



FINANCIAL SERVICES GUIDE

This Financial Services Guide describes our financial planning and advisory services to assist you to decide whether to use our services. It describes how we are remunerated, our professional indemnity insurance and how we handle any complaints you may have.

We may give you other documents when providing our services. These may include:

- **Statements of Advice** - If we provide you with advice about your personal circumstances, we will set out our advice in a Statement of Advice (or in some cases, a shorter document called a Record of Advice). This will also tell you how we will be remunerated for the advice we give you. When we provide further advice to you, we may not give you a Statement of Advice, however we will record the advice and you can ask us for a copy of the advice by calling us.
- **Product Disclosure Statements** - If we recommend that you acquire a financial product, we will also provide you with a Product Disclosure Statement containing information about the product's features and risks.

Lack of Independence

Under the Corporations Act, I am prevented from using the terms independent, impartial, and unbiased as both my Licensee and I receive commissions for the advice that I provide on life insurance products and may charge fees based on the amount of money invested.

OUR SERVICES

Rounded Wealth Advisory holds an Australian financial services licence with its Authorised Representative (s) providing the following high-quality financial planning and advisory services can assist you to:

- Identify your financial and investment objectives, taking into account your current financial position and personal circumstances;
- Help you to develop financial goals and investment strategies;
- Advise you how to implement your investment strategies; and
- Recommend and arrange financial products that are suitable for your needs.

We provide advice in the following areas:

- Cash Management – budgeting, debt management
- Superannuation – consolidating or optimising superannuation, finding lost superannuation
- Investment – full financial plan, one off investment, gearing
- Retirement – transition to retirement, social security advice, aged care planning
- Retirement planning – income and investments
- Self-Managed Super Fund – advice, establishment
- Life Insurance – personal or business succession
- Estate Planning – superannuation beneficiary nominations & Wills/Power of Attorney/Guardianship review

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The financial products we can arrange for you include:

- Deposit and payment products
- Government debentures, stocks and bonds
- Life risk and investment products
- Managed investment schemes
- Investor directed portfolio services
- Retirement savings accounts
- Securities
- Superannuation, including SMSFs
- Standard Margin lending

We research a broad range of products and select those that are worthy of recommendation to our clients. We also review the performance of those products periodically to ensure they remain competitive and will meet your ongoing needs. We act for you when giving advice and arranging financial products.

HOW CAN YOU DEAL WITH US?

You can deal with us in person, by phone, fax, text, or email. It is important that you provide us with complete and accurate information about your circumstances and you take the time to check any assumptions we make and the basis for our advice. If you don't our advice may not be appropriate for your needs.

Naturally, your circumstances may change over time. When this happens, our initial advice and recommendations may no longer be appropriate for you. We can periodically review your financial position, personal circumstances, financial goals and investment strategies to decide whether those strategies and goals and the financial products you hold are appropriate. Or, you can contact us for a review when your circumstances change.

When your Adviser provides personal financial advice to you, you may receive one or more of the following documents:

- Letter of Engagement
- Statement of Advice (SoA)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Fee Disclosure Statement (FDS)
- Renewal Notice

These documents may be provided physically or electronically.

The SoA will set out the advice that has been tailored to your specific circumstances and provide you with details of all relevant disclosures including details of any remuneration payable.

Where you receive ongoing or further advice a RoA may be provided.

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

An FDS will be issued to you in instances where you enter into an Ongoing Fee Arrangement with your Adviser for a period greater than 12 months. The FDS will contain information about the services you were entitled to receive, the services you actually received and the fees you paid during the period as well as a summary of the expected fees and

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services for the next period. The FDS and consent form will be provided to you annually for your approval to continue service arrangement.

You may request in writing a copy of any advice document up to seven (7) years after the advice has been given.

HOW WE ARE PAID

Financial planning and investment services	<p>Our fees for financial planning and investment services depend on the type of services we provide to you.</p> <ul style="list-style-type: none">• Initial advice (including implementation) fee - - For our initial review and advice, we charge a fee of between \$1,000 to \$10,000 ex GST, depending on the complexity of your situation. For advice that falls outside of the scope listed above, Rounded Wealth will provide you with a quote for the service agreed between you and your Adviser, prior to any work commencing. This will be charged at \$330 per hour including GST. We may ask you to pay this in advance.• Share transactions - If we recommend you buy or sell shares, we will charge a fee 1% of the value of the trade when we arrange it for you (in addition to the brokerage charged by your stockbroker).• Ongoing advice fee – If you ask us to provide ongoing review and advice services, we will charge between \$1,100 to \$5,500 incl GST depending on the nature of ongoing services required as follows : Diamond service – (3 portfolio reviews per year) - \$5,500 per annum Gold service - (2 portfolio reviews per year) - \$3,300 per annum Silver service - (1 portfolio reviews per year) - \$1,100 to \$2,200 per annum You will be required to renew ongoing advice service arrangements annually and consent deduction of fees for relevant products recommended.
Life insurance services	<p>We will also charge you an insurance advice fee, the amount of which will depend upon the type of insurance we arrange. This fee is payable in addition to the premium and included in our quote for Initial Advice fees as per above.</p>

WHO WE PAY?

Employed Advisers	<p>Our advisers are paid an annual salary. Our advisers may be eligible to receive a performance bonus if they meet pre-set agreed key performance indicators.</p>
Corporate Authorised Representatives	<p>They have agreed to use our Australian Financial Services License to provide financial advice. They will charge fees and commissions depending on the nature and complexity of the advice, financial product and service provided. All fees and commissions are initially paid to Rounded Wealth Advisory Pty Ltd before being distributed to authorised representative.</p>
Referrers	<p>If you were referred to us, we pay the person who referred you up to 20% incl GST of the remuneration we receive for providing services to you.</p>

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IMPORTANT ASSOCIATIONS

Rounded Wealth Advisory is an independently owned organisation with no relationships or associations with a product issuer. We have an approved product list which was developed in line with organisation's mission and values for ensuring flexibility in tailoring financial strategies and solutions to suit clients' goals and objectives for their best interests. We aim to be independent in all our dealings with clients.

OUR PROFESSIONAL INDEMNITY INSURANCE

Our AFS licensee has professional indemnity insurance in place which covers us for any errors or mistakes relating to our financial planning services. This insurance meets the requirements of the Corporations Act and covers the services provided by us / our advisers and our authorised representatives after they cease working with us provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

WHAT TO DO IF YOU HAVE A COMPLAINT?

If you wish to complain about our services, you can either discuss the matter with your adviser or contact our Complaints Officer on 02 9216 9068. We will acknowledge receipt of your complaint immediately, and attempt to resolve it within 30 business days.

Our AFS licensee is a member of the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme that provides fair and independent financial services complaint resolution that is free to consumers. If an issue has not been resolved to your satisfaction, you can lodge a complaint with AFCA. Any decision AFCA makes is binding on us, but not on you.

You can contact AFCA at www.afca.org.au, info@afca.org.au or (freecall) 1800 931 678. You can also write to AFCA at:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

HOW CAN YOU CONTACT US?

We can be contacted at:

<p>Rounded Wealth Advisory Pty Ltd ABN: 32 633 327 143 AFS Licence No: 523251 Chifley Tower – Level 29, 2 Chifley Square, Sydney NSW 2000 Ph: 02 9216 9068 Email: enquiry@roundedwealth.com.au www.roundedwealth.com.au</p>

This FSG has been authorised for distribution by the AFS licensee identified above.

DISCLOSURE OF INFORMATION

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

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- IT service providers

Rounded Wealth Advisory Pty Ltd may engage third party service providers to assist in the provision of products or services.

Some services may require disclosure of personal information to service providers outside Australia. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents for Rounded Wealth Advisory Pty Ltd advisers. All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

HOW WE PROTECT YOUR PRIVACY?

We are committed to protecting your privacy. We use the information you provide us to advise you on your financial circumstances, goals and strategies. We provide your information to the product issuers with whom you choose to deal (and their representatives). We do not trade, rent or sell your information or disclose it to overseas recipients. If a recipient is not regulated by laws which protect your information in a way that is similar to the Privacy Act, we will seek your consent before disclosing your information to them.

If you don't provide us with full information, we can't properly advise or assist you with your financial service needs. For more information about how to access the information we hold about you, how to have it corrected and how to complain if you think we have breached the privacy law, ask us for a copy of our Privacy Policy by contacting us on 02 9216 9068 or visiting our website at www.roundedwealth.com.au

OUR PAYMENT TERMS

We will invoice you for our services and you must pay us within 14 days of the date of the invoice. We accept payment by cheque, credit card, direct deposit to our bank account or EFT. We can arrange a direct debit for any ongoing fees from your preferred account. If you pay by credit card we may charge you a non refundable credit card fee. This fee will be shown on your invoice and reimburses us for the bank interest and extra charges/costs for credit card use.

If you have completed an application form for a product we have recommended, we will direct you to pay the product issuer direct unless we have agreed to hold those moneys for you and make payment on your behalf.

This FSG was prepared and updated 1 January 2023.