

## Financial Services Guide (FSG)

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### Licensee

Moneywise Personal Financial Management Pty Ltd  
trading as Moneywise  
(AFSL 287804 ACN 103 978 276)

### Contact Details

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### Why am I receiving this document?

This FSG will help you decide whether to use the services that we offer. It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

### Moneywise

Moneywise holds an Australian Financial Services Licence to provide financial planning services.

Moneywise is required to comply with the obligations of the Corporations Act and the conditions of its licences. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that we provide.

### What services do we provide?

We are authorised to provide personal advice and dealing services in the following areas under the AFSL:

- Superannuation and SMSF
- Retirement planning
- Portfolio Management
- Managed investments
- Securities (direct shares)
- Personal risk insurance
- Margin Lending facilities
- Estate planning
- Centrelink

### Financial advice process

#### Financial Planning

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

For administration platforms, managed funds and personal risk insurance products we will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.

You are able to contact us and ask questions about our advice and the products we recommend at any time.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice, it will typically be documented in a Record of Advice which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

### Fees

All fees are payable to Moneywise.

#### Advice Preparation Fee

The Advice Preparation fee includes meeting with you, the time we take to determine our advice and the production of the SoA.

### Not Independent

Our advice on risk insurance is not independent, impartial or unbiased as we are paid commissions by insurance product providers. In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers.

The Advice Preparation fee is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

### **Advice Implementation Fee**

If you decide to proceed with our advice, we may charge a fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

### **Ongoing Services Fees**

Our ongoing service fees depend on the ongoing service that we provide to you. They will be an agreed fixed fee which is usually paid quarterly.

### **Annual Renewal Advice Fee (not ongoing)**

In some cases, Moneywise may charge an Annual Advice Fee for a fixed period of no more than 12 months, renewable annually, subject to agreement.

### **Insurance Claims Advocacy Service Fee**

If you would like us to manage an insurance claim on your behalf, we will provide you with a quote that reflects the type of claim, complexity, likely time commitment and duration. The fee will be confirmed in writing, and will only be payable if the claim succeeds.

All services and fees will be set out in the Engagement Letter, SoA or RoA that we provide to you.

## **Commissions**

We may receive commissions and other benefits from some product providers. The commission or benefit will vary depending on the recommended product and will be documented in the SoA or RoA.

### **Insurance Commissions**

Moneywise may receive a one-off upfront commission when you take out an insurance policy we recommend. We may also receive an ongoing commission payment for as long as you continue to hold the policy.

### **Other Benefits**

We may also receive additional benefits by way of sponsorship of education seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

## **Adviser Remuneration**

Our financial advisers are remunerated by salary. They do not receive a share of fees and commissions but may receive a performance bonus which may be based on various factors including the amount of revenue they generate.

Advisers who are equity holders in the business also share in the profits of the business.

## **Referral Fees and Commissions**

In some situations, we receive fees or commissions where you are referred to an external party. You will be advised of the referral arrangement whenever you are referred to an external party.

## **Associated Businesses**

We may refer you to the following businesses where one or more of the Moneywise directors or shareholders have a beneficial interest:

- Moneywise Portfolio Services Pty Ltd, for fund administration.
- Equity and Super Pty Ltd, for direct equities advice.
- LS Accountants Pty Ltd, for accounting, tax and audit services.

## **Conflicts of Interest**

Your financial adviser may recommend investments in shares that s/he holds or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

## **Making a Complaint**

We endeavour to always provide you with the best advice and service.

If you are not satisfied with our services, then we encourage you to contact us. Please call us, send an email, or put your complaint in writing to our office.

If you are not satisfied with our response, you can refer your complaint to the Australian Financial Complaints Authority (AFCA), which provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA on 1800 931 678 or [www.afca.org.au](http://www.afca.org.au).

## **Your Privacy**

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website.