



FINANCIAL SERVICES GUIDE

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and its distribution is authorised by AssetZ Wealth Pty Ltd

FINANCIAL SERVICES GUIDE

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.

You should also be aware that you are entitled to receive a Statement of Advice (SoA) when we first provide you with personal advice, (advice that takes into account your objectives, financial situation and needs). The SoA 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 our adviser provides further advice to you and your personal circumstances have not significantly changed, and that further advice is related to the advice we provided to you in a previous SoA and we do not give that further advice to you in writing, you may request a copy of the record of that further advice at any time up to 7 years from the date our adviser provided the further advice to you.

You can request the record of the advice by contacting your adviser or AssetZ Wealth Pty Ltd in writing, email or by telephone.

In the event we make a recommendation to acquire a particular financial product (other than securities), we must also provide you with a Product Disclosure Statement (‘PDS’) containing information about the product, which will enable you to make an informed decision in relation to the acquisition of that product. Where we recommend a ‘Platform’ or ‘Wrap Account’ or ‘Master Fund’, you will be given a PDS and / or Investor Guide for that product, and, in addition, you will be given what is referred to as a ‘Short Form PDS’ which provides information about the particular managed funds we have recommended if that information is not already contained in the Platform’s PDS or Guide.

NOT INDEPENDENT

We are not permitted to use the term independent, impartial, unbiased or like terms as we receive commissions for any life risk insurance products, we recommend that are implemented on your behalf.

Who will be providing the financial service to me?

Licensee:	AssetZ Wealth Pty Ltd
ABN:	29 624 356 449
Australian Financial Services Licence Number:	534366
Address:	Unit 8 33 Tallebudgera Creek Rd West Burleigh QLD 4219
Tel No:	1300 558 499
Email:	admin@assetzwealth.com.au

Who are AssetZ Wealth's advisers?

Paul Douglas-Irving - Paul serves as the Director and Senior Adviser at AssetZ Wealth Pty Ltd ('AssetZ Wealth'). With a wealth of experience, Paul has been delivering financial advice to clients since 2010. He holds a Diploma of Financial Planning and has further extended his qualifications with an Advanced Diploma of Financial Planning.

Michelle Driscoll – Michelle, a Senior Adviser at AssetZ Wealth, brings a wealth of experience and a strong background in client services to her role. She is qualified with a Diploma and Advanced Diploma of Financial Planning and is presently pursuing her Graduate Diploma of Financial Planning.

What financial services can AssetZ Wealth, and its advisers authorised to provide and what kinds of products do those services relate to?

AssetZ Wealth can offer you the following services:

- Investment Advice
- Financial Planning Strategies
- Retirement Planning
- Superannuation Advice
- Life Insurance needs
- Self-Managed Superannuation Fund

AssetZ Wealth is licensed to provide advice on, and deal in, the following financial products;

- Deposit products (Cash and Term Deposits), both basic and non-basic
- Superannuation (including Account Based Pensions)
- Managed Investment Schemes (including retail funds and IDPS)
- Retirement Savings Accounts
- Life Insurance risk products (Term Life, Income protection, TPD, Key Man etc)
- Life Insurance Investment products (Superannuation, Annuities, and savings products)

If advice is required on direct equities, we will arrange a referral to an appropriately qualified and licensed representative.

Portfolio Monitoring

Internal databases are maintained detailing client's investments that were recommended by us. This does not constitute portfolio monitoring. Portfolios are reviewed on an agreed frequency and at least annually, subject to the client's discretion.

Who does AssetZ Wealth act for when you provide financial services for me?

We act for you, and AssetZ Wealth is responsible for the financial services provided to you.

How will I pay for the service?

AssetZ Wealth will charge you a fee and / or receive commissions from the issuers of the products approved by AssetZ Wealth and that we recommend, and you accept. As sole director and shareholder Paul draws a payment from the business as and when required. Michelle is a salaried adviser and does not receive any commissions earned directly from recommending life insurance products.

What are the fees and commissions AssetZ Wealth receives?

Our initial meeting is free of charge. After the first meeting, we will discuss the fees and charges that will be applicable to your individual circumstances.

We choose to be flexible in earning our fees and offer you the flexibility to select the fee payment method most suitable to you. From our professional standpoint, AssetZ Wealth disregards the varying commissions that are paid by product providers in order to remove bias and maintain integrity in our product selection process.

Due to the varying nature of individual client cases, our fee for SOA preparation, implementation and our portfolio review service process will be disclosed on an individual basis and may include the following:

Fee for Service

This fee is based on an estimation of our timed costs. On implementation of our advice, any commissions paid are rebated under this arrangement. In the event that our quoted fee exceeds our timed costs, you will be rebated accordingly.

Combination of Fees and Commissions

Full disclosure of all fees will be contained in the SoA that we prepare for you. However, you will not be charged unless you have agreed to engage our service, and this agreement will generally be contained in your letter of engagement, which is provided to you at the initial stage.

Commissions received for products.

AssetZ Wealth calculation of fees and commissions is dependent on the level of service appropriate to the needs of the client. It has many levels of service each providing benefits befitting the clients it is designed to service.

Upfront fees are calculated as a percentage of funds invested with a minimum invoice amount dependent on the level of service chosen.

Ongoing fees are calculated as a percentage of funds under management, this percentage variable dependent on the level of service chosen. All levels of service, their associated calculations for fees and charges and the ongoing services provided are discussed in the first meeting and subsequently disclosed, prior to implementation of any recommendations, in the SoA.

Your adviser may qualify for other benefits such as prizes, awards, hospitality events (e.g. tennis, football, etc) to the value of \$300 per annum.

AssetZ Wealth may from time to time receive a benefit from preferred product providers by way of sponsorship of educational seminars, conferences, or training days. Details of benefits between \$100.00 - \$300.00 will be

maintained on a register. We may receive IT software and Training benefits of over \$300.00 which will be maintained on a register.

Many product providers offer incentives such as overseas trips and tickets to conferences in an attempt to influence advisers into recommending their products to clients. AssetZ Wealth and our advisers believe clients should be placed first and products recommended because they are in the client's best interests as opposed to those of the adviser. To ensure clients are able to rely on our recommendations as being free from such influence, AssetZ Wealth has introduced a policy prohibiting the receipt of these types of incentives.

This policy prohibits AssetZ Wealth staff, advisers, and member firms from receiving incentives it feels have a real potential to influence recommendations. Specifically, AssetZ has prohibited the receipt of:

- Trips whether overseas or within Australia,
- Tickets to conferences,
- Sponsorship payments for its conferences from product manufacturers.

You have a right to request further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or authorised representative.

Other remuneration information

AssetZ Wealth may receive assistance from Platform Operators or Product Issuers for training sessions. It may also receive 'small one off' benefits and these will be recorded in a Register of Benefits which you may request to view.

Insurance Claims Handling

AssetZ Wealth may, at its discretion, charge an hourly rate for the provision of claims handling services and acting on your behalf with insurance providers. The relevant hourly rates are:

- Administration staff - \$330 per hour
- Advisers - \$550 per hour.

Prior to the provision of these services, AssetZ Wealth will provide you with an estimate of time, based on their experience, and methods for payment, which may include payment from proceeds of any successful claim.

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

AssetZ Wealth, its advisers and any related companies do not have any association with any product issuer that could be expected to influence us in the provision of our financial services. However, as we receive commissions from Life Insurance Companies for life insurance risk products, we are not independent.

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

Yes. However, to do so, it is important that we ascertain 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. In the instance you choose not to disclose all information requested, we are required to warn you about the possible consequences of us not having your full personal information.

What should I know about the risks of the financial products or strategies recommended to me?

We are committed to explaining all significant risks associated with recommended financial products and strategies. If we fail to do so, please prompt us to provide a thorough explanation of those risks.

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

We maintain a record of 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 that will ensure the privacy and security of your personal information. A copy of our privacy statement 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 provide us instructions, for example by telephone, email, or other means.

Who can I complain to if I have a complaint about the provision of the financial services to me?

AssetZ Wealth is committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution for our clients.

Should you have any dissatisfaction with the service we've offered, or advice provided, please reach out to us for a resolution. You can contact us via phone or email. Our aim is to address your concerns promptly and impartially.

If your complaint is not satisfactorily resolved within 30 days (non-superannuation matters), or 45 days for matters relating to superannuation, you may continue to engage with us or lodge your complaint with the Australian Financial Complaints Authority (AFCA).

This service is free of charge to you and AFCA can be contacted on:

Phone: 1800 931 678
Email: info@afca.org.au
Mail to: Australian Financial Complaints Authority Limited
GPO Box 3
Melbourne, VIC 3001.
Online: Complaints can also be lodged online through AFCA's website. www.afca.org.au/about-afca/contact-us

AssetZ Wealth maintains Professional Indemnity Insurance in accordance with the mandates of the Corporations Act, meeting ASIC's stipulations and providing coverage for both current and former representatives.

PRIVACY STATEMENT

The privacy of your personal information is important to us.

1. We gather your personal information to facilitate the provision of products and services tailored to your requirements. We may be authorised or obligated to collect your personal information under the following Australian laws:
 - Corporations Act 2001,
 - Australian Securities and Investment Commissions 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

as those acts are amended and any associated regulations. From time to time, other acts may require or authorise us to collect your personal information.

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 collect information by posing a series of questions about you and potentially your family, recording the provided details. Our commitment is to maintain precise, comprehensive, and current personal information about you. Therefore, we may request you to review and verify the information periodically.

If the information you provide to us is incomplete or inaccurate, this will impact our analysis of your requirements and may result in advice that is not appropriate to your needs and circumstances. If this does occur, you will need to make your own assessment concerning the appropriateness of our advice.

At times, we may collect personal information from someone other than yourself, and you may not be aware that we collect or have collected this information.

2. Access and correction

You have the option (with permitted exceptions) to access and update your information by contacting us. You can review the personal information we have on file and request corrections. However, this right of access is subject to certain legal exceptions. If we deny access, we will provide reasons, but our commitment is to always strive for up-to-date and accurate personal information about you. The accuracy of this information relies significantly on what you provide, so please inform us of any errors in your personal details.

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.

4. Overseas disclosure

Occasionally, it may be necessary to share personal information with individuals or obtain personal information about you from overseas entities. For instance, we might delegate a financial planning function to an overseas entity. Regardless, we are committed to disclosing and collecting your personal information in accordance with Privacy Principles at all times.

5. Identifiers

While there are situations where it is mandatory for us to collect government identifiers like tax file numbers, Medicare numbers, or pension card numbers, we refrain from using or disclosing this information unless compelled or permitted by law, or if you willingly consent to share such information with a third party.

6. Dealing with us anonymously or using a pseudonym

The nature of the provision of 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

Periodically, we may inform you about news, products, and services through mail, SMS, telephone, or online channels that might align with your interests. We will engage in marketing activities unless you indicate otherwise. Feel free to contact us at any time to update your marketing preferences.

8. Sensitive Information

Sensitive information about you, such as details provided for insurance or risk purposes, will not be collected without your consent. Exceptions to this policy arise in cases where the information is mandated by law or necessary for the establishment, exercise, or defence of a legal claim.