

Financial Services Guide

Part A - Introduction

This Financial Services Guide (FSG) is issued by Australian Adviser Group Pty Ltd (AAG), Australian Financial Services Licence (AFSL) No. 512401.

This FSG is designed to assist you in determining whether to use any of the services offered by AAG or its Authorised Representatives.

This FSG contains information about:

- AAG, who as the Licensee, is responsible for the financial services;
- Your financial Adviser;
- The financial services and products your Adviser can provide;
- How AAG, your Adviser and other related parties are paid for the financial planning services provided to you;
- Any associations or relationships that could create potential conflicts of interest;
- Details of who to contact should you have a complaint.

Authorised Representative Profile

This FSG must be read in conjunction with Part B as it forms part of this FSG. It provides detailed information about your Adviser such as their contact details, referral sources and the types of financial products they can advise and deal in.

Please retain both Part A and Part B for your reference and any future dealings with AAG.

What other documents might you receive?

You might receive the following documents to help you make an informed decision on any financial strategy or recommended financial product.

- Advice Documents

All personal advice provided to you will be outlined in a Statement of Advice (SOA), Record of advice (ROA) or other forms of documentation.

The SOA is used for initial advice and will contain the commissions and information on relevant associations.

Where further advice is provided to you that does not involve a significant change your Adviser may provide an ROA. Where there is a significant change you will be provided with an SOA.

- **Product Disclosure Statement (PDS)**

You will receive a PDS if your Adviser has provided advice on a particular product. The PDS will contain the information you need in order to decide whether the financial product is appropriate for you.

Who is Australian Adviser Group Pty Ltd (AAG)?

AAG conducts business through a network of financial Advisers who are appointed as Authorised Representatives under AAG's AFSL.

Where AAG has appointed a corporate entity as an Authorised Representative, representatives of that company who give advice will also be authorised by AAG.

Who is your Adviser?

Your Adviser will be the authorised representative listed in Part B of this FSG.

Lack of Independence

We confirm that neither AAG or your Adviser are independent, impartial or unbiased as we

1. receive insurance commissions that are not rebated in full to clients.
2. have a related entity of:
 - AAG Capital Pty Ltd ABN: 55 626 952 627. AAG Capital manage the AAG SMA Portfolio Series.

What kinds of financial services, products and advice are available to you?

AAG can provide advice and strategies on the following, but not limited to:

- Wealth Accumulation
- Income & Asset Protection
- Tax Strategies
- Superannuation
- Retirement & Redundancy Planning
- Estate Planning
- Government Benefits
- Debt Management

Advisers can offer a range of insurance, investment, superannuation and retirement strategies and products. Please refer to Part B of this FSG for the services which your Adviser is authorised to provide.

AAG supports your Adviser by providing access to financial product research conducted by external researchers. This helps your Adviser select products that will help you reach your financial goals.

AAG Advisers act for you and not for any life insurance company, fund manager or bank.

How will you pay for the services provided and what do they cost?

As the provider of professional services, your Adviser will charge for the advice and services they provide to you. Depending on the services you require, your Adviser may charge by a variety of methods. Below is a guide as to how fees and commissions may be charged. Specific information on your Adviser's fees and charges can be found in Part B of this FSG. All fees and charges will be disclosed in the SOA, ROA and/or PDS.

Your Adviser will discuss both the rate and method of payment with you before any financial services are provided and will confirm any ongoing fees payable and the related services with you, each year.

- Fee for Service

We may charge a fee for the provision of advice and/or implementation of recommendations. Depending on your circumstances and the complexity of the work involved, this fee may be a fixed dollar amount, a percentage rate based on the value of your proposed investment portfolio, an hourly rate for time spent providing the services, or a combination of these.

- Commission

Commissions may be paid from a product provider to AAG and are at no additional cost to you. Product providers may pay AAG commission in association with the placement of the recommended products.

Generally, the initial commission will be paid at the time you obtain the financial product with ongoing commissions paid during the life of the product.

Referrals

If you are referred to a third-party provider details of any arrangements will be disclosed in your Statement of Advice.

Please refer to Part B of this FSG for details on your Adviser's current referral arrangements.

How are AAG and your Adviser paid?

Except for your investment funds and policy premium payments where these are paid directly to the product provider, all payments are payable to AAG.

AAG may retain an amount (licensee fee) to cover the licensee costs and the balance is passed onto the adviser.

Your Adviser may also pay AAG a fixed monthly administration fee for providing business support services, which is at no additional cost to you.

What other benefits may product providers give to AAG or your Adviser?

Some product providers may give AAG or your Adviser other benefits such as entertainment or sponsorship. Both AAG and your Adviser maintain a Register in line with industry standards to document any benefits received.

You have the right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and other benefits received by AAG and/or your Adviser.

Goods and Services Tax (GST)

All financial payments, commissions and fees are subject to GST.

What information should you provide to receive personal advice?

You will need to complete a Client Questionnaire which will record your personal objectives, lifestyle goals, details of your current financial situation and any other relevant information. Your Adviser will usually assist you in completing this. The information obtained will be assessed by your Adviser to assist them in providing appropriate advice. You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive. You should read any warnings contained in the client questionnaire and advice documents carefully before making any decision relating to a financial strategy or product.

As a financial service provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

AAG and your Adviser are committed to complying with a privacy policy to protect the privacy and security of your personal information. Please ask your Adviser if you wish to obtain a copy of our privacy policy.

How can you give instructions to your Adviser about your financial products?

You may specify how you would like to give us instructions. For example, you may nominate to instruct us to act by telephone, e-mail or other.

Compensation arrangements

AAG confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended). In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the sum insured for AAG and our authorised representatives/representatives/employees in respect of our authorisations and obligations under our AFSL. This insurance will continue to provide such coverage for any authorised representative/representative/employee that has ceased work with AAG for work done whilst engaged with us.

What should you do if you are not satisfied with our services?

If you have any complaints about the services provided, please take the following steps:
Contact your Adviser and tell them about your complaint.

If your complaint is not satisfactorily resolved within 5 working days, please contact AAG's Compliance Team by telephone or in writing. AAG will try 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 financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

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

AAG is a member of this Service.

Please see our Complaints Policy available on our website for further details.

Issued by:

Australian Adviser Group Pty Ltd

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Part B – Adviser Profile

Future Guard Australia Pty Ltd

This document is issued by Australian Adviser Group Pty Ltd (AAG), AFSL 512401. It is Part B of a Financial Services Guide (FSG) and should be read in conjunction with Part A. Future Guard Australia Pty Ltd is a Corporate Authorised Representative of AAG and has been given permission to provide you with this FSG Part B.

Financial Services are provided to you by:

Corporate Authorised Representative Name	Future Guard Australia Pty Ltd
Trading Name	Future Guard Australia Pty Ltd
Australian Business Number	64 118 795 538
Corporate Authorised Representative ASIC Number	300888
Authorised Representative Name	Daniel Gready
Authorised Representative ASIC Number	242723
Business Address	1/86 Brighton Road SANDGATE QLD 4017
Postal Address	PO Box 258 ASPLEY QLD 4034
Telephone	07 3863 8883
Email	daniel@futureguard.com

Daniel Gready

Daniel is an Authorised Representative of Future Guard Australia Pty Ltd and is authorised to advise and deal in the following products:

- Basic Deposit Products
- Non-basic Deposit Products
- Life Products – Investment Life Insurance
- Life Products – Life Risk Insurance
- Managed Investment Schemes, including Investor Directed Portfolio Services (IDPS)
- Superannuation
- Retirement Savings Accounts
- Securities
- Standard Margin Lending Facilities

Daniel is not authorised to provide any other financial services or financial products on behalf of AAG.

Where we are unauthorised to provide you with a financial service or financial product that you are interested in, we will advise you of this and refer you to an alternative source of advice.

Remuneration

AAG receives all remuneration paid upon the provision of services by Daniel and under contract deducts a Licensee fee from the amounts received. AAG then forwards the residual remuneration on to Future Guard Australia Pty Ltd.

Future Guard Australia Pty Ltd. then pays Daniel a salary. All fees and charges will be discussed and agreed with you prior to commencing any work.

Fee for Service

Fees are calculated based on the level of service needed and the complexity of the advice given, to provide value to you. All fees and commissions are **inclusive of GST**.

You will be invoiced directly for these fees and may elect to pay AAG directly or have these fees deducted from your investments.

Advice could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

Initial consultation	At our expense / Free of charge.
Strategy presentation (if applicable)	\$0 to \$5,500 incl. GST
Advice preparation	The fees will depend on the size of the investment portfolio and the complexity of the advice: The minimum fixed fee charged is \$550 while the maximum fixed fee is \$33,000. For example complex advice that contain multiple goals, strategies and/or tax structures including but not limited to; self-managed superannuation Funds, family trusts and companies, are likely to be charged closer to the maximum. Less complex advice that addresses limited goals, strategies and tax structures are likely to be charged closer to the minimum
Implementation (fee for advice)	The fees will depend on the size of the investment portfolio and the complexity of the advice: The amount could vary between \$330 and \$33,000.

<p>Ongoing fee for advice</p>	<p>Ongoing fees are based on the complexity of ongoing advice and the services provided.</p> <p>The ongoing service fee could be a percentage-based fee, a fixed dollar amount or a combination of the two:</p> <ul style="list-style-type: none"> • Percentage based fees are between 0%pa and 1.5%pa of the value of the assets under management. • The fixed dollar amount could vary between \$550 and \$110,000 per annum. <p>For example, if you have \$500,000 to invest our ongoing fee for advice may be 1.1% or \$5500 (GST inclusive).</p> <p>The ongoing advice fee will be based on the level of service needed and the complexity of the advice. Complex advice requirements include the use of trusts and ownership structures, overseas assets or incomes, executive options or multiple investment entities. The frequency of the review will also impact on the fee charged.</p>
<p>Ad hoc advice</p>	<p>Where you do not wish to participate in an Ongoing Fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of between \$165 and \$330 may apply.</p>
<p>Execution only service</p>	<p>Where we provide a financial service to facilitate buying or selling of a specific financial product as instructed by you, a one-off minimum of \$165 and a maximum of \$330 fee may apply.</p>

Insurance products

Where we arrange a life insurance product for you, the relevant insurer will pay an initial commission to us. The commission is calculated as a percentage of the premium paid including GST (and may include health, occupational, frequency and modal loadings and policy fees, but excludes stamp duty).

Annual commission will also be paid when you renew your policy each year. The following table is a guide of commissions we may receive.

Initial Commission	Ongoing Commission	Example
0% to 66% of the first year's premium for new policies implemented	0% to 22% of the insurance premium each following year	On any insurance policies implemented, if your premium was \$1,000, we would receive an initial commission of up to \$660 and an ongoing commission of up to \$220 per annum.

We may receive commissions on increases or additions to existing policies put in place before 1 January 2018 of up to 130%, and between 88% to 66% for policies written after that time.

Please note that the initial and ongoing commissions on life insurance products are paid to us by the product provider and are not an additional cost to you.

Should you cancel an insurance contract within the first two years the Adviser reserves the right to invoice you an amount equal to the costs they have incurred as a result of the provision of financial services to you.

Referral arrangements

Daniel may have referral arrangements with selected referral partners.

Should you engage the services of any of his/her referral partners Daniel may obtain a benefit in the form of a fee, a commission, or a combination of both.

If a referral arrangement applies to you, Daniel will provide you with further details on the benefits received.