

## Financial Services Guide

### Shartru Wealth Management Pty Ltd

ABN 46 158 536 871 | AFSL 422409

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Version 6.0 commencing 28 September 2022

### Important Information

This Financial Services Guide ("FSG") is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures, along with how you can access them.

Shartru Wealth advisers are authorised in areas they are qualified in, as such they may provide general or personal advice to you. In the event you receive general advice from your adviser, you will not receive a Statement or Record of Advice.

Where you first receive personal advice (advice that takes into account your objectives, financial situation and needs) you are entitled to receive a Statement of Advice. The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice. If our representative provides further advice to you and your personal circumstances have not significantly changed, and that further advice is related to the advice we provided to you in a previous Statement of Advice and we do not give that further advice to you in writing, you may request a copy of the record of that further advice at any time up to 7 years from the date our representative gave the further advice to you.

You can request the record of the advice by contacting the representative or us in writing or by telephone or by email. In the event we make a recommendation to acquire a particular financial product (other than securities), we must also provide you with a Product Disclosure Statement containing information about the product, which will enable you to make an informed decision in relation to the acquisition of that product.

### Not Independent

Shartru Wealth Management Pty Ltd, its Corporate Authorised Representatives, and Authorised Representatives may receive commissions on Life Insurance products. For these reasons we do not refer to ourselves or our advice as independent, impartial, or unbiased.

### When you receive advice

Your adviser is an Authorised Representative of Shartru Wealth Management Pty Ltd. They may also operate under a Corporate Authorised Representative; those details are in their Financial Services Guide (Adviser Profile) which should be attached and read in conjunction with this document. Shartru Wealth and your adviser are responsible for the financial services provided to you. You may specify how you would like to give us instructions, for example by telephone, email, or other means.

Your adviser maintains a record of your personal profile, which includes details of your objectives, financial situation and needs. They also maintain records of any recommendations made to you. If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded. There may be a charge for this. Shartru Wealth is committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. We take your privacy seriously; a copy of our privacy policy can be viewed at [www.shartruwealth.com.au](http://www.shartruwealth.com.au).



## Shartru Wealth Management offer the following services

<b>Financial Services</b>
Financial strategies and financial advice generally
Savings and wealth creation strategies
Investment planning and financial product advice
Securities advice
Pre-retirement and Retirement Planning
Risk and risk management (i.e. wealth protection) analysis and advice
Estate Planning
Superannuation planning and advice
Taxation considerations (associated with different financial products and different financial strategies)
Business succession planning.

Your adviser is authorised by Shartru Wealth to provide you with the types of financial advice (i.e., personal/general) and product as detailed in their Financial Services Guide (Adviser Profile).

### Remuneration, other benefits, and potential conflicts of interest in relation to the financial services provided to you:

1. Shartru Investment Managed Account Service (SIMA) is provided by Investment Administration Services Pty Limited ABN 86 109 199 108 ("IAS"). IAS has appointed Shartru Investment Management Pty Ltd (Shartru IM) as the investment manager for all strategies within the MDA. Shartru IM is a Corporate Authorised Representative and related party of Shartru Wealth Pty Ltd (Shartru Wealth) (ABN 46 158 536 871 AFSL 422409). Shartru Investment Management Pty Ltd receives fees regarding work done as being an investment adviser which is typically equivalent to 0.15% per annum in each strategy and performance fees apply for some strategies. Information pertaining to any fees will be included in the Statement of Advice you receive for a personal financial advice recommendation or disclosure documents if a result of General advice.
2. IAS is a wholly owned subsidiary of Xplore Wealth Pty Ltd ABN 34 128 316 441. Xplore Wealth was acquired by HUB24 Limited on 18/02/2021 and is now a subsidiary of HUB24 Limited ABN 87 124 891 685.
3. Shartru Wealth may recommend Domacom strategies through "Artpay" in which Shartru Investment Management Pty Ltd is the investment adviser. Shartru Wealth and Shartru Investment Management are related parties. The fees associated with being the investment adviser for the "Artpay" product is a performance fee which is 20% of any excess return earned by investors over the BBSW+3%.
4. Shartru Wealth may make available the provision of a MDA service provided by Harbourside Capital Pty Ltd (ABN 16 166 765 537). Shartru Wealth and Harbourside Capital are related parties. The fees that Harbourside Capital charged will be included in the Statement of Advice you receive for a personal financial recommendation or disclosure documents if a result of General advice.
5. Shartru Wealth Management Pty Ltd and Wayfarer Investment Partners Pty Ltd (ABN 27 653 549 672) are related parties. Wayfarer Investment Partners Pty Ltd is a funds distribution business and Shartru Wealth Management Pty Ltd and Shartru Investment Management Pty Ltd manage this conflict of interest through the establishment of "Ethical Walls" (information barrier protocol designed to prevent exchange of information or communication that could lead to conflicts of interest) between these entities.
6. Shartru Wealth Management Pty Ltd and Strategic SMSF Solutions Pty Ltd (ABN 12 656 498 458) are related parties. Strategic SMSF Solutions Pty Ltd charges fees for the provision of SMSF admin services which may be as a result of a recommendation from Shartru Wealth Management Pty Ltd. Shartru Wealth manages this conflict of interest by ensuring that the services and price charged for those services is benchmarked against other providers in the industry.
7. Shartru Wealth Management may make available foreign exchange services (FX) through Stratton Belmont Pty Ltd (ABN 94 615 991 956) and Forex Sport Pty Ltd (ABN 22 147 363 175). Shartru Wealth may be paid a referral fee up to 15% (inclusive of GST) of the gross income received by the Company from the provision of a financial product or services in the first 12 months of setting up an account.



If it is in your best interests and appropriate for your needs and objectives, your adviser may recommend products/ services issued by a company or associate within the Shartru Group that may benefit from the recommendation by receiving product, administration, investment fees, and other fees. These fees are all disclosed in the relevant Product Disclosure Statement, Investor-Directed Portfolio Services or fees guide and will be fully disclosed in your SoA.

Benefits payable to your adviser or their business will be disclosed to you in writing and/or advice documents, these are also detailed in their Financial Services Guide (Adviser Profile).

### **If you have a complaint**

Shartru Wealth is a member of the Australian Financial Complaints Authority (AFCA). If you have a complaint about the service provided to you, you should take the following steps:

1. Contact your financial adviser and advise him or her of the details surrounding your complaint.
2. If your complaint is not satisfactorily resolved within 5 Business days, after contacting your financial adviser please contact the Compliance Manager of Shartru Wealth on 1300 478 424 or [compliance@shartru.com.au](mailto:compliance@shartru.com.au). We will seek to resolve your complaint quickly and fairly.
3. If you need some help to make a complaint or in need of interpreter services, please contact us on 1300 478424 or [compliance@shartru.com.au](mailto:compliance@shartru.com.au).
4. We acknowledge all complaints on receipt and will respond within 30 calendar days in writing if it is not resolved within five business days of receiving the complaint.
5. If you are not satisfied with the outcome of your complaint or your complaint has not been handled fairly and reasonably within the required timeframe, you can refer the matter to AFCA. AFCA can be contacted on 1800 931 678 or [info@afca.org.au](mailto:info@afca.org.au). This service is provided to you free of charge.

### **Compensation Arrangements**

In accordance with s912B of the Corporations Act 2001, Shartru Wealth holds Professional Indemnity Insurance in place that covers the financial services we offer that covers present and past authorised representatives.

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# Financial Services Guide (Adviser Profile)

Version 6.3 Commencing 23 August 2023

This adviser profile should be read in conjunction with the Shartru Wealth Management Pty Ltd Financial Services Guide(FSG). It's a snapshot of who I am and it sets out my contact details, professional details, the services and products I provide and how I am paid. I am authorised to distribute this FSG to you. You can contact me using the details below.

## **Energy Financial Pty Ltd**

Corporate Authorised Representative Number 1303195

ACN: 160 632 182 ABN: 31 160 632 182

Address: Lobby 1, Level 2, 76 Skyring Terrace, Newstead QLD 4006

Postal address: PO Box 168, Hamilton Central, QLD 4007

Phone: (07) 3130 8581

Mobile: 0414 667 218

Email: brad@energyfinancial.au

## **I have the following qualifications**

**Brad Gunn**, Authorised Representative Number 306646

- Diploma of Financial Services (Financial Planning)
- Kaplan Margin Lending and Geared Investments Certificate
- Self-Managed Superannuation Specialist
- Member of the AIOFP (Association of Independently Owned Financial Planners)

## **Services Shartru Wealth can advise you on**

Please refer to page 2 of the FSG.



## Products I can offer you

I am authorised to provide Personal Advice on and deal in the following financial products:

Authorised Financial Products	Brad Gunn
Deposit and payment products limited to: (a) basic deposit products; (b) deposit products other than basic deposit products	✓
Derivatives	N/A
Debentures, stocks or bonds issued or proposed to be issued by a government	✓
Life products including: (a) investment life insurance products; and (b) life risk insurance products	✓
Interests in managed investment schemes including: (a) investor directed portfolio services	✓
Retirement savings accounts	✓
Securities	✓
Standard margin lending facility	✓
Superannuation (standard)	✓
Self-managed superannuation funds	✓
Tax (financial) adviser	✓
Portfolio Review: <ul style="list-style-type: none"> <li>Internal databases are maintained detailing client's investments that were recommended by the licensee. This does not constitute portfolio monitoring.</li> <li>Portfolios are reviewed on a regular basis, subject to the client's discretion.</li> </ul>	✓

## How will I charge you for the service?

I provide clients with a choice of paying a fee-for-service or allowing me to receive commission from the insurance provider that is recommended. In such cases my hourly rate may be reduced or waived for the initial advice and the Implementation fee. A combination of these methods of payment for my services will also be considered. I can provide you with a fee estimate after assessing your requirements. I do not charge or receive commission on managed investment schemes.

Service Fees	Brad Gunn
Hourly rate (or part thereof)	\$360 + GST
Advice and/or implementation fee (depending on complexity)	Up to \$11,000
Ongoing Retainer (per annum billed monthly)	\$ 1,980 – 21,000



### **Do I receive remuneration, commission, fees or other benefits in relation to providing the financial services or assistance to you and how is that commission calculated?**

1. All fees are paid initially to Shartru Wealth Management (Licensee). Shartru Wealth passes on 100% of all fees received to Energy Financial Pty Ltd.
2. Where a life insurance company product has been recommended the issuer of the product may pay Shartru Wealth a commission which ranges between 30% and 60% of your first year's premium plus GST. E.g. If your first year's premium is \$500 and the initial commission is 60% Shartru Wealth will receive \$300.
3. The issuer of the insurance product may also pay Shartru Wealth an ongoing commission which can vary depending on the product. It ranges between 8% and 20% of your second and subsequent years premium. If your premium for the second and subsequent years is \$500 and the ongoing commission is 20% Shartru Wealth will receive \$100 per annum.
4. I may receive a salary, management fee or distribution of profits from Energy Financial Pty Ltd and/or Shartru Wealth. The amount of this salary is dependent on a range of factors including the amount of operational expenses required to operate Energy Financial Pty Ltd.
5. When share trading services are utilised to deal in shares, I may receive between \$33 and 90% of the brokerage amount paid to the stockbroker. For example, if brokerage for a share trade is \$77, I will receive \$49.05
6. Neither Energy Financial Pty Ltd nor I receive conflicted remuneration.
7. The exact amounts of any fees, commissions, bonuses or other incentives received by Energy Financial Pty Ltd and the licensee will be included in a Statement of Advice, Record of Advice and Product Disclosure Statement(s) that we will provide to you. That will include any referral fees that we receive or pay to other parties as well.

### **Do I have any Referral Arrangements in place or potential Conflicts of Interest?**

1. Energy Financial Pty Ltd and I have referral arrangements in place with a range of specialist businesses as this allows me to refer you to other professionals in areas that I do not practice in.
2. If you have been referred to us by another party, we do not pay a referral fee.
3. If we refer you to another party, I am not permitted to receive a referral fee however Energy Financial Pty Ltd may receive up to 20% of any fee or commission generated from that referrals\*. (\*please note that they are a related party to Energy Financial Pty Ltd and me or Shartru Wealth).
4. If it is in your best interests and appropriate for your needs and objectives, Brad Gunn may recommend products/ services issued by a company or associate within the Shartru Group that may benefit from the recommendation by receiving product, administration, investment fees, and other fees. These fees are all disclosed in the relevant PDS, IDPS or fees guide and will be fully disclosed in your SOA.
5. Energy Financial Pty Ltd and I own/do not own shares in Shartru IM and Shartru Wealth.