



# »» LET'S PLAN WITH ROCK SOLID ADVICE.

Clarity, confidence and control,  
let's make them yours.

## Financial Services Guide (FSG)

This FSG provides you with vital information about SBA Advice and its Authorised Representatives who will provide you with the financial services described in this guide. The matters covered by the FSG include who we are, how we can be contacted, what services we are authorised to provide to you, how we (and other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures, along with how you can access them. It is designed to help you evaluate and make an informed decision about whether to use the financial services described in this guide. We suggest you keep this guide or bookmark this page for your future reference. If any part of this guide is not clear, please speak to your financial adviser.

# » INTRODUCTION



## **Lack of independence:**

*SBA Advice Pty Ltd is owned by Collins SBA Nominees Pty Ltd, which is owned by Collins SBA Holdings Pty Ltd, which is part owner of:*

- *SBA Insurance Pty Ltd, that receives commissions from life insurance companies where personal risk insurance is recommended, and*
- *Australian Finance Partners (Tas) Pty Ltd, which receives commissions from credit products.*

*As such, we are not permitted to call ourselves independent, impartial, or unbiased as defined in Section 923A of the Corporations Act (2001).*

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# » PART 1: About the services we provide



## **Collins SBA offers a range of professional services to empower people to live their best life. Our unique point of difference is how our whole team work together to support our clients.**

### **(1) The Value of a Collins SBA Financial Adviser**

At Collins SBA, we believe in simplicity and seamless service. When you partner with us, you only need to “tell your story once.” Our team of Complete Wealth Specialists—including experts in accounting, financial advice, business coaching, insurance, and lending—collaborates to provide tailored, holistic advice and strategies. Together, we deliver actionable solutions designed to create lasting value and help you make meaningful progress toward your goals. **This Financial Services Guide (FSG) specifically details the services and fees that a Collins SBA Financial Adviser can provide. Services and fees of other professional advisers as mentioned above that you may engage are excluded for the purpose of this FSG.** Where you may require other professional advisers to be involved, you will be informed of the services, scope and price of those services prior to engaging.

Our promise? To empower you with the clarity, control, and confidence to live your best life.

#### **The Role of Your Financial Adviser**

Your Collins SBA financial adviser is more than an investment strategist—they are your lead adviser and a trusted partner in achieving your desired outcomes. By understanding your unique goals, they create personalised plans that align with your values and priorities, ensuring your financial roadmap is both actionable and effective.

#### **How We Create Value:**

- **Smart Financial Decisions:** Your adviser helps you make informed choices while avoiding costly mistakes, bringing steadiness and perspective during uncertain times.
- **Accountability & Guidance:** Acting as your accountability partner, they keep you on track, prepare you for life's transitions, and adapt strategies as your circumstances evolve.
- **Holistic Wealth Management:** From cash flow and investments to taxes, estate planning, and insurance, we simplify complexities, close gaps, and turn challenges into opportunities.
- **Peace of Mind:** We free you to focus on what matters most to you, confident that your future is secure.

At Collins SBA, working with a Financial Adviser is about much more than managing money—it's about building a secure and meaningful life tailored to your vision.

### **(2) Who is responsible for these financial services?**

As the holder of an Australian Financial Services Licence (AFSL), SBA Advice Pty Ltd (SBA Advice) is responsible for the financial services we provide to you. SBA Advice acts on its own behalf when these financial services are provided to you. In relation to the financial services offered in this Financial Services Guide (FSG) SBA Advice as a holder of an AFSL, does not act on behalf of any person or licensee. SBA Advice is only responsible for the services offered in this FSG.

### **(3) The services we can provide.**

Our AFSL permits us to deal, and provide financial product advice, in the following areas:

- Basic deposit products;
- Non-basic deposit products, such as term deposits;
- Derivatives;
- Debentures, stocks or bonds issued (or proposed to be issued) by a government;
- Life products including investment life and life risk insurance products;
- Interests in managed investment schemes including investor directed portfolio services and MDA services;
- Retirement savings accounts;
- Superannuation including self-managed superannuation funds;
- Securities, including direct equities; and
- Standard Margin Lending facilities.





**(4) We can provide specialist advice and services in the following areas:**

- Wealth creation
- The use of Managed Discretionary Account services
- Retirement planning
- Estate planning
- Wealth structuring and tax planning
- Aged Care

Not all of our financial advisers can advise on every one of these areas, and some may be restricted to providing advice and services in only some of the above areas. The FSG Part 2 explains who your adviser is, and the areas in which they can provide advice.

Additionally, our advisers are all registered to provide Tax (Financial) Advice services. Based on the information collected from you, your adviser will consider the tax consequences of the financial advice they provide. However, this financial advice will not include a full assessment of your overall tax position or your tax liabilities and obligations. You should seek specialist tax advice from your accountant.

Should you require personal risk insurance advice, we will refer you to SBA Insurance, who are our specialist risk insurance advisory partner.

**(5) Services that cannot be provided under our AFSL include:**

- Personal advice relating to acquisition, development or disposal of direct property. Advice relating to direct property acquisition or investment will only relate to the investment strategy of an investment in property, such as asset sector allocation, cashflow and capital expenditure budgeting.
- Credit advice, such as the arranging of a loan or the taking of credit. We may refer you to a broker that can assist with such matters.
- Accounting, audit and taxation services. If you require these services, we can refer you to Collins SBA Accounting (SBA Financial Group P/L)

**(6) How will we provide our advice to you?**

Personal advice will be presented in a Statement of Advice (SoA). This advice sets out your personal circumstances and your needs and objectives, and then explains the resulting strategy and recommendations.

The SoA will also, among other things, tell you about:

- The basis on which the advice is given;
- The cost of the advice including the fees payable and any commissions we may receive; and
- Any associations we have with financial product issuers or other parties which may have the potential to influence the advice we give you.

If there hasn't been a significant change to your personal circumstances any further advice may be provided to you in a written Record of Advice (RoA), otherwise a complete record of the advice given will be kept on your file. You can request a copy of any RoA by contacting us using any of the contact details on page 1 of this document up to 7 years after the advice was provided to you.

Where our advice recommends a financial product, we will provide you with a Product Disclosure Statement (PDS). The purpose of a PDS is to assist you to make an informed decision about whether to acquire the financial product, as it contains a description of the product features, risks and benefits, and information about your cooling-off rights (if applicable). You should read and understand the PDS prior to making a decision about any product. If you have any questions, these should be raised with your financial adviser.

**(7) Giving us instructions**

If you want to make changes to your financial plan or provide other instructions, you can contact us using the details in this Financial Services or by contacting us here: Generally, you will need to give us instructions in writing for example, email or a written letter or another method as agreed with your financial advice specialist.



## **(8) Relationships and Associations**

SBA Advice Pty Ltd is a wholly owned subsidiary of Collins SBA Holdings Pty Ltd (Collins SBA Holdings), which also owns subsidiary companies that offer Accounting services and personal risk insurance advice.

- SBA Insurance Pty Ltd

Where we have identified a need for you to receive personal risk insurance advice, we will refer you to SBA Insurance Pty Ltd, which operates under the AFS licence of MBS Advice Licence Pty Ltd. SBA Partnerships Pty Ltd (a wholly owned subsidiary of Collins SBA Holdings) is a 50% shareholder of SBA Insurance.

- SBA Financial Group Pty Ltd

SBA Financial Group provides Accounting and Taxation Services, which are not covered by the SBA Advice AFS licence. SBA Financial Group is a wholly owned subsidiary of Collins SBA Holdings, the parent company of SBA Advice.

- Australian Finance Partners (Tas) Pty Ltd

Where we have identified a need for you to receive assistance with debt or credit products, we may refer you to Australian Finance Partners (TAS) Pty Ltd, a finance broker which operates under the Australian Credit Licence of Australian Finance Partners Pty Ltd. SBA Partnerships Pty Ltd is a 50% shareholder of Australian Finance Partners (TAS) Pty Ltd.

- Some of our advisers are Directors and Shareholders of
  - Collins SBA Holdings,
  - SBA Advice Pty Ltd,
  - SBA Wealth Management Pty Ltd,
  - SBA Insurance Pty Ltd, and
  - SBA Partnerships Pty Ltd
  - Australian Finance Partners (Tas) Pty Ltd
  - and can benefit indirectly from fees you pay to these other entities by way of shareholder distribution and Director profit sharing.

Our FSG Part 2 explains which of these arrangements apply to our advisers and how they are remunerated.

## **(9) How we price our services**

At Collins SBA, we are committed to providing transparent, fair, and personalised pricing for our financial advisory services. Our fee structure is designed to reflect the value of our expertise while addressing the unique needs of each client. We will discuss and agree on a fee before you engage us and prior to commencing work for you.

### **1. Base Service Fee**

This foundational fee applies to all clients provides access to our financial advisory services, ensuring you benefit from the comprehensive support and expertise of a dedicated Adviser and our team. All amounts shown are including GST.

- \$4,950 per year

### **2. Complexity Adjustment**

For clients with more intricate financial circumstances, an additional fee may apply. This adjustment reflects the level of detail, time, and expertise required to provide tailored advice that meets your unique needs. Your adviser will assess and confirm if this fee applies and at which level.

- Level 1 \$1,650 per annum
- Level 2 \$2,750 per annum

### **3. Risk Adjustment**

For clients leveraging our investment management services, a risk-based fee applies to the funds we manage on your behalf. This fee ensures proactive, expert oversight of your portfolio, aligned with your financial goals.

- 0.385% p.a. on Funds Under Management

### **You can pay for our services in the following ways:**

- As a fee for advice that will be deducted from your investment as a one-off payment each year or in instalments.
- By direct invoice from us for initial and ongoing advice.
- A combination of the above.





#### **(10) Initial consultation**

To meet with a Collins SBA adviser please use our web form [Let's Chat](#), phone or email [reception@collinssba.com.au](mailto:reception@collinssba.com.au) and an Adviser will determine whether we can add value to your situation.

If an initial appointment is required, we may charge up to \$350 AUD for the first appointment. Your adviser may choose to waive this fee depending on your engagement of services with us thereafter.

#### **(11) Advice preparation and implementation**

Before we do any work for you, we will provide you with a Letter of Engagement which sets your objectives, your advice and service

options (where applicable) available and related fees.

If the scope of advice or service needs to change after you have engaged us, we will let you know you in writing of any change (increase or decrease) to your fee prior to continuing.

#### **(12) Ongoing services**

The benefit of receiving personal financial advice often comes from the ongoing relationship that you establish with your financial adviser, so that your financial strategy and products are regularly reviewed against the markets and changes to your circumstances or goals.

If your adviser considers ongoing services are necessary to keep your financial plan tracking to achieve your goals, the level of service, and fees payable, will be discussed and agreed by you in writing.

The minimum ongoing service fee is \$4,400 AUD per year, inclusive of GST and will be individually calculated depending on the services and scope of ongoing advice provided.

#### **(13) Managed discretionary account services**

We may offer you a Managed Discretionary Account (MDA) Service provided by Implemented Portfolios Pty Ltd as the MDA provider. The portfolio management service will act in accordance with an investment program agreed with you ('Investment Program').

The Investment Program, and any costs associated with the MDA service, will be documented in a Statement of Advice (SOA) which will detail our advice and how it will help you in meeting your goals.

Should you accept our recommendation to invest in a MDA service, you will be required to enter into a MDA contract which authorises Implemented Portfolios to transact on your behalf within the parameters of the Investment Program you have agreed to. You will also be required to enter into an ongoing service agreement with SBA advice.

#### **(14) Ad hoc advice or execution only transactions**

Where you do not wish to participate in an OFA or if you require advice and/or a service outside the scope of an existing engagement for advice, we will notify you of the fees payable, if applicable, prior to any work being commenced.

#### **(15) Non-monetary benefits**

From time to time we may accept benefits from product providers or other parties, such as hospitality or support connected with our professional development e.g. training or sponsorship to attend conferences.

We maintain a register detailing any benefit we receive which is valued at between \$100 and \$300 and other benefits that relate to information technology software or support provided by a product issuer or that relate to educational and training purposes. A copy of the register is available on request for a small charge.

# » PART 2:

## About your financial adviser



This section should be read together with Part 1 of the Financial Services Guide. Part 2 sets out specific details about the Collins SBA advisers as authorised representatives of SBA Advice. The advisers are authorised by SBA Advice to provide the financial services described in Part 1 and Part 2 of the Financial Services Guide. In this document, the terms "I", "me", "us", "we" and "our" refer to the Collins SBA advisers and SBA Advice and Collins SBA. The term "representatives" refers generally to the SBA Advice and the Authorised Representatives.



### **Jonathan Elliot | Managing Director | Adviser** **Authorised Representative number 239748**

Jonathan has many years of experience in helping our clients build, protect and manage their wealth as well as working with business owners with their succession planning.

Jonathan has a Bachelor of Commerce, Diploma of Financial Planning, Certified Practising Accountant CPATM, Graduate Australian Institute of Company Directors TM (GAICD) TM, Certified Financial Planner (CFP®). Jonathan is authorised to deal and provide financial product advice in all areas covered by the SBA Advice AFSL.

Jonathan is a:

- Director of SBA Advice Pty Limited ABN 44 611 373 383 (AFSL 488301)
- Director and Shareholder of Collins SBA Holdings Pty Ltd, which is the shareholder of SBA Wealth Management Pty Ltd
- Director of SBA Wealth Management Pty Ltd,
- Director of SBA Partnerships Pty Ltd which is a shareholder of SBA Insurance Pty Ltd and Australian Finance Partners (Tas) Pty Ltd.
- Director of SBA Insurance Pty Ltd, and Australian Finance Partners (Tas) Pty Ltd.
- Employee of Collins SBA Nominees Pty Ltd which has an association with SBA Advice Pty Limited.

As an employee of Collins SBA Nominees Pty Ltd, Jonathan is paid a salary and may also receive a performance bonus which is based on individual qualitative and quantitative performance criteria and revenue generated for Collins SBA. He may receive shareholder dividends and profit sharing distributions in his respective capacities as shareholder and Director of the above entities.



### **Nicholas Davey | Adviser** **Authorised Representative number 242611**

Nick has experience in empowering clients to make smart and informed decisions with their money and make certain they achieve their desired lifestyle and goals for their future.

His coaching, advice and guidance ensures his clients oversee and build and protect wealth tax effectively. Nick has a Graduate Diploma of Financial Planning, Certified Financial Planner (CFP®). Nick is authorised to deal and provide financial product advice in all areas covered by the SBA Advice AFSL.

Nick is a:

- Director of SBA Advice Pty Limited ABN 44 611 373 383 (AFSL 488301)
- Shareholder of Collins SBA Holdings Pty Ltd, which is the shareholder of SBA Wealth Management Pty Ltd.
- Employee of SBA Wealth Management Pty Ltd which has been in association with SBA Advice Pty Limited.

As an employee of Collins SBA Nominees Pty Ltd, Nick is paid a salary and may also receive a performance bonus which is based on individual qualitative and quantitative performance criteria and revenue generated for Collins SBA.

He may receive shareholder dividends and profit sharing distributions in his respective capacities as shareholder and Director of the above entities.



**Philip (Phil) Hall | Adviser**  
**Authorised Representative number 1006250**

Phil is an experienced planner who enjoys working with clients to meet their financial goals now and into the future. He educates and guides clients; enabling them to make informed decisions to build, protect and manage wealth through a broad range of financial strategies.

Phil has a Masters of Financial Planning, Bachelor of Education (Hons), Certified Financial Planner (CFP®). Phil is authorised to deal and provide financial product advice in all areas covered by the SBA Advice AFSL.

Phil is a:

- Shareholder of Collins SBA Holdings Pty Ltd, which is a shareholder of SBA Wealth Management Pty Ltd
- Employee of SBA Wealth Management Pty Ltd which has an association with SBA Advice Pty Limited.

As an employee of SBA Wealth Management, Phil is paid a salary and may also receive a performance bonus which is based on individual qualitative and quantitative performance criteria and revenue generated for Collins SBA.

He may also receive distributions as a shareholder of Collins SBA Holdings Pty Ltd.



**Lydia Toghill | Provisional Financial Adviser**  
**Authorised Representative number 001318489**

Lydia embraces Collins SBA's goals-based approach, helping clients make confident, informed financial decisions. With a warm, client first style, she listens carefully and builds practical strategies to protect, grow and manage wealth, so clients can focus on what matters most. Lydia has a Graduate Diploma of Financial Planning and is authorised to deal and provide financial product advice in all areas of the SBA Advice AFSL, with the exception of derivatives and margin lending.

While Lydia is a provisional financial advisor, Nicholas Davey will be her supervisor and is responsible for all financial services she provides.

As an employee of SBA Wealth Management Pty Ltd, Lydia is paid a salary and may also receive a performance bonus which is based on individual qualitative and quantitative performance criteria and revenue generated for Collins SBA.

**All fees for the services outlined in this FSG will be paid to SBA Wealth Management Pty Ltd, a corporate authorised representative of SBA Advice Pty Ltd.**

**How can you contact your financial adviser?** 1300 265 722  
29 Murray Street, Hobart, Tasmania 7000 GPO Box 1082, Hobart, Tasmania 7001 [reception@collinssba.com.au](mailto:reception@collinssba.com.au)



# »» Privacy statement



We collect personal information, including sensitive information (e.g. health information) from you to provide you with services including financial advice. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, to prevent fraud, crime or other activity that may cause harm in relation to the particular products or services provided, and to help us run our business.

If you do not provide all the information we request, we may no longer be able to provide a product or service, including financial advice to you. If you provide us with incomplete or inaccurate information, our resulting advice may not be suited to your true circumstances, and you will need to carefully consider its appropriateness prior to proceeding.

We may disclose your personal information to anyone we engage to do something on our behalf such as a service provider, and other organisations that assist us with our business. We may also disclose your personal information to third parties such as a complaints body to whom a complaint relating to a product or service is referred, your past and present employers, any party acquiring an interest in our business and anyone acting on your behalf.

We may also collect from the parties listed above any personal information they may hold about you which relates to our provision of financial advice. As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore.

We may engage providers and/or software providers who are based overseas, or Australian-based businesses who store data in the cloud. This means your personal information may be shared with organisations in, or stored in, the Philippines, Vietnam, the United States of America, Canada, Ireland, Singapore, New Zealand and/or Asia.

We normally make those disclosures based on a reasonable belief that entities in those countries are subject to a law or binding scheme which protect your personal information in a way that, overall, is substantially like the way the Australian Privacy Principles protect your information. You can access mechanisms to enforce those schemes in those countries.

SBA Advice Pty Ltd is also required, pursuant to the Anti-Money Laundering and Counter Terrorism Financing Act (AML/CTF) and its corresponding rules and regulations to implement certain client identification processes. We may be required to obtain information about you, and from time to time in order to meet our legal obligations. We have certain reporting obligations pursuant to the AML/CTF Act and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

We will update our Private Policy from time to time. Where you have provided information about another individual, you must make them aware of that fact and the contents of this privacy statement. We will use your personal information to contact you or send you information about other products and services offered by us or our preferred suppliers.

If you do not wish to receive marketing communications from us, please let us know.

**We will take reasonable steps to ensure the personal information we disclose to others is accurate, up-to-date, complete, and relevant, having regard to the reasons why it is being disclosed. We may also disclose your information to others where we have your consent.**

# »» Feedback and complaints

Visit our feedback and complaints process on our website:  
[collinssba.com.au/collins-sba-feedback-process](https://collinssba.com.au/collins-sba-feedback-process)

If you have difficulty accessing our website, please take the following steps:

(1) Please contact us about your concern. We will try to resolve your complaint quickly, fairly and within prescribed time frames.

In writing:  
Advice Dispute Resolution Team  
Collins SBA Advice  
GPO Box 1082,  
Hobart, Tasmania 7001

Email: [feedback@collinssba.com.au](mailto:feedback@collinssba.com.au)  
Phone: 1300 265 722

(2) If your complaint is not resolved to your satisfaction within 30 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Telephone: 1800 931 678 (free call)  
In writing to: Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001.

The law requires SBA Advice to have arrangements in place to compensate certain persons for loss or damage they suffer from certain breaches of the Corporations Act by SBA Advice and/or its Authorised Representatives.

SBA Advice has internal compensation arrangements as well as professional indemnity insurance that satisfy these requirements. The Professional Indemnity insurance covers our present and past advisers.

**When you have feedback – whether this is positive or about a concern you have – talking directly to your Adviser is the absolute best place to start. You also have the option to contact us and we will assign, assess and resolve.**