APEX FINANCIAL SERVICES GROUP

FINANCIAL SERVICES GUIDE

VERSION 3.5

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APEX FSG PTY LTD
ABN: 11 657 399 552 AFSL: 539 244

141 LOGAN ROAD,
WOOLLOONGABBA, QLD, 4102
(07) 3180 8831

What is a Financial Services Guide?

We understand the importance of tailored financial advice designed to identify and achieve personal financial goals. We appreciate your consideration to engage Apex Financial Services Group (FSG) Pty Ltd to offer this service to you.

This Financial Services Guide is designed to help you better understand Apex FSG and our Authorised Representatives (Advisers), which can assist you in deciding to use our services.

This document contains the following:

- Apex FSG Pty Ltd as a licensee and 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 Financial Services Guide can be found on our website for your perusal at any time.

About Apex FSG Pty Ltd

Apex Financial Advice was founded in 2018 and formerly operated 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.

At APEX Financial Services Group, we believe that financial freedom is within reach for everyone. That's why we offer accessible services that are designed to help you achieve your goals no matter what your financial situation may be.

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 recommended strategies and products 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, Index Funds, Government Bonds, Direct shares, Exchange Traded Funds, Debentures and Cash Management Accounts.
- Securities and Derivatives.
- Superannuation, including accumulation accounts, defined benefit funds, allocated pensions, rollovers, transition to retirement accounts, SMSF's, personal 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.

What is the Financial Advice process?

At Apex FSG Pty Ltd, all Advisers follow this process when meeting with you:

1. Introduce our services and discuss the financial planning process, including perceived benefits and limitations.
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 "Acknowledgement of Advice", your Adviser will implement your Financial Plan.
5. Discuss an ongoing service and review program with you if applicable.

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

What can I expect?

Your Adviser is committed to providing quality financial advice and recommending 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 client identification requirements.

Subject to its appropriateness, any product recommended by your Adviser must be included on Apex FSG Pty Ltd.'s Approved Products List. This list is constructed and maintained by the APEX FSG 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 products researched 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.

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.
- If advice is time sensitive and would be financially detrimental for you to wait for formal advice, an email or letter can be produced pertaining to the advice, which will subsequently be followed by the appropriate documentation.

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:

- Client Acknowledgement (CA)
- Statement of Advice (SoA)
- Record of Advice (RoA)
- Third Party Authority (TPA)
- Financial Services Guide
- Ongoing Service Agreement
- Renewal Notice
- Product Disclosure Statement (PDS)

The **Client Acknowledgement** will set out the general terms of our engagement, the scope of work covered and our fees.

The **Statement of Advice** contains specific financial advice that considers your needs, objectives and relevant financial circumstances. It also includes any recommendations about 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. An ROA is provided in situations where further personal advice is provided and your circumstances and the basis for the advice are not significantly different. It streamlines the documentation process by avoiding unnecessary documentation.

A Third Party Authority (TPA), will allow the adviser or administration staff to source relevant information from existing products or relevant providers, which will assist in accurate information being obtained.

An Ongoing Service Agreement will be provided if ongoing service has been recommended by your adviser, outlining ongoing fees and service.

A **Renewal Notice** will be provided to you at the annual review meeting. Signing the form signifies your agreement to proceed with ongoing financial advice services with Apex Financial Advice.

A **Product Disclosure Statement** will be provided if your Adviser recommends a particular financial product. The PDS will include detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable). This information is provided to help you make an informed decision about the recommended product.

Should you misplace your documentation, you may request, in writing, a copy of any advice document you have 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 to be paid on a fee-for-service basis and are paid an annual salary. In some instances, insurance providers may pay commission. Depending on the provider, all fees and commissions are paid directly on a monthly, quarterly or annual basis to Apex FSG and not the individual adviser. Apex FSG directs fee and commission monies to Apex Financial Advice.

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 on 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 professionals, 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, Woolloongabba QLD 4102

Phone: (07) 3180 8831

Apex FSG. If you have a complaint, please contact your Adviser directly to discuss the issue and seek a resolution.

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The Complaints Officer: Apex FSG Pty Ltd 141 Logan Road, Woolloongabba 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.

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:

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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 on 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 that 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 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 to inform 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 regarding 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

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.

Your Adviser Profile

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

To help you choose a financial adviser, you can review the information provided in the Adviser Profiles below, before receiving 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
- Christopher Kelvin Slade (Christopher Slade), Authorised Representative No. 1311199
- Hannah Isobel Hines (Hannah Hines), Authorised Representative No. 1306183

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

All of our Advisers operate under Apex Financial Advice Pty Ltd.

About Your Advisers

Robert O'Reilly

Robert provides specialised financial advice to clients relating to, but not limited to:

- Cashflow and Budgeting
- Superannuation and Self-managed Super Funds
- Retirement Plans
- Managed Investments
- Risk Mitigation
- Wealth Creation
- Margin Lending
- Aged Care
- Social Security and Centrelink
- Permanent Impairment
- Special Rate Disability Pension
- 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 solution- 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**
Apex Financial Advice Pty Ltd (ABN 20 628 881 096)
Is a Corporate Authorised Representative (1311967)
of APEX FSG PTY LTD (AFSL 539244)

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

She also provides holistic advice to clients relating to, but not limited to:

- Cashflow and Budgeting
- Superannuation
- Retirement Planning
- Managed 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**
Apex Financial Advice Pty Ltd (ABN 20 628 881 096)
Is a Corporate Authorised Representative (1311967)
of APEX FSG PTY LTD (AFSL 539244)

Christopher Slade

Christopher provides specialised financial advice to clients relating to, but not limited to:

- Self-Managed Superannuation Funds
- Asset protection utilising entities
- Superannuation
- Retirement planning
- Social security and Centrelink
- Managed Investments, including ethical investing
- Risk Mitigation
- Wealth Creation
- Permanent Impairment
- Special Rate Disability Pension
- Commonwealth Superannuation schemes
- Life insurance products

Christopher's qualifications and accreditations include:

- Bachelor of Business
- Graduate Diploma in Financial Planning
- SMSF accredited

Chris started his journey in the financial industry 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.

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

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

Authorised Adviser No. **1311199**
Apex Financial Advice Pty Ltd (ABN 20 628 881 096)
Is a Corporate Authorised Representative (1311967)
of APEX FSG PTY LTD (AFSL 539244)

Hannah Hines

Hannah provides specialised financial advice in areas including, but not limited to:

- Deposit and Payment Products
- Government Debentures and bonds
- Life insurance products
- Managed investments
- Retirement planning
- Securities
- Superannuation
- Social Security and Centrelink
- Margin lending
- Permanent Impairment
- Special Rate Disability Pension
- Commonwealth Superannuation schemes

Hannah's qualifications and accreditations include:

- Bachelor of Business Management from the University of Queensland
- Graduate Diploma in Financial Planning from the University of New England
- Commissioner for Declarations (QLD)

Hannah has been working in the banking and financial services industry since 2009, gaining extensive experience across a broad range of client needs.

She is passionate about helping individuals and families achieve their financial goals through tailored advice and long-term planning. Her client first approach and attention to detail contribute to the high level of service Apex Financial Services are known for.

Hannah Hines

Authorised Adviser No. **1306183**
Apex Financial Advice Pty Ltd (ABN 20 628 881 096)
Is a Corporate Authorised Representative (1311967)
of APEX FSG PTY LTD (AFSL 539244)

Fees and Payments

Our Advisers are professional advisers who receive payment for the advice and services they provide. All of Apex Financial Advisers are remunerated in the form of a salary. The advisers may also receive bonuses or further payments by Apex Financial Advice dependent on their performance and several factors, such as compliance met, training fellow staff, acquiring additional clients and client reviews provided.

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. Your adviser will charge a percentage-based fee if managing an investment or superannuation portfolio on an ongoing basis for you.

Commissions

Your adviser may receive upfront and ongoing 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 cost to you; product providers pay them for insurance or investment policies.

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.

In some instances, it may be appropriate to charge an hourly rate for financial services. The current rate is:

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

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

- Initial 15-minute Discovery meeting is complimentary.
- General advice and Ad hoc additional meetings are charged hourly, or part thereof, with a 60-minute minimum.
- Minimum plan fee: $4,000, including GST.
- General advice meeting fees may be rebated against the cost of a financial plan at adviser's discretion should you choose to proceed.
- 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.

Calculating and Communicating Fees and Commissions

We will detail in writing all fees, commissions and other benefits associated with our recommendations in your Statement of Advice (SoA) or Record of Advice (RoA) as appropriate. We will also provide you with the relevant Product Disclosure Statements issued by the product issuer which will detail any fees relating to the product recommended. Your Financial Adviser will provide you with a SoA or RoA before they proceed to act on your instructions, except in cases of time-critical advice (e.g. risk advice) where written advice will be prepared within 5 working days of your signed application.