



FINANCIAL SERVICES GUIDE

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Licensee

Century Advisory Services Pty Ltd
ABN 25 632 403 706 (AFSL 515865)

This Financial Services Guide (FSG) is authorised for distribution by Century Advisory Services Pty Ltd.

Authorised Representatives

Century Private Wealth Pty Ltd
ABN 66 612 915 349 (ASIC# 1246376)
Michael Hiscock (ASIC# 426107)
Stephen Garrett (ASIC# 426108)
Iain Hiscock (ASIC# 238233)
Craig Orbell (ASIC# 309241)

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

Contact Details

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Purpose of this FSG

This FSG will help you decide whether to use the services that we* offer. It contains information about:

- The financial services we provide
- How we are remunerated
- How we protect your personal information
- Whether any associations or relationships exist which may impact our services
- How we deal with complaints if you are not satisfied with our services

* In this document 'we' refers to Century Private Wealth, Michael Hiscock, Stephen Garrett, Iain Hiscock and Craig Orbell.

Century Advisory Services

Century Advisory Services 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
- Margin lending

Not Independent

We charge a fee for our advice concerning risk insurance. Subject to the nature of that advice and its implementation we may also be paid a commission by the insurance 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 we do not receive commissions or other payments from any product providers.



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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 financial advice you will receive a Statement of Advice. This document will explain the basis for our advice, why the advice is appropriate for your circumstances, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and whether there are any associations or relationships 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 based on changes in your circumstances, the law, the economy, investment markets or products. That further advice will be documented in either a Statement of Advice or a Record of Advice depending on the circumstances.

You can request a copy of our advice documents at any time up to 7 years after the advice is provided.

Fees

All fees are payable to Century Private Wealth.

Financial Planning Services

The Financial Planning Services fee applies to the preparation of a Statement of Advice having determined the scope of the advice required and includes implementation of the agreed strategy.

The fee is based on the scope and complexity of the advice provided. We will agree the fee with you before providing our advice to you.

Portfolio Management Services

The Portfolio Management Services fee applies to the advice we provide in relation to the management of your investment portfolio.

The fee is paid monthly based on a percentage of your portfolio value and may include a fixed component.

Our services and applicable fees are outlined in the Century Private Wealth Engagement document. Confirmation of all applicable fees will also be set out in the Statement of Advice or Record of Advice.

Insurance Commissions

Century Private Wealth is paid a one-off upfront commission when you take out an insurance policy we have recommended. Ongoing commission payments will be paid thereafter for as long as you continue to hold the insurance policy. The commission will vary depending on the recommended insurance product and will be documented in the Statement of Advice or Record of Advice.



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Other Benefits

We may also receive additional benefits by way of sponsorship of 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

Michael and Stephen are the owners of Century Advisory Services and Century Private Wealth and are remunerated through the profits that it generates. Iain is an employee of Century Private Wealth and he is paid a salary. Craig is a contractor to Century Private Wealth and an entity associated with Craig is entitled to receive 100% of revenue attributable to his activities.

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 or put your complaint in writing (email or letter) 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. 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 the Century Private Wealth website at www.centuryprivatewealth.com.au