



**APEX FINANCIAL
SERVICES GROUP**

financial planning

financial services guide

VERSION 3.20

DATE OF ISSUE: 30 AUGUST 2024

APEX FSG PTY LTD
ABN: 11 657 399552 AFSL: 539 244
141 LOGAN ROAD, WOOLLOONGABBA QLD 4102
(07) 3180 8832

apexfsg.com.au

What is a Financial Services Guide?

We understand financial advice's importance in identifying and achieving personal financial goals and appreciate you considering APEX Financial Services Group (FSG) PTY LTD to assist you.

This Financial Services Guide is designed to help you better understand APEX FSG PTY LTD and our Authorised Representative (Adviser), which can assist you in deciding to use our services.

This document contains the following:

- APEX FSG PTY LTD as a licensee our Authorised Representative number.
- The financial services we offer and how we provide advice and make recommendations.
- Fees, commissions, charges and other benefits that may be paid to us.
- Our accreditations, qualifications and experience.
- The collection and handling of your personal information (our Privacy Policy).
- What to do if you have a concern or complaint about our service.

Our Advisers are required to provide these documents to you before providing any personal financial advice, products or services.

You must acknowledge that your Adviser has provided you with a copy of this Financial Services Guide and answered any questions you may have had.

About APEX FSG PTY LTD

Apex Financial Advice was founded in 2018 and was formerly operating under a dealer group license held with ASIC. APEX FSG PTY LTD was established in 2022, operating under the Australian Financial Services License 539244. Allowing Apex Financial Advice to be self-licensed and deal directly with ASIC and meet their requirements.

Over the years, we have expanded our services to benefit our Financial Planning Advisers and their clients.

APEX FSG PTY LTD will continue to act under its existing license and management to enable us to draw on the experience, financial strength and ethics provided to date.

APEX FSG PTY LTD guarantees that:

- our Advisers will always act in your best interests;
- all strategies and products used will address your unique; circumstances and needs; and
- we are responsible for the financial services provided by our Advisers.

APEX FSG PTY LTD contact details:

- Street address: 141 Logan Road, Woolloongabba QLD 4102
- Postal address: PO Box 6099, Woolloongabba QLD 4102
- Phone number: (07) 3180 8831
- Email address: admin@apexfsg.com.au

Our Financial Services

APEX FSG PTY LTD is licensed to provide financial advice on:

- Deposit Products;
- Interests in Managed Investment Schemes, including Unit Trusts, Investment Bonds, Education Bonds, Property Trusts, Growth Funds, Balanced Funds, Index Funds, Government Bonds, Exchange Traded Funds Debentures and Cash Management Accounts;
- Securities and Derivatives limited to old law options contracts and warrants.
- Superannuation, including Allocated Pensions, Rollovers, Personal Superannuation, Company Superannuation and Self Managed Superannuation Funds.
- Retirement Planning including aged care and estate planning;
- Life Insurance Products, including Annuities, Term Insurance, Income Protection, Trauma and Total and Permanent Disability Insurance;
- Standard Margin Lending.

The Adviser Profile for Apex Financial Advice Pty Ltd outlines specific services they can advise on.

What is the Financial Advice process?

APEX FSG PTY LTD recommends the Adviser follows this process when meeting with you:

1. Introduce our services and provide you with a Financial Services Guide.
2. Gather information to assist in identifying your goals and any potential financial issues.
3. Prepare and present a Financial Plan (Statement of Advice).
4. Once you authorise the "Authority to Proceed", your Adviser will implement your Financial Plan.
5. Discuss an ongoing service and review program with you if applicable.

These steps will occur over several meetings, in line with your needs.

What can I expect?

Your Adviser is committed to providing quality financial advice and a choice of products and services to suit your circumstances. We are obliged under law to have a reasonable basis for our financial advice, act in your best interest and address your needs when providing recommendations. We will not compromise on our advice and take this responsibility very seriously.

To achieve this, your Adviser will need to determine your needs, objectives and relevant financial circumstances before providing you with advice, products and services. You will be asked to provide accurate information and update your adviser on any changes to your circumstances to ensure the advice and products recommended remain relevant to your circumstances.

You have the right not to divulge some information; however, in such cases, your adviser will warn you about the possible consequences of not providing relevant personal and financial information and how this may impact the quality and reliability of the advice provided.

Additionally, your adviser may only provide advice if they feel they can do so adequately with the information provided.

Before providing any financial products and services to you, we must verify your identity per the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. Your adviser will let you know what documentation is needed to meet these customer identification requirements.

Subject to its appropriateness, any product recommended by your Adviser must be included on APEX FSG PTY LTD Approved Products List. This list is constructed and maintained by the APEX FSG's Investment Committee, using ratings and reports from leading research groups.

The purpose of the list is to ensure that:

- Recommended product providers have the necessary skills, resources and experience to achieve their stated investment objectives and
- Our Advisers have a broad range of researched products to select from to meet their client's diverse needs.

If your Adviser needs to consider products outside the Approved Products List, they may apply to the APEX FSG investment committee to consider these and their appropriateness.

To ensure that you remain on track in meeting your short to long-term needs and objectives, it is vital to periodically review your financial advice, products and services for relevancy. Your adviser may offer and recommend an annual comprehensive personal review service. This involves updating advice in line with your needs and implementing any changes you have agreed on. A fee may be charged for the ongoing advice and management of your financial affairs. Your adviser will provide details of any fees applicable to you in your Adviser Profile.

Does all communication need to be in writing?

Your adviser may accept your instructions via phone, letter, email or fax. Sometimes, your adviser can only accept written instructions from you, and they will let you know when this is the case.

Your adviser is required to maintain:

- a paper or electronic record of your personal information, including details of your relevant personal circumstances;
- records of documentation for any financial advice given to you; and
- records of any documents containing advice they have provided you.

Please see our Privacy Policy regarding the care of this information.

What Financial Advice documents can I expect?

When receiving financial advice, these are some of the documents you may receive from your adviser:

- Statement of Advice
- Record of Advice
- Financial Services Guide
- Renewal Notice
- Fee Disclosure Statement

Statement of Advice contains specific financial advice that considers your needs, objectives and relevant financial circumstances. It also includes any recommendations about particular financial products and services and the basis of those recommendations. Additionally, it contains any commissions and other fees payable relating to financial products recommended to you in connection with this advice.

Under certain circumstances, your financial adviser may provide you with a Record of Advice rather than a Statement of Advice. A Record of Advice performs similarly to a Statement of Advice but is typically a shorter, more informal document.

A Fee Disclosure Statement may be provided annually when your adviser charges an ongoing advice fee. The Fee Disclosure Statement contains services promised, services received, and services paid for. You will also be required to sign and return an Opt-In agreement every 24 months to acknowledge the acceptance of the ongoing service and fee arrangement.

A renewal notice will be provided to you at an annual review if you are wanting to continue an ongoing service agreement with Apex Financial Advice.

Should you misplace your documentation, you may request, in writing, a copy of any advice document you received up to seven years after the advice has been given. Please refer to the Privacy Policy Access to Personal Information for details on requesting a copy of your documentation.

What Fees & Charges can I expect?

APEX FSG prefers our Advisers are paid on a fee-for-service basis. In some instances, insurance providers may pay commission. Depending on the provider, all fees and commissions are paid directly on a fortnightly, monthly or quarterly basis. APEX FSG retains a portion of each Adviser's fees and commission income. APEX FSG then pays the balance of the fee and commission income to your Adviser. All commissions will be fully disclosed.

Please refer to the Adviser Profile, which sets out the specific details of payments to your Adviser.

APEX FSG and its Advisers are prohibited from accepting gifts or inducements over \$300. Any benefit given to APEX FSG between \$100 to \$300 will be recorded in our register, which is available on request.

Referral Fees

Advisers work closely with many industry professionals and organisations, such as accountants and solicitors. Apex Financial Advice will not receive any fees or commissions from other professional and all referrals will be made on a non-monetary basis in your best interest.

What to do if I have a complaint?

APEX FSG is committed to providing quality financial services efficiently and honestly. We take all complaints seriously and have developed a formal complaint-handling process to deal with client complaints. A copy of the "Complaints Handling Policy and Procedures" is available from your Adviser or APEX FSG. If you have a complaint, please contact your Adviser directly to discuss the issue and seek a resolution.

If the complaint cannot be resolved by talking to your Adviser, please contact the APEX FSG office directly:

The Complaints Officer: APEX FSG PTY LTD
141 Logan Road, Wolloongabba QLD 4102
Phone: (07) 3180 8831

We will acknowledge the complaint within two business days.

We will then investigate the complaint and respond to you within 45 days. We will notify you if the complaint is more complex and likely requires an extension to investigate the complaint and resolve it thoroughly.

If APEX FSG is not able to resolve your complaint to your satisfaction, you have the right to complain with the Australian Financial Complaints Authority, a dispute resolution service for the financial planning industry:

Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001
Phone: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au

Before the Australian Financial Complaints Authority, APEX FSG was a member of the Financial Ombudsman Service scheme. Any unresolved matters under the previous scheme will continue to be handled under the Financial Ombudsman Service Terms of Reference by the Australian Financial Complaints Authority until they are resolved.

ASIC also has an information line on 1300 300 630, which you may use to obtain information about your rights and make a complaint.

Professional Indemnity Insurance

All APEX FSG Advisers are covered by Professional Indemnity Insurance as required by the Corporations Act, meeting ASIC requirements and covering present and past Authorised Representatives (Advisers).

Privacy Policy

The privacy of our clients and their personal information is very important to APEX FSG. All information is collected, held and used by us in the strictest confidence. The following policy outlines how APEX FSG complies with the Australian Privacy Principles and how we collect, use, disclose and manage personal information.

Confirming your Identity

In accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, APEX FSG is required by law to collect and maintain identification.

Collection of Information

APEX FSG collects and holds your personal information to provide financial services to you and discharge our legal obligations.

If the information you provide is inaccurate or incomplete, it may impact the quality and appropriateness of our recommendations.

Where we arrange insurance and investment products for you, we will be required to collect and lodge relevant information for those applications.

Where you provide us with information about another person, such as your nominated beneficiary, you must ensure that they are aware information has been provided to us and of the existence of this document.

Use and Disclosure

We will only use or disclose your personal information in the following circumstances:

- to provide you with financial services or in arranging for the application of insurance or investments on your behalf;
- where you provide your consent, either expressly or implied by your behaviour, for information to be provided to a third party (e.g. your accountant);
- where we are required by law; and
- where we are using the information in direct marketing communication (you will have the option of electing not to receive direct marketing materials).

Quality of Information

We will make every effort to ensure that the personal information we collect is accurate, complete and up to date. However, we will rely on you informing us if your details change.

Security of Information

We will take reasonable steps to protect the personal information we hold from misuse, loss, and unauthorised access, modification or disclosure. Where your personal information is no longer needed, and we are not required by law to maintain it, we will ensure that it is securely and permanently destroyed.

Access to Personal Information

You may at any time request access to your personal information that we have held for the past seven years.

We will endeavour to comply with your request as soon as possible, typically within 14 days. In most cases, there will be no charge for providing such information. However, requests involving large amounts of information may incur a handling fee.

Contacting APEX FSG PTY LTD

If you have a complaint in regard to the collection or use of your personal information or have an enquiry about this Privacy policy, please write to

Privacy Officer
APEX FSG
PO Box 6099, Woolloongabba QLD 4102
Phone: (07) 3180 8831
Email: admin@apexfsg.com.au

Your Adviser Profile

We understand financial advice's importance in identifying and achieving personal financial goals and appreciate you considering APEX FSG Adviser to assist you.

To help you choose a financial planner, our advisers must provide a Financial Services Guide to you before providing any personalised financial advice, products, and services.

These documents provide you with information regarding the financial planning advice process and fee schedule used by:

- Robert James O'Reilly (Robert O'Reilly),
Authorised Representative No. 1235560
- Stephanie Michaela Dyer (Stephanie Dyer),
Authorised Representative No. 1289381
- Nicholas David Shaw (Nick Shaw),
Authorised Representative No.
001302762
- Christopher Kelvin Slade (Chris Slade),
Authorised Representative No. 1311199

of APEX FSG to ensure that you have sufficient information to confidently engage these advisers to provide financial advice to you.

Robert, Stephanie, Nicholas and Christopher operate under APEX Financial Advice Pty Ltd Corporate Authorised Representative No. 1235560.

About Apex Financial Advice

Apex Financial Advice exists to help you achieve financial success by providing tailored financial advice and strategies to suit your circumstances.

We take time to understand your personal and financial situation and ensure you have the correct foundations in place before devising a bespoke financial plan to attain your financial goals.

Apex Financial Advice is the Authorised Representative Adviser of APEX Financial Services Group Pty Ltd (APEX FSG), operating under the Australian Financial Services License 539244.

About Your Advisers

Robert O'Reilly

Robert has been providing advice to clients relating to, but not limited to:

- Cashflow and Budgeting
- Superannuation and Self-managed Super Funds
- Retirement Plans
- Investments
- Risk Mitigation
- Wealth Creation
- Aged Care
- Commonwealth Superannuation schemes

Robert's qualifications and accreditations include:

- Diploma and Advanced Diploma of Financial Planning
- Bachelor of Commerce
- SMSF accredited

Robert has been servicing clients as a financial adviser since 2015 and has held roles in mid-tier dealership groups as well as the mainstream banking sector. As a financial adviser, he draws on a wealth of experience from the insurance and banking sectors, specifically in client-facing and service-based roles.

He is particularly interested in entrepreneurship and family businesses, having run his own successful trade business. As a solutions-driven individual passionate about providing uncomplicated and accessible advice to his clients, Robert enjoys implementing tailored strategies specific to his client's financial needs and circumstances.

Robert O'Reilly

Authorised Representative No. **1235560**

Robert operates under APEX FSG PTY LTD:

Address: 141 Logan Road, Woolloongabba QLD 4102

Phone: (07) 3180 8831

Stephanie Dyer

Stephanie provides specialised financial advice to Veterans, which includes but is not limited to:

- Permanent Impairment
- Special Rate Disability Pension
- Defence related Superannuation, and Pensions
- Cashflow and Budgeting
- Superannuation
- Retirement planning
- Investments
- Risk Mitigation
- Wealth Creation

Stephanie's qualifications and accreditations include:

- Bachelor of Commerce (Financial Planning) from the University of the Sunshine Coast
- Master of International Economics and Finance from the University of Queensland.

Stephanie has been with APEX Financial Advice since June 2020 and was supervised by Robert throughout her professional year before becoming fully qualified.

Her current role as an adviser is to conduct client meetings, identify goals and objectives, and apply the most appropriate strategies to achieve them effectively.

Stephanie is passionate about promoting financial independence and providing holistic advice. She believes the best approach to successful advising is educating clients along the way, creating confidence in their knowledge and skills.

Stephanie Dyer

Authorised Representative No. **1289381**

Stephanie operates under APEX FSG PTY LTD

141 Logan Road, Woolloongabba QLD 4102

Phone: (07) 3180 8831

Nicholas Shaw

Nick provides specialist financial advice primarily to Veterans, leveraging his 24-year service with the Defence Force to provide assistance in Department of Veterans' Affairs advice, including guidance on ADF transition advice, Permanent Impairment (PI), and Special Rate Disability Pension (SRDP) matters from the DVA.

Nick also provides advises on the following other areas:

- DVA entitlements, such as MRCA Education Allowance
- Defence related Superannuation, and Pensions
- Cashflow and Budgeting
- Superannuation
- Retirement planning
- Investments
- Risk Mitigation
- Wealth Creation

Nick has a Master of Financial Planning.

As a Financial Adviser, Nick remains passionate about recognising and implementing the most effective strategies for our clients, while keeping up to date with the constantly evolving financial regulations and laws.

Nicholas Shaw

Authorised Representative No. **1302762**

Nicholas operates under APEX FSG PTY LTD

Address: 141 Logan Road, Woolloongabba QLD 4102

Phone: (07) 3180 8831

Christopher Slade

Chris is currently undertaking his Professional Year to become a qualified financial adviser and he will be supervised by Robert O'Reilly until he qualifies as an adviser. Chris has already obtained a Bachelor of Business, a Graduate Diploma of Financial in addition to specialist accreditations in Self-Managed Superannuation Fund and Gearing advice.

Chris started his journey in financial advice in 2006 and has accumulated experience and exposure to a broad range of advice strategies over this time, positioning him with a strong technical background as he transitions to advising, including, but not limited to strategies such as:

- Centrelink ;
- Self-Managed Superannuation Funds;
- Asset protection utilising entities;
- Superannuation
- Retirement planning
- Investments, including ethical investing;
- Risk Mitigation
- Wealth Creation

As an Associate Adviser, Chris is responsible for conducting client meetings and developing financial plans with the guidance of our director, Robert.

He is passionate about the value that financial advice can provide in changing peoples' lives and ensuring clients feel educated and informed to make decisions that improve their lives, and brings this enthusiasm to the Apex team.

Christopher Slade

Provisional Adviser No. **1311199**

Christopher operates under APEX FSG PTY LTD

Address: 141 Logan Road, Woolloongabba QLD 4102

Phone: (07) 3180 8831

Financial Services your Adviser provides

The financial services and products which Robert, Stephanie and Nicholas can provide advice on comprises:

- Deposit Products;
- Managed Investment Schemes including Unit Trusts, Investment Bonds, Direct Shares, Property Trusts, Growth Funds, Balanced Funds, Indexed Funds and Cash Management Accounts;
- Share Market Investments; Tax Effective Investments;
- Superannuation, including Allocated Pensions, Rollovers, Personal Superannuation, Company Superannuation and Self Managed Superannuation Funds
- Retirement Planning including Aged Care and Estate Planning;
- Life Insurance Products, including Annuities, Term Insurance, Income Protection, Trauma and Total and Permanent Disability Insurance; and
- Margin Lending (subject to client understanding of Margin Lending Gearing).

commission for the personal insurance services they provide. Whilst several commission rates are available, with effect from 1 January 2020, Life Insurance commissions are capped at 66% (including GST). Ongoing commission on Life Insurance is capped at 22% (including GST) on renewals.

Commissions are not an additional charge to you; product providers pay them for insurance or investment policies.

Fees and Payments

Robert, Stephanie and Nicholas are professional advisers who receive payment for the advice and services they provide. They accept payments by collecting a fee-for-service, receiving commissions, or both.

Fee-for-service

Fees are charged according to work undertaken by your adviser and may be charged hourly or as a flat fee. A fee may be charged for the initial work in developing and implementing a strategy and ongoing monitoring and reviews. Under a fee-for-service agreement, initial and ongoing commissions will generally be rebated back to you.

Commission

Your adviser may receive upfront and ongoing

Our Fees

Our fees vary according to the scope and complexity of the advice required. The scope of the work and the fees charged for services are agreed upon with clients before commencing work.

As a guide, the hourly rate for the advisers are:

Regular rates

- Financial Adviser - Hourly Rate \$495 Inclusive of GST
- ADF Transitions - \$1,000 Inclusive of GST

Different fees may be charged depending on your specific circumstances or needs, but as a general guide:

- First Discovery meeting is complimentary up to 15 minutes.
- Ad hoc additional meetings are charged hourly, in 10-minute increments (60-minutes minimum) for general advice.
- Minimum plan fee: \$4,000, including GST.
- General advice meeting fees may be rebated against the cost of a financial plan at adviser discretion.
- Veterans with financial planning entitlements for Permanent Impairment (PI) or Special Rate Disability Pension (SRDP) will have advice charged directly to the Department of Veterans' Affairs for these offers.
- The ADF Transition Fee covers an Initial Meeting and subsequent ad-hoc conversations within a reasonable limit. Your adviser will inform you prior to any additional fee being charged for Transitions conversations.