

Financial Services Guide

Version 2.0 - Dated 1 July 2023

Asire Financial Services has authorised your adviser to distribute this Financial Services Guide to you. **Please read this FSG in conjunction with Adviser Profile, Privacy Policy and Public Complaints Policy documents.**

Purpose of this document

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about our services and whether they are appropriate for you to use.

The FSG covers the following:

- Information about our AFS licensee
- Who we are and how you can contact us
- The services and products we are authorised to provide advice on and deal with
- Documents you will receive when given advice
- How we handle your personal information
- How we are remunerated
- Our complaints procedure
- Our compensation arrangements

If you have any questions, please contact our office before making any decisions to engage us.

The Financial Services we can provide:

Asire can provide the following financial services:

- Superannuation and retirement planning
- Centrelink benefits
- Aged care strategies
- Estate planning
- Business protection and succession planning
- Personal insurance (income protection, life and disability insurance)
- Tax effective investment and wealth creation, and
- Taxation (financial) advice.

The Financial Products we can advise and deal in:

- Basic and non-basic deposit products
- Government debentures, stocks and bonds
- Life insurance (risk and investment)
- Managed investments including Investor Directed Portfolio Services (IDPS)
- Retirement Savings Accounts
- Securities
- Superannuation
- Self-managed superannuation
- Margin lending

Independent Financial Advice

Advisers of ASIRE Financial Services provide independent financial advice which means we do not receive any commissions, or any other payments from financial product providers. We are solely remunerated on the fees our clients pay for service we provide.

Documents you will receive when given advice:

You may specify how you prefer to give us instructions, for example by telephone, email or other means.

If you decide to obtain personal advice (that considers your objectives, financial situation and needs) you are entitled to receive a Statement of Advice (SOA). The SOA contains the advice, the basis on which it is given and information about any benefits/remuneration payable. If you receive further advice you may receive a record of advice. You can request the record of the advice by contacting your adviser.

If you are provided with general advice, you will not receive a Statement or Record of Advice. In these situations, your Adviser will provide a warning that the advice does not take into account your personal objectives, financial situation or needs.

A PDS will be provided if a product recommendation is made. It includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

Should you engage us to provide ongoing services to you we will ask you to sign an agreement and tell you the fees applicable. If your fees are payable for more than twelve months you will receive a Fee Disclosure Statement outlining the fees you have paid under the arrangement and fees for the coming year. Each year we will ask for your consent if you want to pay our fees from accounts you hold (such as your superfund).

You have the right to ask us about our charges, the type of advice we will provide you (whether general or personal), and what you can do if you have a complaint about our services. Your Adviser has an overriding obligation to act in your best interests.

Your adviser is authorised to offer you:

Your adviser is authorised by Asire to provide you with the types of financial advice and product detailed in their **Adviser Profile**. Asire is responsible for any of the financial services provided to you.

How you are charged for services

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided.

The Advice Fee you pay to ASIRE Financial Services will be an agreed fee between you and your adviser and may include:

- A fixed dollar amount
- An hourly rate of \$350 plus GST

Those fees may include:

- Preparation of Statement of Advice (SoA)
- Initial consultation fees
- Adviser Service Fee – when you are provided with advice and service

All fees will be disclosed to you and agreed upon via a relevant document such as Letter of Engagement, Statement of Advice or Record of Advice.

Those fees can be paid directly by you or from your financial product if this is your preference (where possible).

Licensee compensation including remuneration, other benefits and potential conflicts of interest:

Asire charges your adviser/s a fee for the provision of services under its Australian Financial Services Licence.

Any benefits payable to your adviser or their business will be disclosed to you in writing in advice documents, these are also detailed in your adviser/s profile.

Asire and/or its Advisers may receive non-monetary benefits where:

- The amount is less than \$300 and identical or similar benefits are not given on a frequent basis
- The benefit has a genuine education or training purpose (including attendance at conferences) and is relevant to providing financial product advice

- The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider

These benefits are disclosed in a register which is available upon request.

Asire and its related companies may receive payments or benefits from product providers in return for granting rights such as being recognised as a sponsor and the right to promote their product and give presentations at conferences and/or professional development training days. Asire may use these payments to pay for costs associated with such conferences, training or professional development days.

If you have a complaint

Asire is a member of the Australian Financial Complaints Authority. If you have a complaint about the service provided to you, you should take the following steps:

1. Firstly, contact your adviser and discuss your complaint. If you are unable to resolve the issue within three working days, please contact Asire using the details at the beginning of this FSG.
2. We will acknowledge receipt of a complaint as soon as practicable and within 24 hours.
3. We will investigate your complaint and seek to resolve it quickly and fairly within 30 days. Some complex matters may take longer than this, this will be discussed with you.
4. If you are not satisfied with our response, you have the right to complain to the Australian Financial Complaints Authority (AFCA). This service is provided free of charge to consumers. They can be contacted on 1800 931 678 or info@afca.org.au.

The Australian Securities and Investments Commission (ASIC) also has a free call Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Professional Indemnity

Asire holds Professional Indemnity Insurance that is required under section 912B of the Corporations Act (2001). This insurance policy meets ASIC requirements and covers the conduct of present and past representatives.