# FINANCIAL SERVICES GUIDE

ADVISORY CIRCLE

**FSG PART 1**

**DATE OF ISSUE**

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Version 2

# About Advisory Circle

Advisory Circle Proprietary Limited (Advisory Circle) is an Australian Financial Services Licence company located Level 3/Suite 33, 6 Meridian Place, Bella Vista, NSW 2153. Advisory Circle's ABN is 21 629 143 460 and Australian Financial Services Licence (AFSL) Number is 513052 and this commenced on the 15 March 2019

# About this Guide

This Financial Services Guide (FSG) contains important information about the financial services available to you. Advisory Circle holds an AFSL, under which your Adviser operates as an authorised representative. This FSG outlines the services that both your Adviser and Advisory Circle offer you and aims to assist you in deciding whether to use the services available to you. It contains information including:

- The financial services available
- How your Adviser and Advisory Circle are paid
- Any potential conflicts of interest, and
- Dispute resolution procedures if you have a complaint.

When you receive personal financial product advice your Adviser will provide you with a Statement of Advice (SOA). This contains details of the advice provided, the basis on which it was given and information about fees, commissions and associations which may reasonably be expected to be capable of influencing the provision of the advice. However, your Adviser has an overriding obligation to act in your best interests.

If your Adviser provides you additional advice, and that further advice is related to what was included in your previous SOA (and is not provided to you in writing), you may request a copy of the record of that further advice at any time up to seven years from the date your Adviser gave that further advice to you. You can request the Record of Advice by contacting your Adviser or Advisory Circle.

In some circumstances your Adviser will provide general financial product 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 and, in these circumstances, you will not be provided with an SOA.

When you receive personal or general advice to acquire a particular financial product, your Adviser will provide you with a Product Disclosure Statement (PDS). This contains information about a particular product and will assist you in making an informed decision about that product.

If you ask to purchase a specific product you will be provided with the appropriate PDS.

This FSG has been authorised for use by Advisory Circle.

# Lack of Independance

Advisory Circle Proprietary Limited (AFS Licensee Number: 513052) ("Advisory Circle") is not independent, impartial or unbiased under section 923A of the Corporations Act, for the following reasons:

- Advisory Circle and its Authorised Representatives may receive commissions associated with the issue of life insurance products.
- Advisory Circle and its Authorised Representatives have an interest in and may receive commissions or fees for issue and distribution of financial products.
- Advisory Circle and its Authorised Representatives may recommend that you invest in a financial product where we or an associated entity receive benefits as the investment manager.
- Advisory Circle and its Authorised Representatives may receive benefits from product issuers and brokerage firms.
- Advisory Circle operates a partnership program with a number of financial issuers whereby financial benefits may be received by Advisory Circle. While these benefits may be received for education purposes, participating product issuers may have products included on Advisory Circle's APL.

For this reason, we do not represent ourselves as independent, impartial or unbiaased.

# Your Adviser

Your Adviser is an authorised representative of Advisory Circle Proprietary Limited. They will be acting on behalf of Advisory Circle when they recommend financial products to you. Advisory Circle is responsible for any of the financial services provided, including the distribution of this FSG. You should also receive Part 2 of this FSG, the Adviser Profile, with this Part 1 of the FSG. Part 2 provides more detailed information about your Adviser.

# Financial Services and Products we can provide

Advisory Circle is authorised to provide financial product advice and deal in the following areas for retail and wholesale:

- Basic Deposit Products
- Deposit Products other than Basic Deposit Products
- Debentures, stocks or bonds issuedor proposed to be issuedby a government
- Life Insurance – Risk
- Life Insurance – Investments
- Managed Investment Schemes(including Investor Directed Portfolio Services)
- Retirement Savings Accounts
- Securities
- Standard Margin Lending Facility
- Superannuation

Advisory circle can offer the following services under the AFSL 513052. Your Adviser's specific authorisations are included within their personalised Adviser Profile.

# General Advice

Your Authorised Representative may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

# Your Adviser's Responsibility to you

Your Adviser will:

- Where personal advice is given, act in your best interests and only provide personal advice that they reasonably consider is appropriate, having regard to your personal circumstances
- Where personal advice is given, give priority to your interests if a conflict exists between your interests and the interests of your Adviser, Advisory Circle or an associate of these
- Generally only advise within Advisory Circle's approved product list
- Deal if directed but only with your approval
- Subject to any registration ruleswhich may be applicable, consider but not advise on tax issues other than as a Tax (Financial Adviser)
- Take instructions from you, and
- Not ask you to sign blank documents.

# Your Responsibilities to your Adviser

It is expected that you will:

- When you are seeking personal advice, tell your Adviser about your personal objectives, current financial situation and any other relevant information so they can offer you the most appropriate advice. If you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation
- Where required, provide your Adviser with complete and accurate information
- Update your Adviser as required with any changes in your personal situation
- Not sign blank forms
- Carefully consider their advice when making decisions about financial products, and
- Carefully consider the implications or risk associated with any recommendations in your advice document before making a decision relating to a financial product

# Our Associations & Relationships

Where we enter into transactions with related parties, we operate in accordance with the related party protocols and Advisory Circle policies and procedures which require us to transact on terms that would be reasonable if the parties were dealing at arm's length.

# Fees & Commissions

There are various ways payment is received and distributed by your Adviser and their associates for the services provided. You may be charged a set fee, a percentage of your portfolio or funds under advice, an hourly rate or your Adviser and their associates may receive commissions from the financial product issuer whose products are recommended to you.

Advisory Circle may have these types of arrangements in place with any product issueron its approved product list (APL). A copy of Advisory Circle's APL is available on request from your Adviser or Advisory Circle.

Part 2 of this FSG, the Adviser Profile, contains further information detailing fees and commissions as well as other benefits your Adviser and their associates may receive for the services they provide.

Your SOA outlines the specific amount of any initial and ongoing commissions, fees, charges and other benefits that are paid to any person as a result of the financial products or services you obtain. It will also explain how the commissions, fees, charges and other benefits are calculated.

If your Adviser provides general advice, you can request further details about how remuneration is calculated, provided you do so within a reasonable time after receiving this FSG and before you receive a financial service.

If your Adviser recommends a financial product, the issuer of that product will receive a benefit which may be in the form of a premium, entry fee or management fee. This is fully explained in the relevant PDS.

If personal advice is provided, when you are happy with the recommendations and information in your SOA, you need to authorise your Adviser to implement the recommendations by signing it.

An Ongoing Fee Arrangement may be utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Alternatively, you may agree to a Fixed Term Arrangement with your Adviser. This arrangement will outline the services you will be provided for a fee over a specific term not greater than 12 months.

You may be required to sign a Consent Form that is provided to your relevant investment or superannuation provider. The Consent Form will detail the services offered and estimated fees for the next 12 months.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.

# How to provide instructions

Your Adviser may accept your instructions by phone, letter, or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.

# Referrals

If you are referred to your Adviser or Advisory Circle by someone else, and your Adviser pays a fee or commission for that referral, your SOA will show the amount of that fee or commission, or you can request this information from your Adviser.

# Remuneration

Before providing you with advice or services, your Adviser will agree with you the fees that apply and explain any benefits we receive.

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Your Adviser or the financial planning business may be remunerated by:

- ·Advice and service fees paid by you
- ·Commissions paid by insurance providers
- Fees and income received from products

Please refer to the Adviser Profile for more detailed estimates and ranges of fees and commissions.
All fees and commissions are initially paid to Advisory Circle before being distributed to your Adviser or to Corporate Authorised Representative,

Your Adviser may also receive non-monetary benefits which include benefits of less than $300, benefits related to education and training (including attendance at professional development days and conferences), and provision of software related to the financial products being recommended.

Any referral arrangements or related party arrangements your Adviser has in place will be disclosed in the Adviser Profile and your Statement of Advice.

The Licensee receives a flat fee per adviser for the provision of services required under its AFSL.

The Corporate Authorised Representative may recieve a split of advice fees, commissions or income for the provision of serices provided to its authorised representatives.

# Anti-Money Laundering and Counter-Terrorism Financing Act 2006

Advisory Circle has a number of obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth), "AML / CTF obligations".

These AML / CTF obligations may require us to carry out procedures to identify you and to verify the identification information you provide. In some circumstances AML / CTF obligations require us to report certain information about our clients to relevant authorities, including the Australian Transaction Reports and Analysis Centre (AUSTRAC).

Where legally permitted or obligated to do so, we may disclose that information to regulatory or law enforcement agencies, to our related bodiesor to other third parties.The AUSTRAC website at www.austrac.gov.au provides information relating to the AML / CTFobligations.

# Professional Indemnity

Advisory Circle, its employees and its representatives are indemnified under Professional Indemnity Insurance secured by Advisory Circle. That insurance covers work done for Advisory Circle, by its representatives and employees. These arrangements satisfy the compensation requirements for an AFS licensee under section 912B of the Corporations Act.

# If you have any Concerns or Complaints

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact the compliance manager to discuss your complaint.
   Phone 02 8599 2576
   Email contact@advisorycircle.com.au
   Mail Compliance Manager
   Level 3/ Suite 33
   6 Meridian Place
   Bella Vista NSW 2153
2. We will acknowledge receipt of a complaint within 1 business day. Where this is not possible, acknowledgement will be made as soon as practicable.
3. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. If additional time is required, we will advise you in writing.
4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

**AFCA**

Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

T 1800 931 678 (free call)

E info@afca.org.au

W www.afca.org.au

# Contact Us

## Advisory Circle Pty Ltd

ABN | 21 629 143 460

AFSL | 513052

A | Level 3 / Suite 33 Meridian Place Bella Vista NSW 2153 Australia

P | PO Box 124 Stanhope Gardens NSW 2768

T | 02 8599 8576

# Further information or enquiries

If you have any further questions about the financial services outlined in this FSG, please contact your Financial Adviser in the first instance. Alternatively, you can contact Advisory Circle Pty Ltd on 02 8599 8576.

Please retain this document for your reference and any future dealings with your Adviser or Advisory Circle.

This Financial Services Guide comes in two parts; this document, which is Part 1 and Part 2 , The Adviser Profile.

# Advisory Circle Privacy Statement

Date of Issue: August 2023

## Introduction

We understand that people want the information that they give to organisations to be treated with respect and confidentiality. Protecting your information is an important part of maintaining trust between us and our customers and by handling information in a secure manner we build strong business relationships.

This summary sets out the key points abouthow Advisory Circle handles personal information. We collect, hold, use and disclose personal information to carry out our business functions and provide our financial planning services to you . The obligations contained in the Privacy Act 1988 (Cth), the 13 Australian Privacy Principles and any registered APP Code are those that apply to our practices for handling personal information.

More information can be found in our main privacy policy available at www.advisorycircle.com.au or by contacting Advisory Circle you can obtain a copy free of charge.

## Collection of Personal Information

We understand that people want the information that they give to organisations to be treated with respect and confidentiality. Protecting your information is an important part of maintaining trust between us and our customers and by handling information in a secure manner we build strong business relationships.

This summary sets out the key points abouthow Advisory Circle handles personal information. We collect, hold, use and disclose personal information to carry out our business functions and provide our financial planning services to you. The obligations contained in the Privacy Act 1988 (Cth), the 13 Australian Privacy Principles and any registered APP Code are those that apply to our practices for handling personal information.

More information can be found in our main privacy policy available by contacting Advisory Circle you can obtain a copy free of charge (contact@advisorycircle.com.au).

## Disclosure of Personal Information

Where permitted by current privacy legislation we disclose information about you to authorised people, organisation and Government agencies.

Generally we don't disclose sensitiveinformation about you unless you agree, you would reasonably expect us to, or we are permitted by current privacy legislation to disclose that information.

In limited circumstances we disclose personal information overseas where permitted by current privacy legislation. This includes the use of Cloud computing and web traffic information we collect using Google Analytics may also be stored overseas.

## Assessing and correcting Personal Information

In most cases when you request access to personal information that we hold about you we will provide you with that information. There are limited exceptions under current privacy legislation where we are not obligated toprovide you withthat information. It is important that the information about you is complete and accurate and wetake reasonable stepsto update your information when we become aware that it is out of date or incorrect.

## Our Complaints Process

We have a formal complaint process to deal with any issue that you may have regarding how we have handled your personal information. Generally we respond to privacy complaints within 30 days. If you remain dissatisfied with the outcome of the complaint process, you can get your complaint reviewed by a completely independent complaints handling entity, such as the Office of the Australian Information Commissioner.

## Contact Us

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