

Financial Services Guide

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Important: Before we provide you with Financial Advice you should read this Financial Services Guide (FSG) as it contains important information designed to help you decide whether to use our services. It contains information about:

- Who we are,
- How we provide Independent Financial Advice,
- Our Initial and Ongoing Advice fees, and
- Who you should contact should you have a complaint.

About Collins House Private Wealth:

Collins House Private Wealth Pty Ltd (Collins House), ACN 166 528 758 is licensed by the Australian Securities & Investments Commission (ASIC) to carry on a financial services business and holds an Australian Financial Services License (AFSL) No: 449146.

Collins House is 100% privately owned and no Financial Produce Issuers such as Banks, Life Insurance Companies, Fund Managers, Superannuation Funds or Stockbrokers, have any interest in the firm, thus avoiding all Conflicts of Interest.

We are situated at: Level 13, 90 Collins Street, Melbourne VIC 3000

www.collinshouse.com

Phone: +61 3 9629 6922

Dominic Alafaci who is the Managing Director of Collins House, the issuer of this FSG, and is a Chartered Accountant, a Certified Financial Planner, a Fellow and Life Member of the Financial Advice Association Australia (FAAA), and a Self-Managed Superannuation Fund Specialist Advisor, with over 40 years of experience in financial services.

Dr Michael Saba is a Director of Collins House, has over 35 years' experience in Financial Markets, has a PhD from Monash University, as well as a Master's Degree in Applied Finance from Melbourne University and is a Fixed Interest Analyst at Arculus Funds Management, which is licensed by CGC Australia Ltd.

Independent Financial Advice:

Collins House is one of only a handful of Licensed Financial Advice firms that provide Independent Investment & Financial Advice as per Section 923A of the Corporations Act, by not accepting any commissions (apart from commissions that are fully rebated to clients) and has no Conflicts of Interest.

We rebate all forms of remuneration received from Financial Product issuers, including "stamping fees" from Investment Bankers and Stockbrokers where they raise capital through Initial Public Offerings (IPOs), and rebate all ongoing or trailing commissions paid by Fund Managers, Banks, Life Insurance Companies, Issuers of Structured Products, or Margin Loans etc.



Where we believe it is in your Best Interest, we may refer you to Third Parties such as Legal Advisors, Chartered Accountants, Licensed Property Consultants, Life Insurance Advisors, Financial Planners, Life Insurance Advisors and Registered Mortgage Brokers.

We provide **Independent Financial Advice**, including:

- Documenting & Prioritizing your Objectives
- Documenting your Risk Tolerance
- Tax Effective Investment Advice
- Superannuation Advice
- Pre-Retirement Planning
- Cash Flow Planning
- Business Succession planning
- Retirement planning
- Aged Care
- Estate planning

We provide **Financial Products Advice** including:

- Retirement Income Streams
- Cash & Fixed Interest Bank Deposits
- Bank Bills, Government and Semi-Government Bonds
- Listed Securities including Exchange Traded Products
- Precious Metals
- Retail and Wholesale Managed Investments
- Self-Managed Superannuation Funds
- Public Offer Superannuation Funds

Fees:

Initial Enquiry: After completing a questionnaire Dominic Alafaci will provide you with **an initial telephone consultation at no charge.**

Once Dominic has determined if you qualify as a Wholesale /Sophisticated Investor or a Retail Investor, he will then advise if Collins House can assist, or if it is in your best interest to refer you to a duly Qualified Accountant, Mortgage Broker, Property Consultant, Lawyer or a Financial Advisor where appropriate.

Initial Advice: If you decide to engage Collins House, an initial advice fee will be tailored to your needs a confirmed in writing prior to any work commencing.

For Retail Clients where a **Statement of Advice (SOA)** is required, a deposit of 50% may be required with the balance paid in full within 14 days of the SOA being completed.

Ongoing Advice: Our ongoing Advisory & Consultancy Service arrangement (OA&CS) has 2 Advice Components, namely Strategic Planning and Ongoing Investment Advice.

You may subscribe to both Components or individually and are usually deducted monthly in arrears from a dedicated bank account or Investment Platform.



Strategic Planning Component:

The cost of the Strategic Planning Component varies depending on the scope of the retainer, and usually covers:

- Reviewing your initial Financial Plan as outlined in your SOA to ensure it is still relevant,
- Providing you with updates on Legislative changes and how they may affect your situation,
- Reviewing any Debt Reduction Strategies to ensure you continue to be on track,
- Updating your Superannuation Contribution Strategies as your employment situation changes,
- Regularly updating your Superannuation Death Benefit Nominations as required by law,
- Reviewing your Estate Planning needs, including Tax Effective Intergenerational Wealth transfers,
- Reviewing your personal insurance requirements where appropriate,
- Reviewing your Risk Tolerance, and aligning your Asset Allocation to your Tolerance to Risk,
- Reviewing your Investment and Taxation Strategies, including legally minimizing tax,
- Updating your Cash Flow requirements and making necessary adjustments to your holdings,
- Dealing with Education funding for children and grandchildren, where appropriate,
- Assisting with Family Law matters,
- Assisting with the sale of Assets such as Rental Properties,
- Dealing with the sale of a Family Business,
- Assistance with vesting Employee Share schemes etc.,
- Assisting with Downsizing, Sea Change, or Tree Change plans,
- Assistance with Inheritances,
- Dealing with Gifting and Charitable Trusts,
- Dealing with Aged Care issues and Centrelink/MyGov
- Assistance with Accommodation Bond Funding,
- Assisting with Bereavements and Succession Planning.

Investment Advice Component:

For the active management of your investments our fees inclusive of GST are set as a sliding scale as follows:

First \$2,000,000:	0.66% p.a.
For the next \$5,000,000:	0.33% p.a.
For the remainder:	0.198% p.a.

Documents you may receive:

If you are a Retail Investor, in addition to receiving an SOA, you may also receive a Product Disclosure Statement (PDS) if we have recommended a Managed Fund, Public Offer Superannuation Fund or Managed Investment Scheme, as well as Research Documents and Fact Sheets.

It is very important that you always read and try and understand the contents of the PDS and the SOA, together with the relevant Research Documents and Fact Sheets provided before you invest.

Retail clients may also receive a Record of Advice (ROA) which is included as part of your OA&CS Arrangements.



Personal Information & Privacy:

We maintain a record of your personal information, and whilst you have the right to withhold personal information this may compromise the effectiveness of the advice you receive.

It is important that you inform us of any changes to your relevant personal circumstances, so we are able to determine if our advice continues to be appropriate.

We take your privacy seriously and have implemented a privacy policy, which ensures the privacy and security of your personal information. Our privacy policy is available on our website www.collinshouse.com/privacy/ or you can contact us to request a copy.

We retain your file for a minimum of seven years, and you should contact your Financial Advisor if you would like a copy of your file or our Privacy Policy from us at any time.

Under anti-money laundering and counter terrorism laws, we have to meet strict identification requirements before we can provide services to you. Where we are legally obliged to do so, we may disclose the information we have gathered about you to regulatory or law enforcement agencies.

Professional Indemnity Insurance:

Collins House is covered by professional indemnity insurance satisfying the requirements under Section 912B of the Corporations Act.

What if I have a complaint?

At Collins House, we work hard to provide exceptional service, but on occasions where our service does not meet your expectations we are here to listen, learn and work with you. If you have a complaint, you should take the following steps:

- Contact Dominic Alafaci by phone or email. Details of our Complaints Policy is available on our website: www.collinshouse.com/private-weath/documents/;
- If your complaint has not been resolved within five (5) business days to your satisfaction, you can lodge a complaint in writing to:

Dominic Alafaci
Collins House Private Wealth Pty Ltd
PO Box 24175
Melbourne Vic 3001

We will try and resolve your complaint quickly and fairly using our Internal Dispute Resolution (IDR) procedures within 30 days.

- If you still do not receive a satisfactory outcome or we do not respond to you within 30 days after you make the initial complaint to us, you have the right to complain to the Australian Financial Complaints Authority (AFCA).

AFCA can be contacted at:

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority
GPO Box 3 Melbourne Vic 3001

Email: info@afca.org.au Online: www.afca.org.au



Dominic Alafaci, ASIC Number 001005850

Dominic commenced his career in Financial Services in 1981 as a Registered Tax Agent and Insurance Advisor prior to providing Investment and Superannuation advice from 1984 onwards.

Dominic successfully completed the FASEA Financial Adviser Exam and provides Taxation Advice as a Qualified Relevant Provider, having previously been a Registered Tax Agent for over 40 years.

He was a State Councilor of the Financial Planning Association (FPA) from 1994 to 1997, was awarded the Money Management Financial Planner of the Year Award in December 2000 and was granted Life Membership of the FPA In November 2008.

Dominic was a member of the FPA National Practitioners Committee, the Towards Professionalism Task Force and was a Director of the FPA until December 2005 and was a Director of the Financial Industry Complaints Service (FICS) until March 2009 when it merged to form the Financial Ombudsman Service and later the Australian Financial Complaints Authority (AFCA).

He is an experienced Broadcaster and presented the Australian Business Report on weekday mornings at 6.35am for over 10 years on 3AW's Ross & Russel's award-winning Breakfast Program and prior to that Dominic appeared on 3AW's Afternoons with Ernie Sigley and subsequently with Denis Walter for over 20 years. He now regularly appears on Darren James' Weekend Breakfast Program.

How Dominic is remunerated:

Dominic is paid a Salary and is a Shareholder of Collins House.

Dominic has the following qualifications and is a member of the following Professional Associations:

Bachelor of Economic and Politics Monash University.

Bachelor of Bus (Acc) Victoria University.

Chartered Accountants Australia and New Zealand (Certificate of Public Practice)

Self-Managed Super Fund Association (Specialist Advisor)

Financial Advice Association Australia (Fellow and Life Member)

FAAA Professional Practice

Certified Financial Planner TM



Michael Saba, ASIC Number 001314421

Michael commenced his career in Financial Services in 1992 as a Quantitative Analyst at Burdett, Buckeridge & Young Ltd and moved to ANZ McCaughan Securities Ltd., as a Derivatives Analyst, and Associate Director in 1993.

In 1996 he joined HSBC Securities Australia as a Senior Derivative Analyst where he was responsible for research and analysis of all equity related derivatives, including options, warrants, futures, equity swaps and hybrid Securities, including production of research, marketing and supply of computer models for clients.

In 2000 Michael then became a Partner at Goldman Sachs JBWere where he was appointed their Senior Derivatives Analysts, until 2009 when he joined Evans and Partners for over 10 years as Head of Fixed Interest.

He was responsible for Goldman Sachs JBWere's research and analysis of various fixed interest sub-sectors such as Over The Counter bonds, ASX bond and hybrid securities and was the trading Portfolio manager for various Fixed Interest Profiles.

In 2019 Michael joined Arculus Fund's Management where he became the Portfolio Manager for various Arculus Fixed Interest Portfolios, debt capital raisings Market commentary for weekly fixed interest market update

He currently provides General Advice to Retail Clients and Financial Product Advice to Wholesale Investors, on behalf of Collins House and its Corporate Authorized Representative Collins House Online Investment Services Pty Ltd (CHOIS).

How Michael is remunerated:

Michael is paid a Salary.

Michael has the following qualifications:

Bachelor of Science (Hons), Monash University

Doctor of Philosophy, Monash University

Master of Applied Finance, Melbourne University.