Financial Services Guide

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Purpose of this Document

This Financial Services Guide ('FSG') has been prepared by Apex Partners Pty Ltd ('Apex Partners'), holder of Australian Financial Services Licence No. 522822, and will help you decide whether to use the services that we offer.

It contains information about our services and their cost, any conflicts of interest which may impact the services, how we are remunerated and how we deal with complaints if you are not satisfied with our services.

Our Services

Apex Partners is a privately owned and operated financial services business established by Ryan Love in 2008. We specialise in providing holistic personal financial advice that is tailored to each client's individual needs, circumstances and advice requirements.

Our Australian Financial Services Licence allows us to advise and deal in deposit products, superannuation, managed investments, personal risk insurance, securities and stocks or bonds issued by a government.

Your adviser may provide 'general' or 'personal' advice and it is important that you understand the difference between the two. General advice is just that, general. It is not based on your personal goals, financial situation or needs. Personal financial advice takes into account your goals, financial situation and needs.

When you receive personal advice, you will receive a Statement of Advice ('SoA'). 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.

Before you receive personal advice, you need to provide details of your goals, needs and financial situation. If you are advised to acquire a financial product, you will also receive a Product Disclosure Statement ('PDS') containing relevant information about the financial product.

In certain circumstances we may provide you with, and/or retain on your client file, a Record of Advice ('RoA'). You may request a copy of any RoA for up to 7 years after the date it was provided.

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

Our 'Financial Advice Process'

The first step in our financial advice process is to meet with you to understand your financial and lifestyle goals, as well as your current financial position (the 'Initial Consultation').

Prior to your Initial Consultation, and so that we can maximise our time together, we will ask you to complete some personal and financial information so that we can understand your financial goals, objectives, and current financial position.

If, following your Initial Consultation, it is considered beneficial for you to engage our services, your adviser will provide you with our *Engagement Letter* setting out your current position, financial goals and objectives, the *Scope of Advice* to be provided, and fees payable.

Our *Engagement Letter* will also list any additional information needed to enable us to complete our advice.

Lack of Independence

We provide clients with a flexible remuneration model with respect to our advice for risk insurance.

You will have the choice to pay advice fees on an hourly rate basis for any risk insurance advice and execution services that we provide to you (and, in return, you will have all risk insurance commission ordinarily payable to Apex Partners rebated to you in full by way of a lower insurance premium). Alternatively, you can elect to not pay any advice fees for our risk insurance advice and execution services, in which circumstance we will be remunerated by way of a commission from the relevant risk insurance provider.

In circumstances whereby we are remunerated by way of a commission on any risk insurance advice and execution services, our advice on risk insurance will therefore not be independent, impartial, or unbiased.

Please note that in all other circumstances, we charge a fee for our services and do not receive any commission, volume-based or other incentive payments.

If you are unsure on which remuneration model to choose for our risk insurance advice, please contact your adviser to discuss on **1300 856 338** or via email to **info@apexpartners.com.au.**

Upon acceptance of our *Engagement Letter* by you (and the receipt of any requested additional information), it generally takes 2 to 3 weeks for your adviser to review your existing financial position and to prepare the detailed financial modelling and research that forms the basis of our advice.

Once complete, your adviser will schedule an 'Advice Presentation Meeting' with you at a mutually convenient time (either in our North Sydney office or via online videoconference).

During the Advice Presentation Meeting, your adviser will explain all of the strategy recommendations contained in your SoA, explain if any strategy recommendations were discounted and why, present financial modelling and projections contained in your SoA and answer any questions that you may have.

If you wish to proceed with the strategy recommendations contained in your SoA, where possible, your adviser will arrange for the implementation of all recommendations made.

Ongoing Advice Services (Optional)

We provide clients with the opportunity to benefit from ongoing advice, portfolio reporting and an investment monitoring program.

This alleviates the concern of incurring additional one-off advice fees, provides access to your adviser for additional advice as required, provides access to online portfolio reporting via our 'Client Portal', quarterly portfolio reports, investment monitoring and research services, as well as regular review meetings with your adviser to ensure that our advice remains relevant to your needs.

Our Advisers

Our advisers comprise **Ryan Love** and **Bilal Wazirzada**.

Ryan is authorised to provide financial advice as a Director of Apex Partners and is a registered Financial Adviser (Number 277801) with the Australian Securities and Investments Commission.

Ryan holds a Bachelor of Business from the University of Technology in Sydney, a Post Graduate Diploma in Financial Services (Financial Planning) and is an AFP ® Member of the Financial Planning Association of Australia. Ryan is remunerated from Apex Partners by way of salary and profit share.

Bilal is authorised to provide financial advice as an Adviser of Apex Partners and is a registered Financial Adviser (Number 1308235) with the Australian Securities and Investments Commission.

Bilal holds a Bachelor of Commerce majoring in Accounting from Macquarie University in Sydney, and has completed a Graduate Diploma of Financial Planning with Kaplan Professional. Bilal is remunerated from Apex Partners by way of salary and a performance bonus. Bilal's total remuneration can be up to 50% of the fees paid by each client that he services.

Our Fees

We currently do not charge for an Initial Consultation. If, following your Initial Consultation you engage our services, our fees may comprise a Statement of Advice Fee, an Ongoing Advice Fee and/or a fee calculated on an Hourly Rate basis as described below.

All fees noted herein are payable to Apex Partners.

Statement of Advice Fee

Our Statement of Advice Fee will usually be charged as a *dollar-based* fee ranging from **$3,300 (including GST)** to **$11,000 (including GST)** depending on the complexity of your personal situation and advice needs.

Your Statement of Advice Fee will be confirmed by your adviser following your Initial Consultation and detailed in our *Engagement Letter*.

Hourly Rate

In limited circumstances, we may agree to work with you on an hourly rate basis.

Our current hourly rate is **$660 per hour (including GST)**, charged in 15-minute intervals. Where practicable, we will provide you with a fee estimate before the commencement of any work, and may request part-payment of our professional fees prior to the commencement of work.

Ongoing Advice Fee

Our Ongoing Advice Fee will typically be charged as a percentage of your portfolio and generally ranges from **0.55% to 0.75% per annum** (including GST) of your total portfolio value, subject to a **minimum fee of $375 per month** (including GST).

For example, in dollar terms, for a client with a total portfolio value of $650,000 and an Ongoing Advice Fee percentage rate of 0.75% per annum, they will be charged an Ongoing Advice Fee of $4,875 per year (calculated as $650,000 x 0.75%).

In some cases, we may charge a flat rate and/or an alternative remuneration structure for our ongoing advice services. These arrangements exist for clients that commenced dealing with us prior to 30 June 2019.

Insurance Commission

In the event that you do not pay a fee for our risk insurance advice and execution services, we may receive a commission when you take-out a personal insurance policy that we recommend.

The rate of commission will generally range between 66% and 22% of the annual premium for as long as you hold the policy. However, the rate of commission will vary depending on the recommended product and will be confirmed in your SoA or RoA.

For example, in dollar terms, for a client with a total premium of $2,000 per year and a 22% insurance commission rate, we will receive insurance commission of $440 per year (calculated as $2,000 x 22%).

Other Benefits

From time to time your adviser may be invited to social or sporting events and receive the occasional gift such as a bottle of wine or hamper on special occasions. These non-cash benefits will have a value of less than $300.

Your adviser maintains a register listing the details of any non-cash benefits between $100 and $300. These invitations and gifts do not influence the advice provided to you. If you would like more information, you can request a copy of the register from us at any time.

Making a Complaint

We aim to provide you with the best advice and service at all times.

If you are not satisfied with our services, we encourage you to contact your adviser. 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 ('AFCA').

You can contact AFCA on 1800 931 678 or via their website www.afca.org.au. AFCA provides a fair and independent complaint resolution service which is provided to you free of charge.

Apex Partners holds Professional Indemnity insurance which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act. It covers the financial services provided by current and past representatives.

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 www.apexpartners.com.au.

Contact Details

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