



## **Financial Services Guide**

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### **Licensee:**

New World Advisers Group Pty Ltd  
(AFSL 428451 ABN 81 160 243 649)

This Financial Services Guide (FSG) is authorised for distribution by New World Advisers Group Pty Ltd.

### **Authorised Representatives:**

Reid McGill Pty Ltd (ASIC# 301171)  
Scott McGill (ASIC# 264207)

### **Contact Details**

PO Box 1292  
KINGSCLIFF NSW 2487  
Phone: 02 6674 5007

## Why am I receiving this document?

This Financial Services Guide (FSG) will help you decide whether to use the services that we\* offer. It contains information about:

- New World Advisers Group
- Reid McGill & Your Financial Adviser
- 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 Reid McGill and Scott McGill.

## New World Advisers Group

New World Advisers Group Pty Ltd holds an Australian Financial Services Licence which has been issued by the Australian Securities and Investments Commission (ASIC).

New World Advisers Group 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.

## Reid McGill and Your Financial Adviser

Reid McGill Pty Ltd is a Corporate Authorised Representative of New World Advisers Group Pty Ltd.

Scott McGill will be your financial adviser. Scott is an Authorised Representative of New World Advisers Group Pty Ltd.

We act on behalf of New World Advisers Group Pty Ltd who is responsible for the services that we provide.

## What services do we provide?

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

- Superannuation and SMSF
- Retirement planning
- Portfolio Management
- Managed investments
- MDA services
- Securities (direct shares)
- Personal risk insurance
- Margin Lending facilities

## The financial advice process

We recognise that the objectives and personal circumstances of each client are different.

What is right for one client may not be right for another.

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.

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 may 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 Reid McGill Pty Ltd.

### Advice Preparation Fee

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

The Advice Preparation 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.

### Advice Implementation Fee

If you decide to proceed with our advice we may charge a fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

### Ongoing Services Fees

Our ongoing service fees depend on the

ongoing service that we provide to you. They may be a % of your portfolio value or an agreed fixed fee which is paid monthly.

The services and fees will be set out in the SoA or RoA that we provide to you.

## 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

Reid McGill 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.

### Investment Commissions

Reid McGill may receive a monthly commission payment from some investment providers. This will be based on your account balance and will continue to be paid for as long as you hold the investment.

### Other Benefits

We may also receive additional benefits by way of sponsorship of educations 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

Scott McGill is the owner of the practice and is remunerated through the profits that the practice makes.

## **Referral Fees and Commissions**

In some situations, we may pay fees or commissions to external parties who have referred you to us. You will be advised of the referral arrangements in the SoA provided to you.

## **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 or put your complaint in writing to our office.

If you are not satisfied with our response you can refer it to the Australian Financial Complaints Authority Limited (AFCA). You can contact AFCA on 1800 931 678. This service 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.