



**RENAISSANCE**  
**WEALTH**  
**ADVISORS**

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WEALTH  
ADVISORS**

**FINANCIAL  
SERVICES  
GUIDE**

# FINANCIAL SERVICES GUIDE (FSG)

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## LICENSEE:

Renaissance Wealth Advisors Pty Ltd  
(AFSL 308297 ABN 98 114 643 971)

## 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 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.

## OUR SERVICES

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

- Superannuation and SMSF
- Securities (direct shares) & Derivatives
- Managed Investments
- Tax & Super planning
- Retirement planning
- Portfolio management
- Personal risk insurance
- Gearing and Margin lending

### ***Not Independent***

***Our advice is not independent, impartial, or unbiased as we receive stamping fees on new equity issues, and we receive commissions on risk insurance products. In all other cases, we charge a fee for our advisory services, and we do not receive payments from product issuers or providers.***

## THE FINANCIAL ADVICE PROCESS

We recognize 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 that 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 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 where we recommend a financial product other than securities or derivatives. 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 Renaissance Wealth Advisors.

### *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 the advice provided to you.

We will agree on 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 Service Fee*

Our annual fee depends on the services that we provide to you. The fee will be an agreed fixed fee or a percentage of your portfolio value. It is paid monthly, quarterly or annually. We may also charge a performance fee. Our services and fees will be set out in an annual client engagement.

### *Transaction Fee*

We may charge a transaction fee for advice on securities and derivatives. This is based on the value of the transaction and is a one-off fee.

## COMMISSIONS

### *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.

### *Stamping Fees*

We may receive one-off stamping fees where you invest in newly listed investments (eg IPOs and bank-issued hybrids). These payments will be made by the issuer of the investment and will typically be a set % of the investment amount.

## 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

Hau Ngoc Lam and Salena Nguyen are the owners of the practice. They are remunerated through the profits that the practice makes. Employees of the practice are paid a salary. They may also receive a performance bonus which is based on a balanced scorecard.

## **ASSOCIATED BUSINESSES**

We may refer you to Cube Super for SMSF services. Cube Super is an associated business as it has the same owners and directors as Renaissance Wealth Advisors. We may refer you to Oak Tree Tax & Accounting Services for the provision of tax and accounting services. Oak Tree Tax & Accounting Services is an associated business as it has 49% same owners and directors as Renaissance Wealth Advisors

## **MAKING A COMPLAINT**

We endeavor 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, email us or put your complaint in writing to our office.

If you are not satisfied with our response, then you can refer your complaint to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or [www.afca.org.au](http://www.afca.org.au). AFCA provides a fair and independent complaint resolution service that is provided to you free of charge.

Renaissance Wealth Advisors 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 when you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website.