

# FINANCIAL SERVICES GUIDE

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Version s1.0



## WHAT IS THIS DOCUMENT?

The information provided by SYMO may be general financial advice. General advice includes information about financial products and financial markets and our views and outlook for those products and markets.

We do not take into account your personal circumstances, goal or objectives when compiling this information, it is therefore not personal financial advice.

Because this information is being provided to individuals who may be retail clients, we are required to give you this document. This document is a Financial Services Guide. We are required to provide it to you before we provide you with any Financial Service (general financial advice).

You should read this document and ensure you understand what it means for you and retain a copy for your records.

## WHO IS SYMO INTERACTIVE?

SYMO Interactive Pty Limited (ACN: 638 861 971) ("SYMO") is a publisher of financial content including podcasts, videos and articles published on various platforms including Facebook, YouTube and our website.

SYMO is an Authorised Representative (no. 001282781) of MoneySherpa Pty Limited (ACN: 164 927 708) which holds Australian Financial Services Licence (AFSL No. 451289) issued by the Australian Securities and Investment Commission (ASIC) which govern how we provide these services.

SYMO provides the service on behalf of the licensee. SYMO does not act on behalf of anyone else in relation to financial services. Glen James is a director of SYMO.

## HOW TO CONTACT SYMO

<b>Contact details:</b>	Address: PO Box 7184 Toowoomba Bay NSW 2261 Email address: <a href="mailto:compliance@sortyourmoneyout.com">compliance@sortyourmoneyout.com</a> Website: <a href="http://www.sortyourmoneyout.com">www.sortyourmoneyout.com</a>
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## WHAT ARE WE LICENCED TO PROVIDE TO YOU?

Our AFSL authorises us to provide general advice only in relation to the following products:

1. Deposit products
2. Bonds and other fixed interest products;
3. Life insurance products (life insurance, income protection, trauma and TPD insurance)
4. Managed investment funds
5. Retirement savings accounts;
6. Shares; and
7. Superannuation.

## HOW DOES SYMO GET PAID?

SYMO earns its income from sponsorships, advertising sales and similar payments (for example affiliate links on our website). In general, you do not pay us for the advice provided. We may receive payments from financial advisers, mortgage brokers or accountants. These are not additional costs to you and the amounts will be disclosed to you by the relevant professional. From time to time we may charge for specific content or membership programs.

All employees of SYMO receive a salary and may receive performance related bonuses. No employee is entitled to any other fees, commissions or benefits from SYMO or any other person in relation to the services provided. Glen James may also receive dividends as a result of the shares in SYMO held by his family trust.

## RELEVANT RELATIONSHIPS

Neither MoneySherpa nor SYMO have ownership in any product provider.

## DISPUTES OR COMPLAINTS

### WHAT TO DO IF YOU HAVE A DISPUTE OR COMPLAINT

We are committed to providing you with the best possible service. If at any time we have not met your expectations – or you have a complaint about any of our services – please inform us so we can work towards a resolution. We will endeavour to deal with your complaint promptly, thoroughly and fairly.

### HOW TO MAKE A COMPLAINT

If you have a complaint, we request you follow these steps:

1. Tell us at the address above;
2. If this does not resolve your concern write or email the complaints officer [complaints@lifesharpa.com.au](mailto:complaints@lifesharpa.com.au)
3. We will respond seek to resolve the issue.
4. If you are still not satisfied, you may contact our External Dispute Resolution Service (it's free).

Our External Dispute Resolution Scheme is the Australian Financial Complaints Authority (MoneySherpa's membership number is 34698) which can contacted by:

- Telephone: 1800 931 678
- Online complaint form: <https://ocf.afca.org.au/>
- Website: <http://afca.org.au>
- Mail: Australian Financial Complaints Authority Limited, GPO Box 3, Melbourne, VIC 3001
- Fax: 03 9613 6399

SYMO has the benefit of a Professional Indemnity Insurance policy maintained by MoneySherpa and required by the Corporations Act and which meets ASIC's requirements.

## PRIVACY

We may collect your personal information directly from you when you attended a live event, webinar or request a professional referral; however, we do not share your information with any third parties without your consent unless required to by law.