



# Financial Services Guide

**This Financial Services Guide (FSG) sets out the services that we can offer you. It is designed to assist you in deciding whether to use any of those services.**

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## **FOR INVESTORS, SOCIETY AND THE ENVIRONMENT**

(E) [info@skysummit.com.au](mailto:info@skysummit.com.au)

(T) (02) 4321 6833

*Erina Office*  
5/168 CENTRAL COAST HWY  
ERINA NSW 2250

*Toukley Office*  
307 MAIN ROAD  
TOUKLEY NSW 2263

Sky Summit Pty Ltd Corporate Authorised Representative: 325483  
FSG Version Number: 9 dated 08/08/2024



# ABOUT THE FSG

You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.

This Financial Services Guide (“FSG”) is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. 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 any 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 intended that this FSG should assist you in determining whether to use any of the services described in this document.

When we provide you with initial advice regarding an issue, or *further* advice where your circumstances, objectives or needs or the basis of the advice we are providing you is significantly different to when we provided you with earlier advice, you may be entitled to receive a Statement of Advice. The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

If we provide you with further advice, where your circumstances, objectives or needs or the basis of the advice we are providing you is *not* significantly different to when we provided you with earlier advice and we do not provide the advice in writing at the time, you may request a copy of a record of that advice. A copy of the record of advice would be available at any time up to 7 years from the date our representative gave the advice to you.

You can request the record of the advice by contacting the representative or us in writing or by telephone or by email.

In the event we make a recommendation to acquire a particular financial product (other than securities), or financial products that are listed on a financial market we may also provide you with a Product Disclosure Statement containing information about the particular product, which should help you to make an informed decision in relation to the acquisition of that product.

Version Number 9

Dated 08/08/2024

**Ethical Investment Advisers Pty Ltd** ABN 26 108 175 819  
Registered Head Office: 35 Edith Terrace, Red Hill QLD 4059  
Australian Financial Services Licence Number: 276544



# BEFORE YOU RECEIVE OUR ADVICE

Before we provide any official advice to you, we would like to make sure that you are comfortable with the following details.

## **Lack of Independence**

While we always seek to meet our legal obligations of section 961B of Corporations Act 2001, we do not fall within the definition of independent, unbiased or impartial under Section 923A.

This is because we give our clients the option of allowing insurance companies to pay us a commission for the services we provide rather than invoice our clients. *We remain committed to continue to give our clients this important choice.*

We may use ethical investment products created under the entity Ethical Advisers Funds Management (EAFM), which has a relationship with Ethical Investment Advisers. Any management fees charged by EAFM are unrelated to our advice fees and in no way influence the advice we provide.

## **Who will be providing the financial service to me?**

### **Ethical Investment Advisers Pty Ltd**

**ABN:** 26 108 175 819

**Australian Financial Services Licence Number:** 276544

Ethical Investment Advisers has been established by financial advisers who have been working in the financial services industry for more than 20 years, providing a range of wealth advice and assistance to help people grow, manage and protect their wealth.

Sky Summit Pty Ltd (TA Sky Summit Financial) is a Corporate Authorised Representative of Ethical Investment Advisers. Sky Summit Financial's Corporate Authorised Representative number issued by the Australian Securities and Investments Commission (ASIC) is 325483.

#### **Location 1 (Postal address):**

*Erina Office*  
5/168 Central Coast Hwy,  
ERINA NSW 2250

#### **Location 2:**

*Toukley Office*  
307 Main Road  
TOUKLEY NSW 2263

**Telephone No (Erina Office):** (02) 4321 6833

**Email:** info@skysummit.com.au

## **Who is my Adviser?**

### **Sky Summit Pty Ltd (ASIC Corporate Authorised Representative [CAR]: 325483)**

Sky Summit Financial provide comprehensive personal financial advice in a manner that is consistent with client values.

Our three Financial Advisers have over 35 years' combined experience, within a variety of financial institutions. We place a high value on supporting our clients in achieving their financial and lifestyle goals. Alongside our Financial Advisers we have a team of three administration staff who will be there to support you every step of the way.



## OUR ADVISERS

### Experience you can trust

The following individuals are authorised by Ethical Investment Advisers to provide personal financial advice through Sky Summit Pty Ltd.



#### **Nathaniel Chell**

**ASIC Authorised Representative: 325482**

Nat is a financial adviser with extensive experience in the Financial Advice and Accounting professions.

Nat's qualifications are:

- Bachelor of Management, majoring in Accounting and Finance, University of Newcastle
- Diploma of Financial Services
- Tax Financial Adviser
- FASEA Accredited
- Self-Managed Superannuation Funds
- Certificate in Self-Managed Super Funds
- Member of the Financial Advice Association Australia



CERTIFIED BY RIAA

Nat is Certified by the Responsible Investment Association of Australasia as an Ethical Advice Specialist.

He has a passion for improving the welfare of our planet and people. His expertise is in environmental and sustainable investment advice. As well as ensuring you feel well informed and comfortable with your financial affairs. This is achieved in a way that ensures your prosperity is congruent with the betterment of humanity and the natural environment.



#### **Melinda Reid**

**ASIC Authorised Representative: 1247745**

Melinda is a financial adviser with extensive knowledge of the Financial Planning Industry having been a Financial Adviser for over 20 years. Melinda's knowledge is broad across Superannuation, Retirement Planning, Managed Funds, Risk Insurance and Estate Planning.

Melinda's qualifications are:

- Master of Financial Planning, Kaplan Professional
- Graduate Diploma in Financial Planning, Kaplan Professional
- Advanced Diploma in Financial Planning
- Tax Financial Adviser
- Self-Managed Superannuation Funds, Kaplan Professional
- Member of the Financial Advice Association Australia



CERTIFIED BY RIAA

Melinda's passion is building rapport with clients providing factual easy to understand information to ensure they are well informed about their Financial situation. Melinda specialises in Ethical, Social, Governance (ESG) investing to provide clients the opportunity to invest in line with their Ethical and Social values.



## OUR ADVISERS



### **Stephanie Dewberry**

**ASIC Authorised Representative: 1300701**

Stephanie is a financial adviser who has over ten years financial services experience, with a broad knowledge and skill set including paraplanning, compliance, technical services and finance.

Steph's qualifications are:

- Master of Applied Finance, Charles Sturt University
- Bachelor of Applied Finance, Macquarie University
- Tax Financial Adviser
- FASEA Accredited



Steph has a passion for economics and finance. She enjoys applying her knowledge to help people achieve their goals. She believes it is important to develop and encourage financial literacy from a young age.



### **Jordan Hill**

**ASIC Authorised Representative: 1310732**

Jordan is a provisional financial adviser who is undertaking his professional year. He has a wide range of technical financial knowledge gained through his experience as a Paraplanner.

Jordan's qualifications are:

- Graduate Diploma in Financial Planning, Kaplan Professional
- Bachelor of Commerce, majoring in Finance, University of Newcastle
- Tax Financial Adviser
- FASEA Accredited

Jordan is passionate about applying his financial skills and knowledge towards helping people have peace of mind regarding their financial goals.



## FURTHER INFORMATION

### Do any relationships or associations exist which might influence you in providing me with the financial services?

Nathaniel Chell, Melinda Reid, Stephanie Dewberry, Sky Summit Pty Ltd, Ethical Investment Advisers, have a relationship with Ethical Advisers Funds Management. This association could be expected to influence us in the provision of financial services. There is no monetary remuneration received by Nathaniel Chell, Melinda Reid, Stephanie Dewberry or Sky Summit Pty Ltd if recommending these investments to clients.

### What kinds of financial services are you authorised to provide me?

Sky Summit Pty Ltd is authorised by Ethical Investment Advisers to offer the following:

- Wealth Creation
- Investment Management
- Strategy Review
- Financial Planning Strategies
- Retirement Planning
- Self-Managed Superannuation Funds
- Superannuation Needs & Administration
- Debt Management \*
- Direct Shares
- Margin Lending
- Life Protection
- Estate Planning \*
- Certified for Ethical Investment
- Aged Care Advice

*\*We can provide general advice on Debt Management and Estate Planning.  
We are not Licenced Mortgage Brokers, a Finance Co. or Solicitors.*



CERTIFIED BY RIAA

**Disclosure:** Ethical Investment Advisers (AFSL 276544) has been certified by RIAA according to the strict disclosure practices required under the Responsible Investment Certification Program. See [www.responsibleinvestment.org](http://www.responsibleinvestment.org) for details.

### What kinds of products do those services relate to?

As an Authorised Representative of Ethical Investment Advisers Pty Ltd, Nathaniel Chell, Melinda Reid and Stephanie Dewberry can provide advice on and deal in the following products:

- Deposit Products
- Non-Cash Payment Products
- Government Debentures, Stocks & Bonds
- Managed Investments
- Superannuation
- Life Products
- Securities
- Margin Lending\*
- Self-Managed Superannuation Funds

*\*Applicable to Nathaniel Chell & Melinda Reid only.*

We can advise you in respect of Securities and provide a service to buy or sell Securities. The cost of the purchase or sale of direct investments such as shares in listed companies or units in listed property trusts will be passed on to you. Current fees range from 0.11% to 1.10% of the value of the trade (usually subject to a minimum fee) and are payable to the relevant stockbroker.

**Investment Review:** Records are maintained detailing client's investments that were recommended by Sky Summit Financial. Investments are reviewed on a quarterly, semi-annual, or annual basis, subject to the client's discretion.





## FURTHER INFORMATION

### Who do you act for when you provide financial services for me?

Ethical Investment Advisers is responsible for the financial services provided to you.

### How will I pay for the service?

#### **Initial Advice process**

At your first meeting you will meet one of our advisers to talk about your goals and how we can help. One of the most important aspects of selecting a financial adviser is choosing someone you trust and feel comfortable working with.

From our discussion, we will have a good understanding of your situation and needs. With this knowledge we will quote you a flat fee for the full advice process.

Our goal is that you leave the first interview with a clear idea of what we can do for you and how much our advice will cost. All initial fees will be outlined to you in our "Letter of Engagement" document.

#### **Initial Statement of Advice**

Generally, from \$2,200 to \$15,000 (depending on the complexity of your situation). We ask for a deposit to be paid via Invoice. The remainder will be either invoiced or charged to the investment upon proceeding with the advice.

#### **Ongoing advice**

Should you choose to retain us for Ongoing Financial Advice, fees are payable based on the complexity of that advice and charged as a flat fee debited from your funds under management. Full details of the fees payable will be disclosed in your Statement of Advice.

**For Example:** The fees for this service range from \$2,750 to \$15,000 Per annum (incl GST) of funds under management with us, subject to a minimum fee of \$2,200 per annum. Our fees are generally charged on a monthly basis. For example, if your account balance is \$350,000 and we charged \$2,750 for ongoing service, we would receive \$229 per month (Incl GST). Our fees are indexed in line with CPI per annum and vary depending on the complexity of the work involved.

#### **Fixed term advice**

Should you wish to retain access to our services for a defined fixed term only (generally up to 12 months), fees are payable based on the complexity of the advice and charged as a flat rate fee at the commencement of the fixed term. The fees for this service range from \$2,750 to \$15,000 per term.

### Remuneration, Fees, Commissions or other benefits that can be received in relation to providing financial services?

- Ethical Investment Advisers receives 100% of the fees and retains approximately \$6,150 per month for Licensee Services and Professional Indemnity costs. The remaining funds are paid to Sky Summit Financial Pty Ltd. Nathaniel Chell, Melinda Reid and Stephanie Dewberry are Directors and employees of Sky Summit Financial and are paid a salary and may receive distributions/dividends from this entity. Jordan Hill is an employee of Sky Summit Financial and is paid a salary and may receive other remuneration from this entity
- From 1 July 2014, investment providers cannot pay commissions on investments (other than those grandfathered). These grandfathered arrangements ceased on the 1<sup>st</sup> of January 2021. Insurance commissions may still apply. Commissions are received on Life Insurance related products.
- Nathaniel Chell, Melinda Reid, Stephanie Dewberry and Jordan Hill do not receive bonuses from the licensee based on income generated.
- The exact amounts of any fees, commissions and payments received by Sky Summit Financial and the licensee will be disclosed to you at the time advice is provided to you.

# WHEN YOU RECEIVE OUR ADVICE

## **Will you provide me advice, which is suitable to my needs and financial circumstances?**

Yes, where you have requested such 'personal advice'. Where 'general advice' is provided it may not be suitable to your personal needs or financial circumstance. Where 'personal advice' is provided, we need to find out your individual objectives, financial situation and needs before we recommend any financial products or services to you.

You have the right not to divulge this information to us if you do not wish to do so. This may impact the suitability of the advice to your needs and financial circumstances.

In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

## **What should I know about the risks of the financial products or strategies you recommend to me?**

We will explain to you any significant risks of financial products and strategies, which we recommend to you. If we do not do so, you should ask us to explain those risks to you.

## **What information do you maintain in my file and can I examine my file?**

We maintain a record of the information that you have provided us which may include your personal profile, which includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We are committed to implementing and promoting a privacy policy, which will seek to ensure the privacy and security of your personal information. A copy of our privacy policy is enclosed for your information. If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded.

We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise of the likely cost in advance and can help to refine your request if required.

## **Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my financial products?**

Yes. You may specify how you would like to give us instructions, however we may at our discretion require e-mail or written confirmation of instruction.



## IF YOU HAVE ANY COMPLAINTS

Ethical Investment Advisers is a member of the Australian Financial Complaints Authority. If you have any complaint about the service provided to you, please take the following steps:

1. Contact our representative and tell us about your complaint.
2. If your complaint is not satisfactorily resolved within 30 days, please contact the Manager of Ethical Investment Advisers or put your complaint in writing and send it to P O Box 623 Paddington Qld 4064. We will seek to resolve your complaint quickly and fairly.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

### **Australian Financial Complaints Authority Contact Details:**

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) [1]

In writing to **Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001**

To Find out more about how the AFCA assists investors, you can view their information on the website above.

## OUR PROFESSIONAL INDEMNITY INSURANCE

Ethical Investment Advisers will take reasonable steps to ensure that we have Professional Indemnity Insurance cover that will meet the requirements of s912B Corporations Act to provide compensation to persons who successfully claim for losses suffered due to breaches of licensee obligations by representatives and staff who are or were a representative or employee of Ethical Investment Advisers at the time the advice was provided.

# ETHICAL INVESTMENT ADVISERS PTY LTD

## PRIVACY COLLECTION STATEMENT

***The privacy of your personal information is important to us.***

### **1. Your adviser will ask you many questions. Why is so much information required?**

We collect your personal information to enable us to provide you with the products and services that are appropriate to your needs. Under certain legislation including but not limited to the following (below), we may be authorised or required to collect your personal information:

- Corporations Act 2001,
- Australian Securities and Investments Commission Act 2001,
- Anti-Money Laundering and Counter Terrorism Financing Act,
- Taxation Administration Act 1953,
- Superannuation Guarantee (Administration) Act 1992 and
- Superannuation (Unclaimed Money and lost members) Act 1999

We are required to collect sufficient information to identify a person's needs, objectives, and financial circumstances so that we can provide appropriate financial advice.

We will gather the information by asking you numerous questions about you and possibly your family. We will record this information. We endeavour to retain accurate, complete and up to date personal information about you so we will ask you to review the information from time to time.

### **2. Access and correction**

You may (subject to permitted exceptions) access and update your information by contacting us. You may access the personal information we retain and request corrections. This right of access is subject to some exceptions allowed by law.

We will give you reasons if we deny access though will endeavour to ensure that at all times the personal information about you that we hold is up to date and accurate. The accuracy of the personal information is dependent to a large degree on the information you provide and you should advise us if there are any errors in your personal information.

### **3. Providing personal information**

We may provide personal information to:

- organisations (who are bound by strict confidentiality) to whom we outsource certain functions such as our auditors. In these circumstances, information will only be used for our purposes;
- other professionals such as solicitors, accountants and stockbrokers when a referral is required;
- entities based overseas (see below for details);
- third parties when required to do so by law, e.g. legislation or Court Order.



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### 4. Overseas disclosure

We may transfer information to our related or associated entities or external service providers in locations outside of Australia, which may include but not be limited to, India, United States, China, the European Union or the Philippines, in the course of storing that information and when using or disclosing it for one of the purposes referred to above. When transferring information to foreign jurisdictions, we will ensure that we satisfy the following:

- we will take reasonable steps to ensure the overseas recipient does not breach the APPs in relation to the information.
- we form a reasonable belief that the overseas recipient is subject to a law, or binding scheme, that has the effect of protecting the information in a way that, overall, is at least substantially similar to the way in which the APP protect the information and there are mechanisms that the individual can access to take action to enforce that protection of the law or binding scheme; or
- we will seek your informed consent prior to disclosing your information overseas. Most of the services that we provide are based on an integrated model of professional and reliable service providers that we have selected after thorough due diligence. If you do not agree to us disclosing your information outside Australia to our external service providers, we will not be able to provide services to you.

### 5. Identifiers

Although in certain circumstances we are required to collect government identifies such as tax file numbers, Medicare number or pension card number, we do not use or disclose this information other than when required or authorised by law or unless you have voluntarily consented to disclose this information to any third party.

### 6. Dealing with us anonymously or using a pseudonym

The nature of the provision financial services does not lend itself to treating customers with anonymity. All transactions require personal information about the individual for whom the transaction is being completed. However, in some instances we may be able to provide information or a service anonymously or to you under a pseudonym, for example, enquiries about products from a potential client.

You can deal with us anonymously where it is lawful and practicable to do so.

### 7. Marketing Practices

Every now and then we might let you know, via mail, SMS, telephone or online, about news, products and services that you might be interested in. We will engage in marketing unless you tell us otherwise. At any time, you can contact us to update your marketing preferences.

### 8. Sensitive Information

We may also need to collect sensitive information if we organise insurance covers for you. Sensitive information includes health information, racial information and genetic information.

We will only collect sensitive information that is reasonably necessary for us to perform our functions or activities in advising you, acting for you and dealing with you.



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### 9. Privacy Complaints

If you believe your privacy has been breached or you have a privacy complaint, you should write to us by email at [louise@ethicalinvestment.com.au](mailto:louise@ethicalinvestment.com.au) or Privacy Officer at PO Box 623, Paddington QLD 4064, Level 1/1 Enogerra Terrace Red Hill QLD 4059.

If Ethical Investment Advisers Pty Ltd does not satisfactorily address your complaint you can escalate it to the Office of Australian Information Commissioner: <https://www.oaic.gov.au/>

### 10. Our Privacy Policy

We have a more detailed Privacy Policy if you require more information please ask.