Financial
Advice Co

Financial Services Guide

Parts 1 & 2 | Version 2 | 25/05/2026

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Your Wealth, Our Expertise

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ABN: 37 660 747 366 **AFSL:** 543023

Head Office: 'Kiaora Place' SE 302, 451 New South Head Road, Double Bay NSW 2028

Phone: 02 9357 2700 | Email: contact@financialadviceco.com.au | Web: www.financialadviceco.com.au

PART 1 – FINANCIAL SERVICES GUIDE (FSG)

NOT INDEPENDENT

Financial Advice Co receives commission payments on Life Insurance Products. This allows us to advise and place your insurance without charging you, the client, directly but rather receiving remuneration from product issuers. Because of this, we are not allowed to use the words Independent, Impartial or Unbiased when describing our business. For more information on this please ask Your Adviser.

This FSG has been prepared by Financial Advice Co Pty Ltd ABN: 37 660 747 366 AFSL 543023, referred to as "Financial Advice Co", "we", "us", and/or "our".

Financial Advice Co is a diversified financial services group that provides wealth management licensee services. Financial Advice Co is not related to any Bank or Institution.

Please refer to the website www.financialadviceco.com.au for details about us.

There are two (2) parts to this FSG. Please make sure that you read both parts before making any decision based on our advice. This document is Part One and Part Two is the Adviser's Profile, which includes information about your financial adviser who is one of our Authorised Representatives. Any reference to an adviser will include the details of the adviser's company if they are part of a corporate entity. If the adviser's profile is not attached, please ask the adviser for this profile or contact Financial Advice Co Head Office. Your Adviser is authorised by us to distribute this FSG.

WHAT IS AN FSG?

The FSG is an important document that is designed to help you decide whether to use the financial services offered. The main purpose of the FSG is to give you an overview of the financial services that are being offered and it provides you with the following information:

- About us;
- What kinds of financial services we are authorised to provide to you;
- The process we follow to provide financial services;
- How we, our Authorised Representatives (and any other relevant persons) are remunerated;

- Are there any of our associations or relationships that might influence the financial services we offer?
- How we collect, use and disclose the information you provide to us; and
- Our complaints handling procedures and external dispute resolution procedures and how you can access them.

The terms “Representative”, “Authorised Representative”, “Corporate Authorised Representative”, and “Advice Provider” refer to a person, or entity, that acts on behalf of an Australian Financial Services “AFS” licence holder when providing financial services. Financial Advice Co is the holder of an AFS Licence and is therefore responsible for the financial services provided by its Representatives, Authorised Representatives, Corporate Authorised Representatives and Advice Providers. For simplicity, we refer to them as “Adviser(s)” or “Your Adviser(s)”.

FINANCIAL SERVICES WE ARE AUTHORISED TO PROVIDE

Financial Advice Co is authorised to provide product advice on and to deal in the following strategies and classes of products:

Strategies	Product Classes
Financial planning strategies including: • Tax planning (in consultation with your tax adviser) • Estate planning • Business succession planning • Life insurance and risk management • Pre and post-retirement planning • Retirement income • Social security advice • Investments • Self-managed superannuation funds (SMSF) • Wealth accumulation • Wealth creation • Gearing • Superannuation and rollover advice • Asset allocation and management advice • Ongoing advice and review services	**Product classes:** • Deposit and payment products limited to: basic deposit products and deposit products other than basic deposit products • Debentures, stocks or bonds issued or proposed to be issued by a government • Life Products – Investment Life Insurance Products and Life Risk Insurance Products • Interests in managed investment schemes including Investor Directed Portfolio Services and MDA Services • Retirement Savings Accounts (“RSA”) products • Securities • Superannuation

Your Adviser may only be authorised to provide advice in some of the above areas. Please refer to the Adviser Profile (Part 2 of this FSG) which sets out those areas your Adviser is authorised to provide you with advice and recommendations.

Please note that only products approved by Financial Advice Co may be recommended by the adviser.

If you hold a specific product which is under a class of product covered by the Financial Advice Co licensee, Your Adviser may review and 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; or
- If it is a product on which they are not authorised to provide personal advice. The Adviser Profile (Part Two of this FSG) outlines the classes of financial products on which they can provide advice.

Your Adviser may also conduct separate business activities such as accounting, mortgage advice and other services not provided under our licence. We are only responsible for the financial products and services described in this FSG and on our APL. From 1 July 2014, new regulation requires your financial adviser to declare whether they are a registered (tax) adviser and the tax (financial) advice service they are authorised to provide.

THE PROCESS WE FOLLOW TO PROVIDE FINANCIAL SERVICES

We are responsible for any advice given to you by Your Adviser. Your Adviser is under an obligation to act in your best interests in relation to any personal advice provided to you (known as the 'best interest duty').

Your Adviser is authorised by us to provide you personal advice, but in order for them to do so, you need to provide them with information about your needs, goals and objectives. If you choose not to provide Your Adviser with this information, any advice they provide you may not be appropriate for your needs.

Your Adviser may provide you with the following documents in addition to the FSG and Adviser Profile when providing you with personal advice:

- A Statement of Advice ("SoA") or Record of Advice ("RoA").

Before Your Adviser provides you with any personal advice, they will collect information about you, your objectives, financial situation and needs. After which the SoA will set out the advice and the basis upon which it is given, which may have influenced the advice and how Financial Advice Co and Your Adviser will be remunerated for the advice provided to you. You may then decide whether or not to act on the advice contained within the SoA.

Any subsequent personal advice that is provided to you may, if it is in relation to personal advice that has already been provided to you by way of an SoA and there has been no significant change to your personal circumstances or the basis for that previous personal advice, be documented in an RoA. Copies of all RoAs will be retained on your client file for a period of seven (7) years. If you have not been provided a copy of an RoA, you may request a copy by contacting Your Adviser.

- A Product Disclosure Statement ("PDS").

If a particular financial product (other than securities) is recommended to you by Your Adviser you must also be provided with a PDS issued by the product issuer. The PDS contains information about the benefits, risks and other features of the product, which will enable you to make an informed decision about whether to purchase the product.

HOW WE, YOUR ADVISER (AND OTHER RELEVANT PERSONS) ARE REMUNERATED

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 remuneration must be paid to Financial Advice Co. We will then forward on to Your Adviser their share of the fee or remuneration.

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

Service and Advice Fees Paid by You

Your Adviser will discuss and explain our fee structure with you before we provide you with any advice services. The types of fees you can be charged are listed below. You may also be charged a combination, or part of, any of these fees:

- **Fee for advice –** Your Adviser may charge fees for the preparation and implementation of the advice. These fees will be based on your individual circumstances, the complexity of your situation and the time it takes to prepare personal financial advice for you. This will be between $3,995 and $12,500 (including GST).
- **Ongoing advice fee –** Your Adviser may charge a fee to provide ongoing portfolio reviews and/or for the provision of ongoing services. This fee will be either a set amount or based on the amount of funds under our advice, and/or the time involved in reviewing your portfolio. This fee will be between $4,000 per annum and $100,000 per annum (including GST).
- **We charge an ongoing Fund under Management fee:**
  - $0 – $1,000,000 — 1% excluding GST p.a.
  - $1,000,001 – $2,000,000 — 0.8% excluding GST p.a.
  - $2,000,001+ — 0.7% excluding GST p.a.
- **Annual advice fee –** Your Adviser may charge a fee to provide an annual service to manage your portfolio reviews. The annual advice fee will be either a set dollar amount or based on the amount of funds under our advice, and our time involved reviewing your financial affairs. This fee will be between $4,000 and $100,000.
- **We charge an annual Fund under Management fee:**
  - $0 – $1,000,000 — 1% excluding GST p.a.
  - $1,000,001 – $2,000,000 — 0.8% excluding GST p.a.
  - $2,000,001+ — 0.7% excluding GST p.a.

- **General Advice / Execution Only instructions –** Where “General Advice” or an “Execution Only” instruction is provided, you may request particulars of remuneration payable to us and to Your Adviser, directly from Your Adviser. Please refer to the Adviser Profile attached for information about any portion of these fees that we may retain.
- **MDA fees –** Please refer to the section of this FSG titled “MDA Fees and Costs”.

Payment Methods

Our fees are either invoiced to you directly, or deducted from your investments, or a combination of these methods. Where it is debited from your investments, it is normally referred to as the Adviser Service Fee. In most instances, you will be able to select the method of payment that suits you best. Your Adviser will discuss and agree the method of payment with you before providing you with services. The specific fees and services that you will pay for will be set out in your SoA or other advice documents, your annual fee disclosure statement or client service agreement.

Your current options:

- You may choose to be charged a financial planning advice fee that is based on the time spent preparing your SoA (or other advice document) and is dependent on the complexity of the advice; or
- You may enter into a service agreement with Your Adviser that covers items such as ongoing advice, newsletters, annual reviews and portfolio valuation reports. You and Your Adviser should discuss the services to be included and the fee that you will pay. Alternatively, it will be set out in the service agreement provided by Your Adviser either before, or at the time, you are presented with your SoA.

Remuneration by Product Providers

If you apply for a life insurance product through us, we may receive payments in the form of initial and/or ongoing commissions from the insurance provider. These commissions are included in the fees and premiums you pay for the product. This is not an additional cost to you.

Referral Arrangements

Your Adviser may have referral arrangements or associations with other financial services providers, such as accountants. These are detailed in the Adviser Profile and may be referred to in any advice document provided to you.

ASSOCIATIONS AND RELATIONSHIPS

Financial Advice Co Pty Ltd does not have any associates or relationships with any product issuers that may influence the financial services it provides to you.

MANAGED DISCRETIONARY ACCOUNT (MDA) SERVICES

Financial Advice Co offers a Managed Discretionary Account (“MDA”) service for clients who have entered into a contract (“MDA Agreement”) with us to provide this service. This enables us to invest in financial products on your behalf and manage your investment portfolio on a discretionary basis in accordance with an investment strategy ("Investment Program") which has been pre-agreed between you and us ("MDA Service").

The discretion can be used to rebalance your investments or replace one investment with another in order to achieve the objectives of the Investment Program, without contacting you to obtain your approval for each trade.

Our Authorisations

Financial Advice Co holds Australian Financial Services Licence (AFSL) No. 543023, which authorises us to provide personal advice on, and deal in, relation to MDA services.

MDA Related Risks

In addition to normal investment market risks, there are certain risks which are specifically associated with investing through an MDA. Investing through an MDA may not be suitable for all investors. These risks include:

- We may change your investments at our discretion (within the scope of the authority you give us) and you will generally not receive advance notice of those changes;
- Some of the investments we make on your behalf may be different from the investments you would have made if you were investing directly;
- Our investment decisions may not always be profitable and may at times result in losses for the following reasons:
  - Investments are subject to various market, currency, economic, political and business risks. These risks may affect the value of your investments and the return you receive.
  - Different strategies may carry different levels of risk, depending on the investments that make up your Investment Program.
  - Investments with the highest long-term returns generally also carry the highest level of short-term risk.
  - The value of investments and the level of returns will vary. Future returns may differ from past returns. Returns are not guaranteed, and you may lose some of your money.
- You may not be able to exercise voting rights or decide whether to take advantage of corporate actions such as voting, share buybacks and rights issues. We will consider whether to exercise such rights on your behalf and, in doing so, we will have discretion as to whether or not we contact you to seek your instructions;
- The laws affecting MDA services may change in the future;
- There is a risk that our investment management and investment decisions will not achieve your expectations and needs; and
- Sometimes we may need to make orders for all our MDA clients, which may take longer to fill than your own direct order. This may result in price averaging across all client orders, which can lead to price benefits or disadvantages for any transaction.

Neither Financial Advice Co, nor any of our Authorised Representatives, related persons or related body corporates guarantees or makes any representations concerning the future performance of the MDA Service, the return of capital, investment performance, or the success of our investment decisions.

How Can You Provide Instructions to Us?

For the MDA Service, enquiries regarding your investments (and your instructions on corporate actions) should be made to Your Adviser in the first instance so that they can contact us on your behalf. However, you can contact Financial Advice Co directly using our contact details as set out in this FSG.

You can provide Your Adviser or us with instructions in writing or by telephone. However, in some instances, both Your Adviser or Financial Advice Co may require your instructions to be in writing. For your own protection, you should not:

- Sign any blank forms or documents;
- Appoint any financial adviser to act as your attorney or authorised signatory;
- Nominate any financial adviser to receive your statements without you also receiving a copy; or
- Give Your Adviser unclear or misleading instructions or false information.

How Do You Know If You Require Our MDA Services?

Your Adviser will recommend our MDA Service in a SoA if they consider it is suitable for you. Your Adviser will review your personal and financial circumstances and provide you with a Statement of Advice.

If you are a suitable candidate for our MDA Service, as assessed by Your Adviser, we'll provide you with an MDA Agreement that includes your chosen Investment Program and the terms and conditions of the relationship between you and us.

You must first enter into an MDA Agreement with us before we provide you with the MDA Service.

The MDA Agreement will include an Investment Program that is compliant with Division 3 of Part 7.7 and Division 2 of Part 7.7A of the Corporations Act 2001 (Cth) and is agreed between you and Your Adviser.

The Hub24 Platform

We only invest in financial products that are available through the Hub24 investment and superannuation platform ("Platform"). In order to establish an MDA with Financial Advice Co, you will need to apply to the Platform to establish an account with them. Hub24 will give you its own FSG and disclosure document to review before you open an account on the Platform.

Financial Advice Co uses the Platform to administer your MDA and provide transaction and reporting services in respect of your MDA.

The Platform's details are listed below. It is the Platform's responsibility to hold and administer your investments, on your behalf. The Platform charges its own administration and account-keeping fees, which will be deducted from your account and retained by the Platform. Please refer to Hub24's Investment Booklet and IDPS Guide, or your Statement of Advice, for details about the fees and costs charged by Hub24.

Platform (Investments) – Hub24 Invest	Platform (Superannuation) – Hub24 Super
Name: Hub24 Invest **Operator:** HUB24 Custodial Services Ltd (ACN 073 633 664) (AFSL 239122) **Address:** Level 2, 7 Macquarie Place, Sydney NSW 2000 **Mailing:** GPO Box 529, Sydney NSW 2000 **Telephone:** 1300 854 994 **Email:** admin@hub24.com.au	**Name:** Hub24 Super **Trustee:** HTFS Nominees Pty Limited (ABN 78 000 880 553) **Address:** Level 2, 7 Macquarie Place, Sydney NSW 2000 **Mailing:** GPO Box 529, Sydney NSW 2000 **Telephone:** 1300 854 994 **Email:** admin@hub24.com.au

In selecting the Platform a multitude of factors were considered, including but not limited to their independence, experience and qualifications as well as their financial soundness. We looked at their administration systems, the comprehensiveness of their processes, and their ability to provide the services on time. We also considered the quality and timeliness of data that they provide. Another important factor was the cost of services and their competitiveness in the market.

Who Prepares the Investment Program?

Your Adviser will prepare your Investment Program and provide it to you. The Investment Program will be included in the SoA that Your Adviser will give you before you enter into the MDA Agreement.

The Investment Program will also contain:

- Information about the nature and scope of the discretions that we will be authorised and required to exercise under the MDA Agreement and any investment strategy that is to be applied in exercising those discretions;
- Information about any significant risks associated with the MDA Agreement;
- The basis on which Your Adviser considers the MDA Agreement to be suitable for you; and
- A warning that the MDA Agreement may not be suitable for you if you have provided us with inaccurate or limited information about your personal circumstances, or if your circumstances change.

Who Will Review My MDA?

Your Adviser must review your Investment Program and the ongoing suitability of the MDA Service for you at least once every 13 months. You can request changes to your Investment Program at any time through Your Adviser, whose contact details can be found in your Statement of Advice.

Terminating the MDA Service

Either you or we may terminate the service by giving notice in writing. Further information on this can be found in the MDA Agreement.

MDA Fees and Costs

CONSUMER ADVISORY WARNING

DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns.

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example reduce it from $100,000 to $80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You may be able to negotiate to pay lower fees. Ask the MDA Provider or your financial adviser.

TO FIND OUT MORE

If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) Moneysmart website (https://moneysmart.gov.au/) has a managed funds fee calculator to help you check out different fee options.

This section shows fees and other costs that you may be charged. These fees and costs may be deducted from your investments, or the returns on your investments or from the assets in your MDA.

Our investment decisions may also have capital gains and income tax consequences for you, depending on your personal circumstances. You should seek professional advice on the tax implications of your MDA.

You should read all the information about fees and costs because it is important to understand their impact on your investment.

Fees and costs for particular investment options are set out in the 'Additional explanation of fees and costs' section below.

Fees and Cost Summary

Financial Advice Co MDA Service		
Type of Fee or Cost	**Amount[1]**	**How and When Paid[2]**
Ongoing annual fees and costs		
Management fees and costs[2] The fees and costs for managing your investment	**0.30%–0.78% p.a.** Inclusive of MDA Service Fee of 0.15% p.a.	Calculated and accrued daily, payable monthly in arrears from your Platform account. Indirect fees and expenses will be reflected in the value of investments within your MDA.
Performance fees Amounts deducted from your investment in relation to performance	Not applicable	Not applicable
Transaction costs The costs incurred when buying or selling assets	**0.13%–0.16% p.a.**	Transaction costs are paid from your MDA whenever we buy or sell an investment on your behalf. For direct equities and ETFs, a brokerage fee is deducted from your MDA and paid to the Platform. For managed funds, a buy-sell spread is applied to the unit price and paid to the fund issuer.
Member activity related fees and costs (fees for services or when your money moves in or out of the MDA Service)		
Establishment fee The fee to open your MDA	Not applicable	Not applicable
Contribution fee The fee on each amount contributed to your MDA	Not applicable	Not applicable
Buy-sell spread An amount deducted from your investment representing costs incurred in transactions by your MDA	Nil	Not applicable
Withdrawal fee The fee on each amount you take out of your MDA	Not applicable	Not applicable
Exit fee The fee to close your MDA	Only if moving investments in specie out of the Platform	Up to $27.50 per asset for listed securities and ETFs; up to $38.50 per managed fund asset. Exit fees are paid out of your MDA portfolio on the Platform.
Switching fee The fee for changing portfolios within the MDA Service	Nil	Not applicable
1. All amounts are estimates based on the most current information available. All amounts are shown inclusive of GST, net of any reduced input tax credits. 2. See the section 'Additional Explanation of Fees and Costs' below for further information.		

Additional Explanation of Fees and Costs

The fees and costs for managing your MDA will vary depending on: the portfolio in which you invest; and the amount you invest.

Adviser Remuneration

The management fees and costs do not include the fees charged by Your Adviser. Your Adviser will tell you about their fees in their documentation.

Management Fees and Costs

The following management fees and costs will be incurred and are included in the amount disclosed in the table above at 'Management fees and costs':

- **MDA Service Fee –** Sometimes referred to as a portfolio management fee. This is the fee we charge for managing your investments in accordance with your Investment Program.
- **Indirect Costs –** If a portfolio invests in ETFs, listed investment companies or managed investment schemes, the investment managers of these products will charge fees for their services, based on the value of your investment. These indirect costs will vary depending on the portfolio in which you invest. Indirect costs are paid from the assets of each ETF, listed investment company or managed fund and will be reflected in the share/unit price.

Transaction Costs

The following transaction costs will be incurred and are included in the amount disclosed in the table above at 'Transaction costs':

- **Brokerage for direct share transactions –** Each time we buy or sell Australian listed shares or ETFs on your behalf, the Platform will charge you brokerage of 0.11% of the value of the trade, with a minimum fee of $11 per trade. For international listed shares or ETFs, the brokerage is 0.22% of the value of the trade, with a minimum fee of $23 per trade. Brokerage rates are subject to change by the Platform.
- **Buy-sell spread –** If a portfolio invests in underlying managed funds, there will be a difference between the price paid to acquire the investment and the price for which it could be sold at that time. This is called the buy-sell spread. Buy-sell spreads can range from nil up to 0.70% of the unit price of the managed fund. The buy-sell spread is retained by the managed fund – we do not receive any part of it.

Fee and Costs for Each Portfolio

Portfolio Name	Management Fees & Costs (p.a.)[1]	Performance Fees (p.a.)	Transaction Costs (p.a.)[1]
STAR Portfolio Conservative	0.56%–0.58%	Nil	0.13%–0.15%
STAR Portfolio Moderate	0.50%–0.52%	Nil	0.13%–0.15%
STAR Portfolio Balanced	0.48%–0.50%	Nil	0.13%–0.15%
STAR Portfolio Growth	0.40%–0.42%	Nil	0.13%–0.15%
STAR Portfolio High Growth	0.31%–0.33%	Nil	0.14%–0.16%
STAR Portfolio Tactical	0.46%–0.48%	Nil	0.14%–0.16%

Portfolio Name	Management Fees & Costs (p.a.)[1]	Performance Fees (p.a.)	Transaction Costs (p.a.)[1]
STAR Portfolio Accelerated Australian Equities	0.52%–0.54%	Nil	0.14%–0.16%
STAR Portfolio Accelerated International Equities	0.77%–0.79%	Nil	0.14%–0.16%
STAR Portfolio Retirement Income	0.62%–0.64%	Nil	0.14%–0.16%
STAR Dynamic Prosperity	0.76%–0.80%	Nil	0.21%–0.24%
STAR ESG High Growth	0.73%–0.78%	Nil	0.06%–0.14%
STAR ESG Defensive	0.73%–0.78%	Nil	0.06%–0.14%

1. All amounts are estimates based on the most current information available. All amounts are shown inclusive of GST, net of any reduced input tax credits.

Fee and Cost Changes

Our MDA Service Fee will be reviewed from time to time. We will provide at least 30 days' notice to you before any increase in the MDA Service Fee.

Tax

The trades that we make on your behalf through your MDA may incur capital gains tax. The income derived from any dividends or distributions may incur income tax. Both will affect your tax position. You should seek professional advice on the tax implications of your MDA.

Example of Annual Fees and Costs for a Balanced Investment Option

This table gives an example of how the ongoing annual fees and costs of the balanced portfolio can affect your investment over a 1-year period. You should use this table to compare this with other MDAs and managed funds.

Example – STAR Portfolio Balanced* | Balance of $50,000 with a contribution of $5,000 during year		
Contribution Fees	Nil	For every additional $5,000 you put in you will be charged $0.
PLUS Management fees and costs	0.48%–0.50% p.a.	For every $50,000 you have in the Balanced Portfolio you will be charged or have deducted from your investment $240 – $250 each year.
PLUS Performance Fees	Nil	You will be charged or have deducted from your investment $0 in performance fees.
PLUS Transaction costs	0.13%–0.15% p.a.	You will be charged or have deducted from your investment $65 – $75 in transaction costs.
EQUALS Cost of STAR Balanced Portfolio	**0.61%–0.65% p.a.**	If you had an investment of $50,000 at the beginning of the year and put in an additional $5,000 during that year, you would be charged fees and costs in the range of: **$305 to $325^** What it costs you will depend on the investment portfolio you choose and the fees you negotiate.
* The example is illustrative only and includes GST. ^ Assuming the additional contribution was made at the end of the year.		

Cost of Product for 1 Year

The cost of product table gives a summary calculation about how ongoing annual fees and costs can affect your MDA over a 1-year period for all investment portfolios. It is calculated in the manner shown in the 'Example of annual fees and costs' table above.

The cost of product assumes a balance of $50,000 at the beginning of the year and a contribution of $5,000 at the end of the year. Additional fees such as an exit fee may apply; refer to the Fees and costs summary above.

You should use this figure to help compare our MDA Service with other MDA services.

Portfolio Name	Cost of Product ($ per annum)[1]
STAR Portfolio Conservative	$345 to $365
STAR Portfolio Moderate	$315 to $335
STAR Portfolio Balanced	$305 to $325
STAR Portfolio Growth	$265 to $285
STAR Portfolio High Growth	$225 to $245
STAR Portfolio Tactical	$300 to $320
STAR Portfolio Accelerated Australian Equities	$330 to $350
STAR Portfolio Accelerated International Equities	$455 to $475
STAR Portfolio Retirement Income	$380 to $400
STAR Dynamic Prosperity	$440 to $480
STAR ESG High Growth	$330 to $350
STAR ESG Defensive	$330 to $350
1. All amounts are estimates based on the most current information available. All amounts are shown inclusive of GST, net of any reduced input tax credits.	

HOW WE COLLECT, USE AND DISCLOSE INFORMATION

Your Adviser will retain the following personal information on your client file:

1. A record of what you tell Your Adviser about your objectives, financial situation and needs to enable Your Adviser to give you personal advice.
2. A copy of all personal advice provided to you. This includes the SoA or RoA provided to you when you initially received personal advice, as well as any subsequent advice.
3. Other records relating to the provision of financial services and advice given to you. Ask Your Adviser if you would like to examine your client file. You can request a copy of any advice document either by phone or in writing. Please allow at least seven working days to process your request.

If Your Adviser leaves our licence and starts providing financial services under another licensee, 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 one of our Financial Advice Co advisers if you prefer to do so.

Your Privacy

We are committed to maintaining the privacy and security of your personal information. Your personal information will be collected for the primary purpose of providing you with the services described in this FSG. If you do not provide the personal information requested, we may be unable to provide you with the financial services you have requested.

Your personal information will be handled in accordance with our Privacy Policy which outlines how we collect, use, store and disclose your personal information. For more information, including how to access or correct your personal information, or how to complain about a breach of the Australian Privacy Principles, please read our Privacy Policy which can be accessed on our website (www.financialadviceco.com.au), email contact@financialadviceco.com.au or by contacting us on 02 9357 2700 or by writing to:

Privacy Officer

Financial Advice Co Pty Ltd, PO Box 1230, Double Bay NSW 1360.

Anti-Money Laundering and Counter Terrorism

As a financial service provider, we 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 the ID requirements which are determined by the relevant regulator AUSTRAC. We will also retain copies of this information.

OUR COMPLAINTS HANDLING PROCESS

If you have a complaint about the financial services provided to you, you should take the following action:

4. Speak to Your Adviser about your concerns, or
2. Call the compliance manager on **02 9357 2700** or via email contact@financialadviceco.com.au

If after speaking to us or Your Adviser, and your complaint is not resolved within five business days, please write to:

Compliance and Professional Standards Manager

Financial Advice Co Pty Ltd, PO Box 1230, Double Bay NSW 1360.

We will try and resolve your complaint quickly and fairly. If your complaint cannot be resolved by us to your satisfaction or within 30 days, you may refer your complaint, free of charge, to the Australian Financial Complaints Authority (AFCA) of which Financial Advice Co Pty Ltd is a member.

AFCA can be contacted on:

Phone: 1800 931 678

Email: info@afca.org.au

Post: The Australian Financial Complaints Authority, GPO Box 3 Melbourne VIC 3001

Alternatively, other matters can be referred to the industry regulator, the Australian Securities and Investments Commission (ASIC) on **1300 300 630** or via the website www.asic.gov.au.

Professional Indemnity (PI) Insurance Cover

Our professional indemnity insurance covers us and our Authorised Representatives for the services provided under our AFS Licence. This includes claims relating to the conduct of staff and representatives who no longer work for us but did so at the time of relevant conduct. Our policy satisfies the requirements of section 912B of the Corporations Act 2001 (Cth) and covers the services provided by us / Your 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.

PART 2 – ADVISER PROFILE

This FSG Part 2 contains information specific to Your Adviser and should be read together with FSG Part 1.

WHO IS PROVIDING THE FINANCIAL SERVICES?

Financial Advice Co Pty Ltd AFSL: 543023 is the MDA Provider and is the entity that makes the MDA available to you.

Your Financial Adviser is Simone Du Chesne (Simone). Simone represents Simone Du Chesne & Co Pty Ltd t/a Q Wealth Advice, a Corporate Authorised Representative (376268) and Quantiphy Pty Ltd as the Trustee for Quantum Wealth Unit Trust T/A Q Wealth Financial a Corporate Authorised Representative (1265378) of Financial Advice Co Pty Ltd AFSL: 543023, and is authorised by Financial Advice Co Pty Ltd to provide the financial services described in this FSG.

Authorised Representative number: 336008

WHAT EXPERIENCE DOES YOUR FINANCIAL PLANNER HAVE?

I specialise in providing comprehensive financial advice to all of my clients in order to help them achieve their unique financial future. I have a special interest in providing advice over my clients' life span as their needs, goals and objectives change over time. I hold a Masters in Financial Planning. I am a member of the Financial Planning Association and the Association of Financial Advisers. I was awarded AFA Financial Adviser of the Year in 2019.

QUALIFICATIONS

- Master of Financial Planning
- Graduate Diploma of Financial Planning
- Diploma of Financial Planning
- Principles in Self-Managed Super Funds
- Advanced Investment Planning
- Taxation

AUTHORISED PRODUCTS AND SERVICES

I am authorised in the following products and services:

- Deposit and Payment Products – Basic Deposit Products
- Government Debentures, Stocks or Bonds
- Investment Life Insurance and Life Risk Insurance Products
- Managed Investment Schemes including IDPS
- Retirement Savings Accounts
- Securities
- Superannuation
- Self-Managed Superannuation Funds
- Direct Equities
- Managed Discretionary Accounts (MDA)

SCHEDULE OF FEES

These fees should be used as a guide only. We will discuss your individual needs and agree our fees with you before we provide advice. The actual agreed fees will depend on the complexity of your circumstances, goals and needs and the scope of advice we provide.

Plan Preparation and Implementation Fees

These are the fees you pay when you have agreed to receive our advice and will be between $2,200.00 and $5,500.00, inclusive of GST, depending on complexity and scope of advice.

Annual Ongoing Service Fees

These are the fees you pay when you agree to receive our ongoing advice, and will be between $3,300.00 p.a. and $55,000.00 p.a., inclusive of GST. Our ongoing services will be agreed with you in an ongoing services agreement.

HOW WILL YOUR FINANCIAL ADVISER BE PAID?

All fees and commissions disclosed in the FSG which are attributed to the services provided to you by Your Adviser are paid to Financial Advice Co Pty Ltd as licensee. Financial Advice Co Pty Ltd will pay up to 100% of those fees and commissions to Simone Du Chesne & Co Pty Ltd t/a Q Wealth Advice and Quantiphy Pty Ltd as the Trustee for Quantum Wealth Unit Trust T/A Q Wealth Financial.

I am a Director of Simone Du Chesne & Co Pty Ltd t/a Q Wealth Advice and Quantiphy Pty Ltd as the Trustee for Quantum Wealth Unit Trust T/A Q Wealth Financial and am remunerated through the payment of salary / dividends.

HOW CAN YOU CONTACT YOUR FINANCIAL ADVISER?

Simone Du Chesne Simone Du Chesne & Co Pty Ltd t/a Q Wealth Advice Quantiphy Pty Ltd as Trustee for Quantum Wealth Unit Trust T/A Q Wealth Financial	**Phone:** 02 9357 2700 **Mobile:** 0414 195 498 **Email:** simone@qwealth.com.au **Website:** www.qwealth.com.au **Postal:** PO Box 1230, Double Bay NSW 1360 **Office:** 302/451 New South Head Road, Double Bay NSW 2028

Your Wealth, Our Expertise

www.financialadviceco.com.au