

Financial Services Guide

Issued: 1st August 2023 v.7.00

About this guide

This Financial Services Guide (FSG) has been prepared, authorised, and issued by Fiduciary Financial Services Pty Limited (ACN 003 624 888, AFSL 247344) (Fiduciary). Fiduciary promotes its services using the trading name: moneyGPS and accountantsGPS.

The purpose of this FSG is to provide you with information about who we are, the services we provide, how we charge for these services, our associations, your rights should you have a complaint, plus other important information. This will help you decide if you wish to use any of the services offered in this guide. If you need more information or clarification on any matter raised in this FSG, please contact us.

You are entitled to receive a Statement of Advice (SoA) whenever you are provided with personal financial product advice. The SoA will contain the advice, the basis on which it is given and information about fees, commissions and any associations which may influence the provision of the advice.

If we provide you with further personal advice where a SoA may not be required, we will keep a Record of Advice (RoA) on file for at least 7 years, if the RoA is required. You can also ask for a copy of the RoA at any time.

You are also entitled to receive a Product Disclosure Statement (PDS) whenever you are provided with advice relating to the acquisition, or possible acquisition, of a financial product. The PDS will contain the main features, costs, and benefits of the financial product, which you should consider

before making a decision whether to acquire that product.

Who we are

Fiduciary is a provider of financial advice and education services. We help everyday Australian's access professional financial advice, at each point of need, in order to secure their ongoing financial well-being. Fiduciary is the providing entity and the authorising Licensee responsible for delivering any form of personal advice. We hold an Australian Financial Services Licence (AFSL No. 247344). Fiduciary Representatives are permitted to provide General Advice only.

Our people are qualified and committed to delivering financial services with integrity.

Not Independent

We cannot strictly call ourselves Independent, even though we do not retain any form of commission revenue, because Fiduciary may from time to time enter into arrangements with business partners and/or product providers to provide services to clients that do not meet the very strict definition of independence. We will at all times be fully transparent about any relationships in place and will at all times ensure that advice provided meets the best interest duty requirements.

Our services

Fiduciary provides a range of financial advice and education services to suit your life stage. The types of services include:

General Advice - General advice provides you with information about a financial product or

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service. It can help you learn more about these products or services and assess whether a product or service is right for you. General advice does not consider your particular financial needs, circumstances, or objectives. You should assess your own financial situation and read the relevant Product Disclosure Statement (PDS) before making a decision based on the information provided.

Personal Advice – In relation to the Fiduciary AFSL, personal advice is where one or more of your personal circumstances are considered when providing you advice about a product, service, or strategy. Any personal advice received from Fiduciary will be limited to one particular issue relevant to your personal situation at any one time.

Financial Planning – We provide Digital advice on single topics only. To ensure a timely provision of financial advice, Fiduciary may refer you to external financial planners with whom Fiduciary has entered a referral arrangement, who specialize in the provision of multi-topic personal advice. This will only be done with your agreement.

Our **Ongoing Service Program** is an ongoing review service that ensures your advice stays up to date and that you don't miss out on new ways to enable you to achieve your desired financial outcomes.

How we provide our services

Our advice services are commonly provided through several channels, which include:

- Digital (online) advice
- Chatbot
- Seminars
- Video conferencing
- Educational video style modules
- Newsletters
- Blogs
- Podcasts
- Webinars
- Topical campaigns
- Coaching services

How we charge for our services

We charge on a fee-for-service basis.

Digital Single Topic Advice

For single topic advice we will charge:

- Between \$55.00 (inc gst) and \$550 (jnc gst) – with the average fee being \$198.00 (inc gst) for all digital advice documents
- \$55 (inc gst) – \$110 (inc gst) provide for 30 mins – 60 mins with a GPS Coach (via a zoom meeting) to explain the Advice document and Implement All recommendations.
 - Note: this meeting will NOT include any form of personal financial advice.

If you agree to enter our Ongoing service program the fees payable will be disclosed in the SoA. Our fee is determined by the review service, service levels required and will commence at \$198.00 pa, inc gat.

Member Based Subscription Service

Fiduciary also offers clients the opportunity to become members of its Essentials Subscription Plan, where fees will vary between:

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- Essentials – Freemium – no fee
- Essential Flexi – \$20.00 pm inc gst
- Essentials Plus – \$240.00 pa inc gst

Other fees we may receive

Fiduciary may receive fees from other financial and/or credit providers where there is a need to refer you to a third party. The benefits payable to Fiduciary may be up to 45% of the initial and up to 25% of any ongoing fees charged or received by the financial/ credit referral partner. All such fees are rebated to our Subscriber Firms – those organisations (i.e., accounting firms, advisory firms, etc.) that subscribe to our digital advice platform and its related services. If you would like more information on the service or the fees charged, please contact us.

Fiduciary may receive a fee from a Trustee of a Superannuation Fund to provide its members with financial advice services. If you would like more information on the service or the fees charged, please contact us.

Fees we may pay to our Business Partners

Depending on the type of advice and financial product required by any client referred to Fiduciary by a Business Partner (i.e., an organization that has agreed to Fiduciary marketing to its client base), Fiduciary will pay its partners a share of revenue detailed as follows:

- 80% of all financial advice (initial and ongoing) advice fees and
- 80% of all ancillary services such as lending, finance, insurance for both initial and ongoing fees.

- The 20% of all remaining fees will be directed to several charities supported by Fiduciary and its moneyGPS & accountantsGPS businesses.

Products we are authorised to deal and advise in

Fiduciary is authorised to provide financial product advice and deal in the following classes of products:

- Deposit and Payment Products (Basic and non-basic)
- Government Debentures, Stocks or Bonds
- Life Products
- Managed Investment Schemes including Investor Director Portfolio Services
- Retirement Savings Account Products
- Securities
- Superannuation

Potential risks involved

Everything we do is transparent so that you understand fully what we are recommending and why. We will educate you about any possible investment and market risks. If you are uncertain about any of our advice, you should ask our representative to explain it to you.

How complaints are dealt with

If you have a complaint about financial product advice provided by representatives of Fiduciary, you can direct your complaint to “The Complaints Officer” at our address listed in ‘Our Contact Details’ at the end of this guide. We will try to resolve your complaint quickly and fairly and within 30 days.

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If you do not receive a response to your complaint within 30 days or are not satisfied with the response after going through the internal complaints process, you can take your complaint to the Australian Financial Complaints Authority (“AFCA”) (ABN 38 620 494 340).

Mail: GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Phone: 1800 931 678

Web: www.afca.org.au

AFCA is an External Dispute Resolution (EDR) scheme which deals with complaints from consumers in the financial system, including the provision of financial products advice. AFCA may be able to assist you in resolving your complaint but will only become involved after you have made use of the above internal complaints handling process.

Professional indemnity insurance

Fiduciary has Professional Indemnity Insurance which complies with s912B of the *Corporations Act 2001 (Cth)*. This insurance provides cover for work performed by Representatives and employees of Fiduciary including after they have ceased their employment

Privacy

The privacy and security of your personal information is important to Fiduciary. A copy of which is available online at:

<http://www.fiduciaryadvice.com.au/privacy.html>

Our contact details

Email: info@moneygps.com.au

Website: www.moneygps.com.au

Website: www.accountantsgps.com.au