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## *Spinifex Private Wealth*

A member firm of Evaro Wealth Partners Pty Ltd, AFSL 472429

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### Important information

Before we provide you with financial advice, you should read this Financial Services Guide (FSG) because it contains the following important information designed to help you decide on whether to use our services:

- who we are
- the initial and ongoing advice and services we provide
- how we are paid
- who to contact should you have a complaint

This FSG comprises a business profile as well as a professional profile in respect of each adviser.

Spinifex Private Wealth Pty Ltd

ABN: 20 60 390 4276

Level 12, 141 Walker Street

NORTH SYDNEY N.S.W. 2060

Australia

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## About our firm

*Spinifex* Private Wealth (ABN 20 60 390 4276), Authorised Representative number 1000130, is authorised to provide financial services on behalf of Evaro Wealth Partners Pty Ltd (ABN 63 602 260 579, Australian Financial Services License No 472429). Established in 2015, *Spinifex* Private Wealth provides a range of advisory services to help people grow, manage and protect their wealth. We can help you create, sustain and protect the lifestyle that you desire.

### Contact details

*Spinifex* Private Wealth Pty Ltd  
Level 12, 141 Walker Street  
NORTH SYDNEY N.S.W. 2060  
AUSTRALIA

Tel: (02) 8249 1969  
Web: [www.spinifexprivate.com.au](http://www.spinifexprivate.com.au)  
Email: [admin@spinifexprivate.com.au](mailto:admin@spinifexprivate.com.au)

This FSG contains some important information about the services we offer and how we charge for these services. Attached to this document is an adviser profile for each adviser in our firm. The adviser profile contains information about your adviser such as their qualifications, experience and any memberships they may hold. It also outlines the strategies and products that they can advise you on.

## Advice we can provide

### Approved products

Evaro Wealth Partners Pty Ltd maintains a broad approved list, containing investment and insurance products that have been researched by a number of external research houses as well as their in-house research team.

We may recommend products, platforms and portfolio administration services (PAS) promoted or issued by any of the companies on the abovementioned approved list. A copy of the approved list for investment and insurance can be supplied to you upon request.

In addition, we may recommend products that are not on the approved list where appropriate to your circumstances, if agreed to by Evaro Wealth Partners Pty Ltd.

### Transaction services

If you do not require advice from us, but you would like us to help you complete a particular transaction, we can also arrange for you to apply for the kinds of products referred to in your adviser's profile. In these cases, we can take your instructions and arrange for the transaction to be completed without providing you with personal advice.

It is important to understand that in these circumstances we will generally ask you to confirm your instructions in writing and to sign a letter that acknowledges you have declined our offer of advice as well as understand the risks of a transaction service. You will be provided with a copy of the letter for your own records. You can also contact us directly with any instructions relating to your existing financial products.

### Lack of Impartiality

In accordance with sect. 923A of the Corporations Act, *Spinifex* Private Wealth may not describe itself as independent, impartial or unbiased because we choose to receive commissions on risk products (i.e. personal insurance products) held by some of our clients.

All other advice services however are provided on a fee for service basis and we do not receive any commissions on any other products we advise upon.

## Documents you may receive

Our initial advice will be provided to you in a financial plan, known as a 'Statement of Advice' (SoA). This plan contains a summary of your goals and the strategies and financial products we will recommend to achieve your goals. It also provides you with detailed information about the fees, costs and other benefits we will receive as a result of the advice we have provided.

We will keep a record of any further advice we provide you for seven years. You may request a copy for your records by contacting our office.

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If we recommend or arrange a financial product for you, we will make available a product disclosure statement (PDS) or investor directed portfolio service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage your investment or insurance.

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

## Our financial planning process

We treat every client as the individual(s) they are, with their own personal circumstances, needs, goals and objectives. However, we follow a defined planning process so that you can achieve all of the benefits of financial planning advice and know what to expect.

### 1. Identifying where you are now and where want to be

We help you to identify your financial and lifestyle goals. The type of advice you need could depend on your life stage, the amount of money you want to invest and the complexity of your affairs. We will help you to identify the range of issues that need to be addressed to meet your goals. You can then decide if you want our advice to meet a single need or a broad range of issues.

### 2. Considering the opportunities and risks

We assess your current situation and investigate the range of financial options available for you to reach your goals.

### 3. Bridging the gap

Based on discussions with you and the research conducted by us, we will devise a strategy to bridge the gap between where you are now and where you want to be.

### 4. Bringing your plan to life

We work closely with you to implement your financial strategy. We help you complete any necessary paperwork and are available to attend meetings with your accountant, solicitor and other professionals to ensure that your strategy is implemented efficiently.

### 5. Staying on track with regular ongoing advice

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 the advice process ensures your financial plan remains on track, by providing you with regular ongoing advice and service.

We offer an ongoing service programme to ensure your plan remains up to date as your needs and circumstances evolve over time, as legislation changes, as investment markets grow, as financial products develop etc.

## Advice we can provide

### Strategies

- Guidance on budgeting and goal setting
- Savings and wealth creation strategies
- Investment planning
- Superannuation planning
- Pre-retirement / Retirement planning
- Business succession planning
- Gearing and margin lending strategies
- Debt management
- Estate planning considerations
- Risk and Insurance analysis

### Products

- Cash management trusts
- Retirement income streams
- Direct fixed interest
- Retail and wholesale managed investment schemes
- Socially responsible investments
- Hedge/Absolute Return funds
- Platform, Wrap and Master Trust products
- Superannuation products
- Personal and group insurances (excl. general insurance)
- Business succession insurances (excl. general insurance)
- Geared products
- Self-managed super funds (including limited recourse borrowing arrangements)
  - Direct Shares, ETFs, Listed Income Securities, Listed Investment Companies.

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Although we provide estate planning advice as part of or incidental to the provision of financial planning advice, we can arrange to provide access to specialist estate planning services, where required.

We also offer access to mortgage broking, commercial financing and leasing services through an associated firm. We also offer access to Accounting, Tax and Legal services through other professional relationships.

## Our remuneration arrangements

### Fees for our advice services

The fees charged for our advice services may be based on a combination of:

- A set dollar amount that is agreed between you and your wealth adviser; or
- A percentage-based fee based on the amount you invest that is agreed between you and your wealth adviser.

The advice fees may include charges for the following services:

#### 1. Initial advice

The initial advice fee covers the cost of researching and preparing your financial plan and is based on a set dollar amount. Before providing you with initial advice we will prepare a Letter of Engagement. This document is an agreement that sets out what our initial advice will cover and how much it will cost you. In addition, the initial advice fee will be disclosed in your financial plan.

#### 2. Advice implementation

The advice implementation fee covers the administrative time spent implementing the recommended strategies and products and is based on a set dollar amount. The advice implementation fee will be disclosed in the Letter of Engagement or in your Statement of Advice.

#### 3. Ongoing advice

The ongoing advice fee covers the cost to review or manage the strategies and the products recommended in your Statement of Advice. An ongoing review helps you take advantage of opportunities as they become available.

The ongoing advice fee is calculated as either a set dollar amount or a percentage of your investments.

Ongoing advice fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or fixed percentage each year. We will advise you if this fee will increase as a result of CPI.

Before providing you with ongoing advice, we will prepare an Ongoing Service Agreement. This agreement sets out our ongoing advice offer, which includes the advice and services we will provide, as well as the frequency of delivery, how much it will cost, your payment method and how the service can be terminated.

In addition, the ongoing advice fee will be disclosed in your Statement of Advice.

#### 4. Additional advice

For all other advice, an additional advice fee may be charged based on a set dollar amount. Any additional advice fee will be disclosed in your Statement of Advice (SOA).

#### 5. Commission

Please note that for services in relation to insurance, commissions may be paid by the relevant product provider as follows:

- Initial commission – up to 60% of first year premiums
- Ongoing commission – up to 20% of subsequent premiums

**Example:** on a premium of \$1,000 p.a. we may earn \$600 upfront and \$200 p.a. in subsequent years (before deduction of the licensee's fee).

Your Statement of Advice will outline the advice fees and any commission inclusive of GST.

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## Payment methods

We offer you the following payment options for payment of our advice fees (some can be paid in a lump sum or by instalments):

- Cheque, electronic transfer
- Deduction from your investment

## Distribution of fees

We believe the advice services we offer are valuable and the remuneration we receive is a fair reward for our expertise and skills. Our fees and any brokerage, commissions or additional payments paid by product providers (total remuneration) are receivable by Evaro Wealth Partners Pty Ltd as the Licensee. Evaro Wealth Partners will retain a licensee fee and distribute the remaining amount to us.

## Other benefits we may receive

We may be offered or receive non-commission benefits such as attendance at training events, entertainment or sponsorship from some product providers at no extra cost to you. Both *Spinifex* Private Wealth and your personal adviser maintain a register to document any benefits received with a value greater than \$300. A copy of this register can be made available to you within seven days of your request.

## Product competitions

We may participate in short term incentive programs such as a product provider that pays additional commissions during a specified period. Due to the temporary nature of these arrangements, they have not been included in this document. Details of any short term incentives will be outlined in your financial plan.

## Payments to other professionals

We may also make payments to people or organisations that refer clients to us. This will be disclosed in your financial plan if applicable.

## Evaro Wealth Partners Pty Ltd

Evaro Wealth Partners Pty Ltd holds an Australian Financial Services Licence (Licence number 472429) and authorises *Spinifex* Private Wealth and your personal adviser to give advice under this licence.

Essentially, Evaro Wealth Partners works with its member firms and authorised wealth advisers to ensure they are equipped to give high quality, up-to-date wealth advice.

## Contact details

**Phone:** (02) 9922 6155 | **Postal address:** PO Box 1890, North Sydney NSW 2059

Evaro Wealth Partners has approved the distribution of this Financial Services Guide by your personal adviser.

## Your privacy

Your privacy is important to us. To learn more about our collection and handling of your personal information and for details on how to access our Privacy Policy please refer to the Appendix to this FSG.

Another financial adviser may be appointed to you if your adviser leaves *Spinifex* Private Wealth or is unable to attend to your needs due to an extended absence from the business. In these circumstances, we will write to you advising you of the change. Your personal information will be passed on to the new adviser.

If you choose to appoint a new financial adviser, your new adviser will be provided access to your portfolio information. They will be responsible for providing you with ongoing advice relating to those products and you should confirm ongoing fee arrangements with them.

## Professional indemnity insurance

Professional indemnity insurance is maintained by Evaro Wealth Partners Pty Ltd and your wealth advisers to cover advice, actions and recommendations which have been authorised by Evaro Wealth Partners and provided by your personal adviser. The insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

## Confidence in the quality of our advice

If, at any time, you are not satisfied with the advice you receive, or any other aspect of the service provided by your wealth adviser, you should take the following steps:

- Contact your wealth adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three days, please contact Evaro Wealth Partners Complaints on (02) 9922 6155 or put your complaint in writing and send it to:

Evaro Wealth Partners Pty Ltd  
Attention: Complaints Case Manager  
PO Box 1890, North Sydney NSW 2059

- Evaro Wealth Partners will acknowledge your complaint and will work with your adviser to resolve your complaint quickly and fairly.

If your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the External Dispute Resolution Schemes listed below.

Type of complaint	External complaints service
Financial advice, investments, superannuation or insurance matters	Australian Financial Complaints Authority (AFCA)Address: GPO Box 3, Melbourne Victoria 3001 Phone: 1800 931 678Email: <a href="mailto:info@afca.org.au">info@afca.org.au</a>
Personal information held	The Privacy Commissioner Address: GPO Box 5218, Sydney NSW 2001 Phone: 1300 363 992 Fax: (02) 9284 9666 Email: <a href="mailto:privacy@privacy.gov.au">privacy@privacy.gov.au</a>

ASIC may be contacted on 1300 300 630 to find out which body may be best to assist you in settling your complaint.

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## Dietmar Birkmann, CFP®

Your personal wealth adviser, Dietmar Birkmann, ASIC number 250468, is the principal of *Spinifex* Private Wealth.



### Education and qualifications

- Certified Financial Planner® (Financial Planning Association)
- Bachelor of Financial Administration (Accounting & Finance) (University of New England)
- Diploma of Financial Planning (Deakin University)
- Diploma of Business (TAFE)
- Self-managed Superannuation Funds Accreditation (Securitor)
- ASX Accredited Listed Product Adviser (ASX)

### Experience

Dietmar Birkmann is the founder and principal of *Spinifex* Private Wealth.

Providing long-term personal financial advice to individuals and families has been his passion from the beginning in 1994. Having built a small and successful practice from scratch, then moving into corporate life as a senior adviser including in the Private Banking environment, he has now come full circle. In early 2015, he and business partners decided to leave the private banking environment in which they had spent nearly a decade, working with higher value clients. The realisation came that client's best interests and relationships would be much better served in private practice.

Having worked for a long time now with clients of higher worth and income, a lot of experience has been gained in how their financial affairs are best arranged, what is of particular importance to them, what opportunities they have, what risks they face. Knowledge, understanding and true appreciation that only many years of hands-on experience can bring.

### Memberships

- Financial Planning Association (FPA) – CFP® membership

### Advice Dietmar Birkmann can provide

Dietmar Birkmann can provide you with strategic advice as well as arrange the types of financial products listed below:

#### Strategies

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

#### Products

- Cash management trusts
- Retirement income streams
- Direct fixed interest
- Retail and wholesale managed investment schemes
- Socially responsible investments
- Hedge funds
- Platform and master trust products
- Superannuation products
- Personal and group insurance (excluding general insurance)
- Business succession insurance (excluding general insurance)
- Geared products
- Self-managed super funds (including limited recourse borrowing arrangements)
- Direct Shares, ETFs, Listed Income Securities, Listed Investment Companies.

## Appendix: Privacy collection statement

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser, *Spinifex* Private Wealth and Evaro Wealth Partners may have access to this information when providing financial advice or services to you;
- Your adviser may, from time to time, disclose information to other financial advisers, brokers and those who are authorised by *Spinifex* Private Wealth and / or Evaro Wealth Partners to review customers' needs and circumstances from time to time;
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser in providing financial advice and services to you;
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your personal adviser and *Spinifex* Private Wealth will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your planner or *Spinifex* Private Wealth holds about you at any time to correct or update it as set out in the Evaro Wealth Partners Privacy Policy. This Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles. For a copy of the Privacy Policy visit [www.spinifexprivate.com.au](http://www.spinifexprivate.com.au) or you can contact us.