Investor Magazine.

Phone (02) 4907-7222

Email [jmanuel@prosperity.com.au](mailto:jmanuel@prosperity.com.au)

Authorised representative number 224525

Credit representative number 427983



#### QUALIFICATIONS (FINANCE RELATED)

Diploma of Financial Planning

Bachelor of Commerce (Accounting)

#### PROFESSIONAL MEMBERSHIPS

FPA - Financial Planning Association

CA - Chartered Accountants Australia and New Zealand

#### PROFESSIONAL DESIGNATIONS

CA - Chartered Accountants

## About Gary Dean

### EXPERIENCE

Gary has more than 14 years' experience working within the financial planning industry. Gary specialises in developing financial planning strategies for his business and high net worth clients and prior to joining Prosperity, Gary held senior financial planning roles with a big 4 accounting firm and top tier national accounting and financial advisory practice.

He holds specific experience in Financial Planning Investment Review Committee work and in relation to internal compliance standards. Gary works closely with his clients to understand their financial position and then presents sound investment advice and strategies to meet their goals.

He keeps abreast of the most recent industry changes, issues and trends and is a regular presenter of seminars and training for clients, staff and in the industry. Gary is committed to providing the best advice and service for his clients and in recognition for this commitment Gary was recently awarded Hillcross Adviser of the Year.

Phone (02) 8262-8376

Email [gdean@prosperity.com.au](mailto:gdean@prosperity.com.au)

Authorised representative number 228981

Credit representative number 427985



### QUALIFICATIONS (FINANCE RELATED)

Diploma of Financial Planning

Bachelor of Economics

### PROFESSIONAL MEMBERSHIPS

FPA - Financial Planning Association

SMSF Association (SPAA)

### PROFESSIONAL DESIGNATIONS

CFP - Certified Financial Planner (FPA)

SSA - SMSF Specialist Accreditation (SPAA)

## About Hamish Landreth

### EXPERIENCE

An aptitude for detail and analysis means Hamish assists clients' to put in place comprehensive strategies and works with them to respond to challenges and opportunities as they occur.

Hamish focuses on delivering a personal, professional service and being available for his clients with an open line of communication is a priority.

A commitment to education and learning has seen Hamish achieve academic success and several awards. Hamish has over 9 years' experience in providing financial advice and prior to joining Prosperity, was an Adviser in two highly regarded boutique advice firms in Brisbane.

Phone (07) 3839 1755

Email [hlandreth@prosperity.com.au](mailto:hlandreth@prosperity.com.au)

Authorised representative number 356181

Credit representative number 370202



### QUALIFICATIONS (FINANCE RELATED)

Bachelor of Commerce

Graduate Diploma in Financial Planning

Master of Applied Finance

### PROFESSIONAL MEMBERSHIPS

FPA - Financial Planning Association

### PROFESSIONAL DESIGNATIONS

CFP - Certified Financial Planner (FPA)

## About Ashley Quinton

### EXPERIENCE

Ashley joined Prosperity in 2012. Ashley has considerable experience advising business owner/operators and investors over his professional career which has included running his own practice. He has dual accounting and financial planning qualifications and specialises in Self Managed Superannuation Funds.

Phone (07) 3839 1755

Email [aquinton@prosperity.com.au](mailto:aquinton@prosperity.com.au)

Authorised representative number 280755

Credit representative number 432987

### QUALIFICATIONS (FINANCE RELATED)

Diploma of Financial Services (Financial Planning)

Bachelor of Business (Accounting)

Master of Business Administration

### PROFESSIONAL MEMBERSHIPS

CA - Chartered Accountants Australia and New Zealand



## About Graham Southgate

### EXPERIENCE

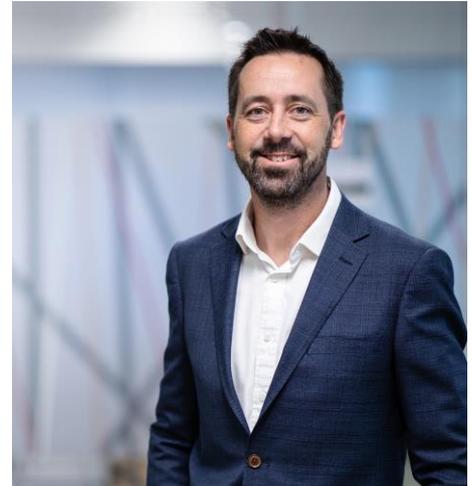
Graham has over 20 years' experience in the financial planning industry. Throughout his career he has had extensive experience in investment analysis and administration and providing risk management and strategic financial advice. Graham has previously held financial advisory roles ranging from a successful boutique to most recently a 'big 4' financial institution where he was responsible for developing financial planning strategies for high net worth clients. Graham is committed to developing holistic and personalised advice to his clients now and over the long term.

Phone (02) 8262-8376

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Authorised representative number 312097

Credit representative number 518834



### QUALIFICATIONS (FINANCE RELATED)

Diploma of Financial Planning

Advanced Diploma of Financial Planning

### PROFESSIONAL MEMBERSHIPS

FPA - Financial Planning Association

### PROFESSIONAL DESIGNATIONS

CFP - Certified Financial Planner (FPA)

## About John Mujic

### EXPERIENCE

John's experience covers a wide range of financial strategies such as wealth accumulation, superannuation and retirement planning, tax minimisation, risk and personal insurance.

John's additional experience in a paraplanning role with Prosperity has given him an in depth knowledge of investment and insurance products within the market and how to best fit these products with client needs. John works with his clients to assist them to develop opportunities to improve their financial circumstances and achieve their financial goals sooner.

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Authorised representative number 1242690

Credit representative number 488037



### QUALIFICATIONS (FINANCE RELATED)

Diploma of Financial Planning

Bachelor of Commerce

### PROFESSIONAL MEMBERSHIPS

FPA - Financial Planning Association

## About Phillip Bures

### EXPERIENCE

Phillip has over eight years experience in the financial planning industry. During this time he has had extensive experience providing and delivering strategic advice across investment management, superannuation, retirement planning, personal risk insurance, tax planning, structures, aged care and social security.

He is currently a Financial Adviser in Prosperity's Newcastle office.

Phillip is recognised by his clients as having excellent communication and technical expertise which is demonstrated in the quality advice options and outcomes he provides to clients.

Prior to joining Prosperity, Phillip was a financial adviser at Perpetual Private where he developed and delivered detailed investment management and strategic financial planning advice to a broad range of clients including wealth accumulators, retirees, not for profits and endowments. His client centric approach saw him continually recognised by his clients.

Outside of work Phillip volunteers his time and professional skills to both the Cancer Council and the Movember Foundation.

Phone (02) 4907 7222

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Authorised representative number 1258914

Credit representative number 530956



### QUALIFICATIONS (FINANCE RELATED)

Diploma of Financial Planning

Advanced Diploma of Financial Planning

Bachelor of Business (Management)

Bachelor of Commerce (Accounting & Finance)

### PROFESSIONAL MEMBERSHIPS

FPA - Financial Planning Association

[prosperity.com.au](http://prosperity.com.au)

SYDNEY

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BRISBANE

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