

## Financial Services Guide

Version 9 – 28<sup>th</sup> June, 2021

### Licensee:

Finwealth Pty Ltd (AFSL 504485)  
ABN 58 622 892 915

This Financial Services Guide (FSG) is authorised for distribution by Finwealth.

### Authorised Representatives:

Marguerite Arendtsz (ASIC# 250840)

Mendi Nominees Pty Ltd atf Arendtsz Family Trust trading as MLA Advisers (ASIC# 252567 ABN 26 686 641 106)

MLA Advisers and Marguerite Arendtsz act on behalf of Finwealth who is responsible for the services that they provide.

### Contact Details:

#### Meeting Sites:

Level 2, 161 Collins St, Melbourne VIC 3000  
256 Queen St, Melbourne, VIC 3000  
Church Street, Brighton. VIC 3186

### Purpose of this FSG

This FSG will help you decide whether to use the services that we\* offer. It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

\* In this document 'we' refers to MLA Advisers and Marguerite Arendtsz.

### Our services

We are authorised to provide general advice, personal advice and dealing services in the following areas:

- Portfolio management
- Managed investments
- Securities (direct shares)
- Superannuation and SMSF
- Retirement planning
- Personal risk insurance
- Margin lending

### Not Independent

We do not charge you a fee for our advice on risk insurance policies as we are paid a commission by the product provider. In some cases, we also receive a stamping fee on investments which are being listed on the ASX. This is paid by the issuer and includes initial public offers and new listings of hybrid securities and managed funds. Our advice on these areas is therefore not independent, impartial or unbiased. In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers.

### The Financial Advice Process

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

For administration platforms, managed funds and personal risk insurance products we will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and the products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice it will be documented in a Record of Advice (RoA) which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

## Fees

All fees are payable to Finwealth Pty Ltd.

### Initial Fees

The advice preparation fee includes meeting with you, the time we take to determine our advice and the production of the SoA. It is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

If you decide to proceed with our advice, we may charge an implementation fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

### Annual Fees

Our annual fees depend on the services that we provide to you. We will typically charge a fee which is a % of your portfolio value and which is paid monthly.

At your Annual Review date, we will seek your engagement on the services to be provided and the fees.

### Insurance Commissions

We receive a one-off upfront commission when you take out an insurance policy we recommend. We also receive a monthly commission payment for as long as you continue to hold the policy. The commission will vary depending on the recommended product and will be documented in the SoA or RoA.

### Stamping Fees

We may receive a stamping fee on investments which are being listed on the ASX such as initial public offerings (IPOs), or new listings of hybrid securities and/or managed funds. The stamping fee is paid by the Issuer generally as a % of the funds being invested. It is a one-off fee and will be documented in the SoA or RoA.

### Other Benefits

We may receive additional benefits by way of sponsorship of education seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

## **Adviser Remuneration**

Marguerite Arendtsz is the owner of the practice and shares in the profits that the practice makes.

## **Making a Complaint**

We endeavour to provide you with the best advice and service at all times. If you are not satisfied with our services, then we encourage you to contact us. Please call us or put your complaint in writing to our office.

If you are not satisfied with our response you can refer it to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or via their website [www.afca.org.au](http://www.afca.org.au). AFCA provides a fair and independent complaint resolution service which is provided to you free of charge.

Finwealth is required to hold adequate Professional Indemnity insurance for the financial services that it and its current and past representatives provide.

## **Your Privacy**

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website.