



# Financial Services Guide

v 1.0 November 2023

ACCELA FINANCIAL SERVICES PTY LTD  
AFSL 549034



## FINANCIAL SERVICES GUIDE

Version 1 November 2023

### LICENSEE

Accela Financial Services Pty Ltd  
AFSL 549034

### Authorised Representatives

Accela Private Wealth Pty Ltd  
(ASIC 1279489) ABN 58 515148394  
Jude Ramanathan (ASIC 1005902)

### 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.

The provider of the services described in this FSG is Accela Private Wealth (ABN 58 515 148 394). Accela Private Wealth is a Corporate Authorised Representative (CAR Number 1279134) of Accela Financial Services Pty Ltd (ABN 58 666 561 646) (AFSL 549034).

Accela Private Wealth receive commissions from Life insurance providers for advice provided in relation to Life insurance products as payment for our services. Our advice on risk insurance cannot call itself 'independent', 'impartial', or 'unbiased' under section 923A Corporations Act. In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers.

This FSG was created and authorised for distribution by Accela Financial Services Pty Ltd. Accela Financial Services Pty Ltd is an AFSL holder and is responsible for the financial advice provided by its representatives.

How to contact us:

Business Address: Level 1, 683 Burke Road, Camberwell VIC 3124

Postal Address: Po Box 9013, Brighton VIC 3186

Phone: 0490 945264

Email: jude@accelawealth.com.au

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As time goes on and circumstances change, your financial plan will need to be changed to keep up to date with your changing needs. The final step in our advice process ensures your financial plan remains on track, by providing you with regular ongoing advice.

- **Staying on track with regular ongoing advice** - Finally, we design an ongoing service programme to ensure your plan remains up to date as your life changes and so you can obtain the benefits of ongoing professional advice.

Sometimes, life takes us in unplanned directions. When you need a little extra help on top of our initial or ongoing advice, please call us. We are there to help you – whatever the occasion.

## Our financial planning process

We follow a defined financial planning process so that you can achieve all the benefits of financial planning advice. Of course, everyone is different, with different circumstances, needs and goals. We treat every client as an individual, but by following a defined process, you know what to expect from us.

The initial advice process covers our first appointment all the way through to the implementation of your financial plan. We do this by:

- **Identifying where you want to be** - Initially, we help identify your financial and lifestyle goals. This ensures we understand your needs and you know what to expect from us.
- **Considering the opportunities and risks** - We assess your current situation and investigate the range of financial options available for you to reach your goals.
- **Bridging the gap** - Based on discussions with you and research we conduct, we will devise a strategy to bridge the gap between where you are now and where you want to be.
- **Bringing your plan to life** - We work closely with you to implement your financial strategy. We help you to complete any necessary paperwork and are available to attend meetings with your accountant, solicitor and insurer so that your strategy is implemented efficiently.

As part of our process, we may utilise a third party paraplanning service in the preparation of advice and review documents. All work completed by the third party provider is subject to review. The third party provider is also subject to a Privacy Policy that is consistent with the licensee's Privacy Policy.

Our initial advice will be provided to you in a Statement of Advice (SOA), which we refer to as your financial plan. The SOA contains a summary of our advice to help you achieve your goals and objectives, the basis on which the advice was given and information about fees, commissions and any relationship we have that may have influenced the advice. The purpose of the SOA is to assist you to understand and decide whether to act on the advice provided.

We will keep a record of any further advice we provide you in the form of a Record of Advice (RoA). You may request a copy of an RoA from us up to seven years after the further advice was given by contacting our office.

You will also receive a Product Disclosure Statement (PDS) if we have recommended you invest or purchase a financial product. The main purpose of a PDS is to help you make an informed choice about a financial product. The PDS contains information about the key features of the recommended product, significant benefits and risks, the cost of the product and the fees and charges you pay the product provider to professionally manage your investment or insurance.

You should read any warnings contained in your SOA or the PDS carefully before making any decision relating to a financial strategy or product.

You can contact Jude Ramanathan directly if you have any questions in relation to any of the documents you receive or when you have any instructions relating to your financial products.

## About Jude Ramanathan

Your financial adviser, Jude Ramanathan, is the director of Accela Private Wealth, a Corporate Authorised Representative of Accela Financial Services, and who is authorised to provide financial services on behalf of Accela Private Wealth.

### Education and Qualifications

- Bachelor of Business (Accounting).
- Advanced Diploma of Financial Planning.
- Margin Lending Adviser – Certification
- Derivatives Adviser – Certification.
- Self-Managed Super Fund Adviser– Certification
- Member - Financial Advice Association Australia (FAAA).
- Member - CPA Australia (CPA).
- Member - Tax Practitioners Board (Tax Financial Advisor)

### Experience

Jude has over 15 years' experience in providing superannuation, financial planning, insurance and accounting advice. Jude specialises in combining taxation strategies with financial planning strategies to achieve benefits on behalf of clients.

## ADVICE WE CAN PROVIDE

Accela Private Wealth is authorised to provide personal financial advice and deal in the following financial products:

- Superannuation & SMSF
- Retirement Planning
- Portfolio Management
- Managed investments
- Securities (direct shares)
- Personal Risk Insurance
- Margin Lending

### Strategies

- Guidance on budgeting and goal setting
- Savings and wealth creation strategies
- Investment planning
- Superannuation planning
- Pre-retirement planning
- Retirement planning
- Estate planning considerations
- Centrelink planning
- Risk and insurance analysis
- Business succession planning
- Salary packaging advice
- Gearing strategies

### Products

- Cash management accounts
- Retirement income streams
- Direct fixed interest
- Retail & wholesale managed investment schemes
- Socially responsible investments
- Hedge funds
- Master trust products
- Superannuation products
- Personal and group insurance
- Business succession insurance
- Margin lending facilities
- Self-managed super funds
- Direct shares

### Tax Implications of Our Advice

Under the Tax Agent Services Act 2009, Jude Ramanathan is registered with the Tax Practitioners Board to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider other tax matters in our advice to you. Where tax implications are discussed, they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

Accela Financial Services maintains an approved product list, containing financial products that have been researched and approved by our investment committee. A copy of the approved product list can be supplied to you upon request.

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## Advice fees

Your financial plan will outline all fees and/or commission inclusive of GST.

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

### **Insurance Commission**

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.

## How I am remunerated

As an Authorised Representative of Accela Private Wealth, and owner of the practice, I receive salary and other benefits for the provision of financial services. No other alternative forms of remuneration are received.

We must act in your best interests, so our recommendations will be motivated by your needs and not the remuneration we may receive. Any remuneration we may receive will be clearly disclosed in the Statement of Advice provided to you.

## Client referral policy

With so little independent information available, a referral from a friend or colleague makes finding a professional adviser so much easier. Our business is based on referrals from our clients, and we treat each referral very seriously.

As you may know someone who could use our assistance, you should be aware of our Referral Policy outlined below.

All referrals from clients are treated on a no-obligation basis. We welcome the opportunity to meet with any referrals, but there is no pressure placed on them to proceed any further than an initial meeting.

We maintain strict confidentiality and privacy between clients and any of their referrals. We cannot discuss either party's situation or disclose their personal information.

We ask for a brief introduction to any client referral, to avoid any surprises when we contact them. We are often introduced to referrals over a coffee, via an email or phone call, or at one of our Investment Briefings.

## 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.

Accela Private Wealth collects and maintains your personal information for the purpose of providing financial services to you. You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive, or it may result in us declining to provide the advice to you. A copy of any recommendations made to you will be retained for seven years.

You can request a copy of the policy from Jude Ramanathan or access the Privacy Policy on our website [www.accelawealth.com.au](http://www.accelawealth.com.au).

## Professional Indemnity insurance

Professional indemnity insurance is maintained by Accela Financial Services to cover advice, actions and recommendations which have been authorised by Accela Financial Services and its representatives. The insurance satisfies the requirements imposed by s 912B of the Corporations Act 2001 and ASIC Regulatory Guide 126.



## What should you do if you have 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 have any complaint about the services provided to you, you should take the following steps:

- Contact your adviser and discuss your complaint directly.
- If your complaint is not satisfactorily resolved within 3 business days, please put your complaint in writing and send it to us at the address noted at the beginning of this FSG. We will try and resolve your complaint quickly and fairly and generally within 45 days.
- If your complaint has not been resolved satisfactorily, you may escalate to an external dispute resolution scheme as follows:

For any matter relating to financial services, if an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

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

Telephone: 1800 931 678



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