



FinancialStrategy.com.au

FINANCIAL SERVICES GUIDE

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This FSG was prepared on 2 October 2021 (V4).

This Financial Services Guide describes our financial planning and advisory services to assist you to decide whether to use our services. It describes how we are remunerated, our professional indemnity insurance and how we handle any complaints you may have.

Not Independent – We are not considered independent, impartial, or unbiased within the meaning of the Corporations Act because we receive commissions for the advice we provide on life risk insurance products.

We may give you other documents when providing our services. These may include:

Statements of Advice - If we provide you with advice about your personal circumstances, we will set out our advice in a Statement of Advice (or in some cases, a shorter document called a Record of Advice). This will also tell you how we will be remunerated for the advice we give you. When we provide further advice to you, we may not give you a Statement of Advice, however we will record the advice and you can ask us for a copy of the advice by calling us.

Product Disclosure Statements - If we recommend that you acquire a financial product, we will also provide you with a Product Disclosure Statement containing information about the product's features and risks.

OUR SERVICES

FinancialStrategy.com.au Pty Ltd as trustee for Roberts Family Trust are an authorised representative of Australian Financial Services (AFS) Licensee AD Advisory Services Pty Ltd, AFSL No. 237058.

Our high quality financial planning and advisory services can assist you to:

- Identify your financial and investment objectives, taking into account your current financial position and personal circumstances;
- Help you to develop financial goals and investment strategies;
- Advise you how to implement your investment strategies; and
- Recommend and arrange financial products that are suitable for your needs.

We provide advice in the following areas:

- Cash Management – budgeting, debt management
- Superannuation except Self Managed Superannuation Funds (SMSF) – consolidating or optimising superannuation, finding lost superannuation
- Life Insurance – personal or business succession
- Investment – full financial plan, one-off investment
- Retirement – transition to retirement, social security advice, aged care planning
- Retirement Planning – income and investments
- Estate Planning

The financial products we can arrange for you include:

- Securities
- Managed investment schemes
- Deposit and payment products
- Superannuation except SMSF
- Investor directed portfolio services
- Government debentures, stocks and bonds
- Retirement savings accounts
- Life risk and investment products

Your Adviser may only be authorised to provide advice in some of the above areas. Please note that only products approved by our AFS License holder may be recommended by your Adviser.

If you hold a specific product which is under a class of product not covered by our AFS License holder, your Adviser may be able to review and possibly advise you on this product even though it is not on our Approved Product List (APL). However, your Adviser will not be able to deal in, write or arrange further business on this product if it:

- Is not on our APL;
- Is part of any arrangement where your Adviser can make changes to your portfolio before obtaining your consent unless they are specifically authorised to do so; or
- Is a product on which your Adviser is not authorised to provide advice.

Our AFS License holder researches a broad range of products and select those that are worthy of recommendation to our clients. We also review the performance of those products periodically to ensure they remain competitive and will meet your ongoing needs.

We act for you when giving advice and arranging financial products.

Your Adviser may also conduct separate business activities such as accounting, mortgage advice and other services not provided under our AFS Licence. We are only responsible for the financial products and services described in this FSG and on our APL.

Michael is is a Certified Financial Planner® and registered as a tax (financial) adviser with the Tax Practitioners Board (TPB registration number 25228114). He is a member of the Financial Planning Association of Australia Ltd (FPA), the Tax Institute of Australia and the Australian Institute of Company Directors.

HOW CAN YOU DEAL WITH US?

You can deal with us in person, by phone or email. It is important that you provide us with complete and accurate information about your circumstances and you take the time to check any assumptions we make as the basis for our advice. If you don't, our advice may not be appropriate for your needs.

Naturally, your circumstances may change over time. When this happens, our initial advice and recommendations may no longer be appropriate for you. We can periodically review your financial position, personal circumstances, financial goals and investment strategies to decide whether those strategies and goals and the financial products you hold are appropriate. Or, you can contact us for a review when your circumstances change.

HOW WE ARE PAID

Both we, and your Adviser receive remuneration from:

- Service and advice fees paid by you;
- Remuneration and other payments paid by product providers; and
- Other benefits.

All fees and remunerations must be paid to our AFS License holder, who may retain a percentage of these payments.

These are then forward on to us and our Adviser to receive their share of the fee or remuneration.

No fee or remuneration is allowed to be paid to us or your Adviser directly or by way of direct debit to our or your Adviser's account.

The amount of any fees and charges, any initial and ongoing commissions for the products you purchased as a result of our recommendation to you will be detailed in your Statement of Advice (SoA).

<p>Remuneration and other payments paid by product providers</p>	<p>If you implement a financial product through us, we may receive payments in the form of initial remuneration and/or ongoing remuneration from the financial product providers. These remunerations are included in the fees and premiums you pay for the product.</p> <p>This is not an additional cost to you.</p>
<p>Financial planning and investment services</p>	<p>An engagement for our services commences with a Letter of Engagement which describes the prescribed service and details our terms and conditions and associated fees. You engage our services by signing the Letter of Engagement.</p> <p>Our fees for financial planning and investment services may be fixed, time-based or asset-based or a combination of these, depending on the type of service we provide to you.</p>

	<ul style="list-style-type: none"> • Initial strategic review and advice fees vary depending on the complexity of your situation. We charge a fixed, time-based fee which, generally, will range between \$1,650 to \$6,600 incl GST, depending on the complexity of your situation. • Investment advice and implementation fees vary depending on the complexity of your investment portfolio. We charge a fixed, time-based fee which, generally, will range between \$1,650 to \$6,600 incl GST, depending on the extent of the work required. Our fee includes both the investment recommendation and implementation. • Ongoing portfolio service fees are charged on a sliding scale (.25% - .50% per annum) according to the size of your portfolio. Our minimum fee is \$550 incl GST per annum and our maximum fee is \$24,750 incl GST per annum. The rate will depend on the amount of your investments, as follows: <table data-bbox="502 604 1396 817"> <tr> <td>Up to \$100,000</td> <td>\$550 incl GST per annum</td> </tr> <tr> <td>\$100,001 - \$1,000,000</td> <td>\$550 - \$5,500 incl GST per annum</td> </tr> <tr> <td>\$1,000,001 - \$5,000,000</td> <td>\$5,500 - \$16,500 incl GST per annum</td> </tr> <tr> <td>\$5,000,001 - \$8,000,000</td> <td>\$16,500 - \$24,750 incl GST per annum</td> </tr> <tr> <td>Over \$8,000,000</td> <td>\$24,750 incl GST per annum</td> </tr> </table> 	Up to \$100,000	\$550 incl GST per annum	\$100,001 - \$1,000,000	\$550 - \$5,500 incl GST per annum	\$1,000,001 - \$5,000,000	\$5,500 - \$16,500 incl GST per annum	\$5,000,001 - \$8,000,000	\$16,500 - \$24,750 incl GST per annum	Over \$8,000,000	\$24,750 incl GST per annum
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<p>Life Insurance services</p>	<p>Insurance companies pay a commission to cover an insurance adviser's time to investigate a client's needs, prepare recommendations and applications, conduct field underwriting, provide ongoing service and assist in the claims process. The only other option is for the client to be invoiced as these services are required.</p> <p>If we arrange personal life or disability insurance for you, we will offer you the option for us to receive a commission from the insurer with whom we place your insurance or to invoice you on a time basis.</p> <p>If you choose the commission option, the amount of commission is a percentage of the premium (excluding taxes and statutory charges) and is included in the premium quoted to you. We will tell you the amounts that we will receive (or, if we do not know, the way our remuneration will be calculated) when we advise you about your insurance requirements.</p> <p>If you choose the fee option, the fee will depend upon the type of insurance we arrange and the specific services you require. In our experience, fees to investigate your needs, prepare recommendations and applications and conduct field underwriting will range from \$1,320 to \$3,960. This fee is payable in addition to the premium. However, insurance premiums that do not include commission are lower by 25% - 33%.</p> <p>No remuneration is payable on group insurance policies held within your superannuation that commenced after 1 July 2013. For group insurance policies within superannuation that commenced prior to 1 July 2013, remunerations may be received. Remunerations may also be received in relation to retail insurance policies held within superannuation irrespective of the date of commencement.</p> <p>At the end of the financial year, we / our AFS Licensee may receive a profit share commission from various insurers depending on the performance and profitability of the portfolio we place with the insurer(s).</p>										
<p>Non-monetary benefits</p>	<p>Some product issuers may give us, your Adviser or our AFS Licensee other benefits such as training seminars or sponsor sporting events. These benefits may change from year to year.</p> <p>We will maintain a register to record any alternative forms of remuneration or benefits that we may receive that exceed a value of between \$100-\$300.</p>										

WHO WE PAY?

<p>Advisers</p>	<p>We will ask you to agree that we, and our Advisers, receive a share of the fees you pay, or the commissions received, for our services to you.</p> <p>Michael Roberts is a shareholder of FinancialStrategy.com.au Pty Ltd and is mainly remunerated from the profits generated by providing financial services to his clients.</p>
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Referrers	We do not pay referral fees for business that is referred to us, nor do we receive any referral fees for business that we refer.
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CONFLICTS OF INTEREST

FinancialStrategy.com.au Pty Ltd are not owned by any financial institution nor does it have any associations or relationships that may influence the services or products we provide.

Other

We may provide advice on investments we hold in our own personal portfolios.

Where we recommend a product or a service operated by a related company or our AFS Licensee, or we arrange for you to participate in an initial Public Offer (IPO) underwritten by a related company of our AFS Licensee, or an associated business relationship, we, your Adviser or our AFS Licensee may receive a fee for that product or service. When applicable, your Adviser will refer to this in any advice document provided to you.

IMPORTANT ASSOCIATIONS

As part of providing our services, we may refer you to other businesses in our Group, such as for SMSF administration services and or credit assistance. We may receive a distribution of profits if our clients use their services.

Other

Within the group of companies of our AFS Licensee there are common directorships. Directors receive an annual remuneration for the provision of their services to the relevant company. Michael Roberts is not a director of any company in the AD Advisory Services group of companies.

OUR PROFESSIONAL INDEMNITY INSURANCE

Our AFS Licensee has professional indemnity insurance in place which covers us for any errors or mistakes relating to our financial planning services. This insurance meets the requirements of the Corporations Act and covers the services provided by our Advisers, our authorised representatives and/or referrers after they cease working with us provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

WHAT TO DO IF YOU HAVE A COMPLAINT?

If you wish to complain about our services, you can either discuss the matter with your Adviser or contact our Complaints Officer on 1300 853 764. We will acknowledge receipt of your complaint immediately, and attempt to resolve it within 30 days.

Our AFS Licensee is a member of the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme that provides fair and independent financial services complaint resolution that is free to consumers. If an issue has not been resolved to your satisfaction, you can lodge a complaint with AFCA. Any decision AFCA makes is binding on us, but not on you. You can contact AFCA at www.afca.org.au or (freecall) 1800 931 678. You can also write to AFCA at Australian Financial Complaints Authority, GPO Box 3, Melbourne Vic 3001.

HOW CAN YOU CONTACT US?

We can be contacted at:

<p>FinancialStrategy.com.au Pty Ltd as trustee for Roberts Family Trust ABN: 57 221 704 894 AR No. 323122 PO Box 1114, North Sydney NSW 2059 Ph: (02) 9929 2982</p>
<p>Authorised Representative/Adviser— Michael Roberts AR No. 323828 Ph: 0419 421 315 Email: michael@financialstrategy.com.au</p>

Our AFS licensee—AD Advisory Services Pty Ltd

ABN: 68 005 830 802

AFS Licence No: 237058

Level 38, 71 Eagle Street, Brisbane QLD 4000

Ph: 1300 853764

Email: info@adfp.com.auwww.ad-advisory.com.au

This FSG has been authorised for distribution by the AFS licensee (V4) identified above.

HOW WE PROTECT YOUR PRIVACY

We are committed to protecting your privacy. We use the information you provide us to advise you on your financial circumstances, goals and strategies. We, or our Advisers may provide your information to the product issuers with whom you choose to deal (and their representatives) and our related entities. When your Adviser recommends a financial product or service, they will provide the product provider's PDS or disclosure document to you which will outline their privacy policy. We do not, nor do our Advisers, trade, rent or sell your information.

If you don't provide us with full information, we can't properly advise or assist you with your financial service needs.

If you request us to provide you with services or monitor your accounts via the internet while you are in the European Union (EU), you will need to provide us with written consent to do so, as you may have different rights while in the EU.

If your Adviser leaves us and starts providing financial services under another AFS License, your information may be transferred to the new licensee. You will be advised of any such transfer prior to it taking place and you will be given the opportunity to remain with our AFS Licensee's Advisers if you prefer to do so.

We, our Advisers or our AFS Licensee may disclose your information to recipients in the United States of America for the purpose of required transaction notifications (e.g. Form W-8 BEN). We, our Advisers or our AFS Licensee may also store your information in the internet 'cloud' and external data storage providers or other companies to backup and ad-hoc store our electronic data. Therefore, your information may be disclosed to recipients in overseas countries. We, our Advisers or our AFS Licensee, will not be accountable for any recipient's breach of Australian privacy laws and you will not be able to seek redress under those laws.

For more information about how we comply with the requirements of the Privacy Act and Australian Privacy Principles, to access the information we held about you, how to have it corrected and how to complain if you think we or our Advisers have breached the privacy law, ask for a copy of our Privacy Policy by contacting us, via the contact details listed herein.

ANTI-MONEY LAUNDERING AND COUNTER TERRORISM

As a financial service provider, we and our AFS Licensee have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act 2006 (Cth) to verify your identity and the source of any funds. This means that we will ask you to present identification documents to meet assessment requirements such as your passport or driver's license and other documents, if applicable. We will also retain copies of this information. In connection with providing our services to you, we may disclose the information you have provided to our AFS Licensee, Regulators, other professionals such as financial institutions, insurance providers, superannuation trustees, product issuers and our service providers.

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Client Acknowledgement

By signing below, I acknowledge that our Adviser has provided me/us with **FinancialStrategy.com.au Pty Ltd as trustee for Roberts Family Trust's Financial Services Guide (FSG)**, dated 2 October 2021 (V4).

_____	_____	_____
Client Name	Signature	Date

_____	_____	_____
Client Name	Signature	Date

Adviser's Name

Signature