

Financial Services Guide

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.

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.

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- 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.

Paul Betti is the appointed Responsible Manager of Australian Adviser Group and acts on behalf of AAG who are responsible for the services they provide.

Related ownership

Paul Betti, the Director of AAG is a shareholder AFA Darwin/AFA North Lakes and the AFSL.

Who is your Adviser?

Your Adviser will be the authorised representative listed in a supporting Adviser accompanying their own FSG at time of initial engagement.

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 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

AAG Advisers can offer a range of insurance, investment, superannuation and retirement strategies and products. This will be disclosed at time of advice engagement.

AAG supports its Advises 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.

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.

Related services that may be capable of influencing the advice

Separately Managed Accounts 'SMA'

The sole Director and Shareholder of the AFSL Australian Adviser Group is also the sole director and shareholder of AAG Capital which offers a range of Separately Managed Accounts. Your adviser may recommend you invest in one of the SMAs offered by AAG Capital if they determine it is appropriate based on your goals and objectives and relevant circumstances.

AAG Capital and your adviser do not earn any investment management fees if you decide to invest in one of our Separately Managed Accounts.

AAG Capital's SMAs are offered in collaboration with Ironbark Asset Management (Fund Services) Limited appointed as the Responsible Entity, Evidentia Group Pty Ltd (ABN 39 626 048 520, AFSL 511802) ('Evidentia') as the asset consultant and HUB24 Custodial Services Ltd (ABN 94 073 633 664, AFSL 239122) who operates an administrative investment platform through which you can access the AAG Capital SMAs and is responsible for implementing the investment instructions of the portfolio manager. For their involvement and expertise in AAG Capital SMAs our partners are paid investment management or administration fees that are fully disclosed in the Product Disclosure Statement.

All SMAs are researched and selected by the AAG Capital's Investment Committee, made up of three representatives from AAG Capital who are also authorised representatives of Australian Adviser Group, and three Evidentia Group Investment Managers.

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.

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Other associated entities

Paul Betti is also a Director of AFA Lending Pty Ltd ABN 52 609 520 523. AFA Lending is a non-active company and no longer accepts referrals for business.

Referrals to an associated entity

We may refer you to the following associated entity and therefore may receive a direct or indirect benefit from any referral we make to this provider.

We are obligated to act in your best interests when providing you with financial advice, as such we will be transparent and disclose any benefits we may receive via an associated entity or related third party in relation to our recommendations to you.

Table – Associated Entities

Name of Entity	Nature of association
AFA Mortgage Solutions Pty Ltd ATF The AFA Mortgage Solutions Unit Trust ABN 54057536943	Dwayne Hameister and Angelo Maglieri are advisers in AFA Darwin (PDA Financial Planning Pty Ltd) Paul Betti, Dwayne Hameister and Angelo Maglieri are Directors of AFA Mortgage Solutions Pty Ltd ATF The AFA Mortgage Solutions Unit Trust ABN 54057536943 and have an equal shareholding in this entity. As a result, Paul Betti, Dwayne Hameister and Angelo Maglieri will receive dividends/distributions and/or income from AFA Mortgage Solutions Pty Ltd ATF The AFA Mortgage Solutions Unit Trust ABN 54057536943

Please note that Australian Adviser Group Pty Ltd is not responsible for the advice and services provided by these providers