

Financial Services Guide For Authorised Representatives

1. *What is a Financial Services Guide?*

This Financial Services Guide ('FSG') helps you understand and decide if you wish to use the financial services we are able to offer you.

It provides you with information about our authorising licensee Enspira Wealth Pty Limited "licensee". It also provides information about the Authorised Representatives of our licensee, named below. We collectively refer to Authorised Representative(s) in this FSG as "us, our, we". We are the providing entity and are authorised representative(s) of the licensee. This FSG sets out the services we provide. It tells you:

- who we and the licensee are and how we can be contacted
- what services and products we are authorised to provide to you
- how we (and any other relevant parties) are paid; and
- how we and the licensee deal with complaints.

We may provide you with personal advice that takes into account your needs, financial situation and circumstances. Where we provide you with personal advice we will provide you with a Statement of Advice ('SOA'). The SOA outlines our advice and the basis on which the advice was given. It also outlines relevant information about us, our fees and charges associated with our advice. We are only able to provide personal advice about self-managed superannuation funds ('SMSF'), other superannuation funds in certain circumstances, and a limited class of products as stipulated under our Australian Financial Services Licence ('AFSL').

If we provide further personal advice, you may request a record of the further advice that is provided to you, if you haven't already been provided with it. You can also contact us, using the details at the start of this FSG, within 7 years from when the advice is provided to request this record.

Occasionally we provide general advice. If we provide you with general advice, it may not be appropriate to your needs, financial situation or objectives, and you should consider your circumstances before choosing to proceed with our advice. Additionally, you should obtain and read the applicable Product Disclosure Statement ('PDS') (if one is available) before making a decision.

If we help you establish a SMSF, we may provide you with a PDS. The PDS contains information about the product to assist you in making an informed decision about the



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SMSF. It will outline relevant terms, significant risks, and fees and charges associated with the product.

The licensee has arrangements in place to maintain professional indemnity insurance. This insurance satisfies the requirements under section 912B of the Corporations Act 2001.

Please retain this FSG for your reference and any future dealings with us. We may also add documents at a later date which will also form part of this FSG, and these should be read together with the FSG. These documents will include the word 'FSG' in the heading.

2. Who will be providing the Financial Services to you?

Our and our licensee's contact details are as follows:

Licensee details: Enspira Wealth Pty Limited

AFSL number: 488121

Address:

Brookvale: Suite 55, 117 Old Pittwater Road Brookvale NSW 2100

Hornsby: Suite 702, 90 George Street Hornsby NSW 2077

Melbourne: Suite 314, 838 Collins Street, Docklands VIC 3008

Website: www.enspira.com.au

Phone: 1300 908 558

Email: info@enspira.com.au

The individual authorised representatives under this licence are:

Name: Craig Stanmore

AR number: 6349042

Phone: 1300 908 558

Email: craigs@enspira.com.au

Name: Rebecca Collins

AR number: 1254974

Phone: 1300 908 558

Email: rebeccac@enspira.com.au

Name: Catherine White

AR number: 1254973

Phone: 1300 908 558

Email: catherinew@enspira.com.au



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Name: Sook Smith
AR number: 1254972
Phone: 1300 908 558
Email: sooks@enspira.com.au

The authorised representatives named above share the same offices as the licensee Enspira Wealth Pty Limited at its different locations.

The licensee is our authorising licensee, and is responsible for the financial services that we provide to you. The licensee authorises, and is also responsible for, the content and distribution of this FSG.

You can provide instructions to us by contacting us using contact details above.

The licensee acts on your behalf when we provide financial services to you.

3. *What services and products are we authorised to provide to you?*

We are authorised to provide personal advice to both retail and wholesale clients in relation to SMSFs and superannuation products (in relation to your existing superannuation holdings where we recommend you establish a SMSF or where we provide you advice about contributions or pensions under a superannuation product). We can also arrange to deal in SMSFs.

We are also authorised to provide 'class of product advice' on superannuation, securities, simple managed investment schemes, life risk insurance, and basic deposit products. Class of product advice means that we can recommend broad classes of products to you, but we cannot recommend specific, named products within the class

In providing our services, other financial matters may arise, such as which specific products to invest in, within your superannuation fund. However, we are not authorised to provide advice relating to those financial issues, or any other issues except those explained above. You should seek specific advice from the appropriate professionals if these issues are relevant to you.

4. *What fees and commissions are payable to us?*

We don't receive commissions. Fees for providing you with our services are received by



1. the licensee, or
2. our related accounting practice that employs the authorised representative.

All fees described in this FSG include GST. Our hourly rate range from \$110 per hour to \$550 per hour depending on who provides services to you. In any case, our fees are charged through a fixed price agreement/annual service agreement which will be agreed with you before any advice or work takes place.

You may request more details about the way we are remunerated within a reasonable time after receiving this document.

5. How are our people and third parties remunerated?

The licensee's directors and employees are remunerated by salary.

The licensee's shareholders will also receive a benefit based on the licensee's ongoing company performance.

You may request more details about the way these people or entities are remunerated within a reasonable time after receiving this document and before any financial services are given to you. If remuneration or other benefits are calculable at the time personal advice is given, it will be disclosed at the time that personal advice is given, or as soon as practicable afterwards. If remuneration is not calculable at that time, a statement of how the remuneration is calculated will be given to you at the time the advice is given or as soon as practicable afterwards.

By using or continuing to use our services, you agree that:

1. All fees and charges received by us as described in this FSG (other than third party fees and charges) are a benefit given to us by you, in exchange for the services provided by us.
2. We do not charge asset-based fees where you are investing using borrowed money.
3. You understand, consent to, authorise and direct us to charge you in this way.

6. What should you do if you have a complaint?

If you have a complaint, you can us and discuss your complaint.

If your complaint is not satisfactorily resolved within 6 weeks, please contact the Complaints Manager of our licensee via the contact details at the start of this FSG. We will try and resolve your complaint quickly, fairly and within prescribed time frames.



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If your complaint is not satisfactorily resolved within 6 weeks, please contact our Complaints Manager via the contact details at the start of this FSG. We will try and resolve your complaint quickly, fairly and within prescribed time frames.

If the complaint cannot be resolved to your satisfaction you have the right to refer the matter to the Financial Ombudsman Service which is an external dispute resolution service. You can contact them on 1300 780 808 or www.fos.org.au. You can access this scheme for free and any decision they make is binding on us but not on you.

7. How do we Protect your Privacy?

We are committed to protecting your privacy. We use the information you provide to us advise you on your financial circumstances, goals and strategies. We do not trade, rent or sell you information. We may disclose your information to our team in the Philippines for the purpose of supporting the process of providing you with the services outlined in this FST. 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 1300 908 558 or visiting our website at www.enspira.com.au.

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