

ANC Wealth Pty Ltd

Financial Services Guide

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Statement of Non-Independence

ANC Wealth Pty Ltd and its Authorised Representatives, for the purposes of s923A of the *Corporations Act* 2001 (Cth), are unable to call ourselves “independent”, “unbiased” or “impartial” or a variation of these such as “independently owned” as we receive commission payments when we recommend you purchase Life Insurance products e.g. income protection.

ANC Wealth Pty Ltd

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we offer and whether they are suited appropriately to meet your needs. This FSG provides you with important information on how to engage with one of our advisers.

This FSG should be read in conjunction with the Adviser Profile and covers the following:

- Information about ANC Wealth Pty Ltd as a licensee
- Details on how you may instruct your adviser
- Who will be responsible for providing the financial services
- Details of the financial services and/or products ANC Wealth Pty Ltd can provide
- The documents you may receive

- Remuneration received by your adviser
- Other forms of remuneration or benefits
- Privacy (i.e. collection and handling of your personal information)
- The complaints procedure
- Compensation arrangements in place

Throughout this FSG, ANC Wealth Pty Ltd is referred to as “we”, “us”, “our” or any variations. The term “adviser” refers to ANC Wealth Pty Ltd’s Authorised Representatives.

ANC Wealth Pty Ltd (ABN 51 613 889 302), is an Australian Financial Services Licensee (AFSL No.490542).

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Welcome

We know how important financial advice is in providing you with peace of mind and want to thank you for considering an engagement with one of our advisers to assist you in identifying and achieving your needs and objectives.

As part of our commitment to quality of service, we have prepared this guide to provide an overview of our services and value proposition. Please take the time to review this document before engaging our services.

Who We Are and What We Stand For

ANC Wealth Pty Ltd is an Australian Financial Services (AFS) Licence holder, ANC Wealth Pty Ltd is a privately owned financial services company. We have the freedom to choose institutions that meet our quality standards, share our philosophy and ethical values to respect human life and the environment.

Our mission at ANC Wealth Pty Ltd is to provide our clients like yourself with high quality advice that you can rely on to help remove uncertainty in your life, thus positioning you to meet your needs and objectives.

Our Responsibility

Your adviser provides financial advice and services on behalf of ANC Wealth Pty Ltd and accordingly we are responsible for the financial advice and services they provide.

Our advisers are committed to providing quality financial advice and a wide choice of products and/or services to suit individual client circumstances. Your adviser is obliged by law to act in your best interests and provide appropriate advice, when providing financial advice to you. As part of our commitment to you, our advisers adhere to the Codes of Ethics/Conduct of professional associations such as the Financial Advice Association of Australia (FAAA).

The Adviser Profile

Prior to providing any personalised financial advice products and/or services our advisers are required to provide you with a copy of this FSG along with an Adviser Profile. The Adviser Profile contains important information about your adviser. This includes their Authorised Representative number and/or Corporate Authorised Representative number (if applicable), accreditations, qualifications and experience, areas of advice and types of financial services they can provide, details of how they get paid and fees that you may be charged.

If you have not received an Adviser Profile, please ask your adviser for a copy or contact us (see page 4 for contact details).

What We Can Provide

ANC Wealth Pty Ltd is licensed to provide financial product advice on the following services:

- Wealth creation strategies
- Life insurance advice
- Superannuation strategies
- Debt reduction strategies
- Cash flow management
- Retirement planning
- Aged care strategies
- Estate planning strategies
- Tax (financial) advice

We can advise in the following products:

- Basic deposit products
- Derivatives (limited to old law securities options contracts and warrants)
- Debentures, stocks and bonds
- Life investment products
- Life risk insurance products
- Managed investments including investor directed portfolio services (IDPS)
- Retirement savings accounts
- Securities (shares)
- Margin lending
- Superannuation and self-managed superannuation funds

ANC Wealth Pty Ltd maintains an Approved Product List (APL). Subject to attaining any required accreditation, your adviser is able to recommend any product on the ANC Wealth Pty Ltd APL. There may be instances where your adviser will need to consider products outside of the APL. In these cases, your adviser may apply to ANC Wealth Pty Ltd Research Department to obtain a one-off product approval.

Documents You May Receive

If you decide to obtain personal financial advice, your adviser will need to determine your needs, objectives and relevant financial circumstances. At the initial advice appointment, your adviser will typically gather the relevant information by using a client data collection form. You will be asked to provide accurate information about your personal and financial situation and keep your adviser informed of any changes to your relevant circumstances. Your adviser will also need to verify your identity.

When your adviser provides personal financial advice

to you, you may receive one or more of the following documents:

- Terms of Engagement
- Statement of Advice (SoA)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Consent Form

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.

The RoA may be provided in situations where further advice is provided. You may request in writing a copy of any advice document up to seven (7) years after the advice has been given.

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).

Where you enter into an Ongoing Fee Arrangement with your adviser for a period greater than 12 months you will receive an annual Consent Form that details the fees you pay.

We will require you to provide consent to continue the ongoing arrangement annually. You can consent by signing the consent form and returning it to our office via email or post.

How to Give Instructions

Your adviser may accept your instructions by phone, letter, email or fax. In some instances, your adviser can only accept written instructions from you and will let you know when this occurs.

Your Privacy

Your adviser is required to maintain physical or electronic records of documentation for any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your adviser. However, in this case, your adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your adviser may also decline to provide advice if they feel they have insufficient information to proceed.

ANC Wealth Pty Ltd respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please see our Privacy Policy, please see our Privacy Policy located at: <http://www.ancadvisers.com.au/privacy-policy/>

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

ANC Wealth Pty Ltd and its related companies may engage third party service providers to assist in the provision of products or services.

Cross-border disclosure

ANC Wealth Pty Ltd may engage third party service providers to assist in the provision of products or services. ANC Wealth Pty Ltd advisers may enter into their own outsourcing arrangements, and as such, from time to time these arrangements may lead to information being stored offshore. Currently our third-party service providers store information on servers based in the United States of America.

All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

Licensee Remuneration

ANC Wealth Pty Ltd receives a flat fee from the adviser, however, can charge a special levy for the provision of services required under its AFS Licence and professional indemnity insurance.

Adviser Remuneration

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your adviser provides a recommendation for a financial product or service, your adviser may be remunerated through either:

- A fee for service; or
- An ongoing fee for service; or
- Commission payments from life insurance product providers where applicable; or
- A combination of any of the above.

Further details of how your adviser is remunerated are set out in the Adviser Profile which is available via our website or / and attached to this FSG.

All fees or commissions are initially paid to ANC Wealth Pty Ltd before being distributed to your adviser. ANC Wealth Pty Ltd may retain a percentage split which will be outlined in the relevant advice document.

Other Benefits

ANC Wealth Pty Ltd and/or its advisers may receive non-monetary benefits where:

- The amount is less than \$300 and identical or similar benefits are not given on a frequent basis;
- The benefit has a genuine education or training purpose (including attendance to conferences) and is relevant to providing financial product

advice; and / or

- The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider.

Payments or benefits received are disclosed in a register. A copy of the register is available upon request.

Related Companies

As noted earlier, ANC Wealth is a private family owned financial services company. Following is a listing of companies that share the same ownership:

- Australian National Consulting Pty Ltd
- The Trustee of ANCFinance trading as ANC Finance

Your adviser will disclose all relevant shareholdings to ensure that you are made aware of any potential conflicts.

Reporting Your Concerns

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

1. Contact the ANC Wealth Pty Ltd Claims team to discuss your complaint.

Phone 1300 880 789
Email services@ancwealth.com.au
Mail Claims Manager
ANC Wealth Pty Ltd
Level 1, 36 Mills Street
Albert Park VIC 3206

2. We will acknowledge receipt of a complaint immediately, however, 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 calendar days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. In this event we will write to you before end of that period to inform you of the reasons for the delay, advise you of your right to complain to the External Dispute Resolution scheme of which we are a member (see details below), and provide you with the name and contact details of that scheme.

If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA), an External Disputes Resolution Scheme, of which ANC Wealth Pty Ltd is a member.

AFCA's Contact Details are as follows:

Phone 1800 931 678
Email info@afca.org.au
Website www.afca.org.au
Mail GPO Box 3 MELBOURNE VIC 3001

Furthermore, the Australian Securities and Investments Commission (ASIC) has a free of charge Infoline on

1300 300 630, which you may use to obtain information about your rights and to make a complaint.

Professional Indemnity

ANC Wealth Pty Ltd maintains a group policy which includes appropriate Professional Indemnity Insurance cover for ANC Wealth Pty Ltd as required by the Corporations Act 2001.

Contact Us

Head Office
ANC Wealth Pty Ltd
Level 1, 36 Mills Street
Albert Park VIC 3206

Phone 1300 880 789

Email services@ancwealth.com.au