ALTUM
INDEPENDENT FINANCIAL ADVICE

Financial Services Guide

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About Us

An Independent AFSL Pty Ltd

ABN 90 690 071 197 | AFSL 700119

Address: Lvl 3, 54 Jephson Street, Toowong QLD 4066

Postal: PO BOX 1100, TOOWONG DC QLD 4066

Phone: 1800262258

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An Independent AFSL Pty Ltd has authorised the distribution, website disclosure of information and, alteration of this FSG to ensure it is up to date.

Purpose of this document

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about our services and whether they are appropriate for you to use.

The FSG covers the following:

- Information about our An Independent AFSL Pty Ltd
- Who we are and how you can contact us
- The services and products we are authorised to provide advice on and deal with
- Documents you will receive when given advice
- How we handle your personal information
- How we are remunerated
- Our complaints procedure
- Our compensation arrangements
- Information about the person providing your advice

If you have any questions, please contact our office before making any decisions to engage us.

The Financial Services we can provide:

An Independent AFSL Pty Ltd can provide the following financial services:

- Wealth creation strategies
- Debt reduction strategies
- Cashflow management
- Claims handling services
- Business succession planning.
- Pre-retirement and retirement planning
- Aged care strategies
- Estate Planning
- Taxation (financial) advice

The Financial Products we can advise and deal in:

- Basic and non-basic deposit products
- Government debentures, stocks and bonds
- Life insurance (risk and investment)
- Managed investments including Investor Directed Portfolio Services (IDPS)
- Securities
- Superannuation
- Self-managed superannuation
- Margin lending
- General Advice

Your adviser is authorised by An Independent AFSL Pty Ltd to provide you with the types of financial advice and product detailed in their adviser profile. An Independent AFSL Pty Ltd is responsible for any of the financial services provided to you.

We are independent

An Independent AFSL Pty Ltd, Altum Financial Services Pty Ltd T/A Altum Independent Financial Advice and its advisers are independent, impartial and unbiased in the advice we provide. We do not receive commissions on life risk products and do not have any conflicts of interest that could influence our recommendations. Our advice is based solely on the needs and best interests of our clients, and our fee structure is transparent and agreed upon upfront.

Documents you will receive when given advice

You may specify how you would like to give us instructions, for example, by telephone, email or other means.

If you decide to obtain personal advice (that considers your objectives, financial situation and needs) you are entitled to receive a Statement of Advice (SOA). The SOA contains the advice, the basis on which it is given and information about any benefits/remuneration payable. If you receive further advice you may receive a record of advice. You can request the record of the advice by contacting your adviser.

If you are provided with general advice, you will not receive a Statement or Record of Advice. In these situations, your Adviser will provide a warning that the advice does not take into account your personal objectives, financial situation or needs.

A PDS will be provided if a product recommendation is made. It includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

Should you engage us to provide ongoing services to you we will ask you to sign an agreement and tell you the fees applicable. Each year we will ask for your consent if you want to pay our fees from accounts you hold (such as your superfund).

You have the right to ask us about our charges, the type of advice we will provide you (whether general or personal), and what you can do if you have a complaint about our services.

Your Adviser has an overriding obligation to act in your best interests.

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. We will also collect information from you to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act.

We will generally collect this information directly from you however in some cases we will seek your authority to collect if from other parties such as your accountant or your superannuation fund.

You have the right to not provide personal information to your Adviser. 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.

These records are required to be retained for at least seven years. If you want to access or update your personal information at any time, please let us know. Note there may be a charge for accessing your file.

Throughout the advice process, your personal information may be disclosed to other service providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers
- IT service providers
- Third-parties engaged by us to assist in providing products or services including licensing obligations.

Some services may require disclosure of personal information to service providers outside Australia. The purpose of such disclosure is to facilitate the provision of financial services by An Independent AFSL Pty Ltd and its Advisers.

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

An Independent AFSL 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, which can be viewed at https://www.aiafsl.com.au/privacy-policy

Licensee compensation including remuneration, other benefits and potential conflicts of interest

An Independent AFSL Pty Ltd charges your adviser/s a fee for the provision of services under its Australian Financial Services Licence.

Any benefits payable to your adviser or their business will be disclosed to you in writing in advice documents, these are also detailed in your adviser/s profile.

An Independent AFSL 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 at conferences) and is relevant to providing financial product advice
- 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

These benefits are disclosed in a register which is available upon request.

An Independent AFSL Pty Ltd and its related companies may receive payments or benefits from product providers in return for granting rights such as being recognised as a sponsor and the right to promote their product and give presentations at conferences and/or professional development training days. An Independent AFSL Pty Ltd may use these payments to pay for costs associated with such conferences, training or professional development days.

If you have a complaint

An Independent AFSL Pty Ltd is a member of the Australian Financial Complaints Authority. If you have a complaint about the service provided to you, you should take the following steps:

1. Firstly, contact your adviser and discuss your complaint. If you are unable to resolve the issue within three working days, please contact An Independent AFSL Pty Ltd using the details at the beginning of this FSG.

2. We will acknowledge receipt of a complaint as soon as practicable and within 24 hours.
3. We will investigate your complaint and seek to resolve it quickly and fairly within 30 days. Some complex matters may take longer than this, this will be discussed with you.
4. If you are not satisfied with our response, you have the right to complain to the Australian Financial Complaints Authority (AFCA). This service is provided free of charge to consumers. They can be contacted on 1800 931 678 or info@afca.org.au

The Australian Securities and Investments Commission (ASIC) also has a free call Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Professional Indemnity

An Independent AFSL Pty Ltd holds Professional Indemnity Insurance that is required under section 912B of the Corporations Act (2001). This insurance policy meets ASIC requirements and covers the conduct of present and past representatives.

Questions?

Please ask us to explain anything you do not understand in this FSG.

Adviser Profile

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This adviser profile is a summary about me and should be read in conjunction with my AFSL Financial Services Guide. My profile sets out my contact details, professional details, the services and products I provide and how I am paid.

Jacobus Adriaan Vlok | AR number 1251938

Altum Financial Services Pty Ltd T/A Altum Independent Financial Advice | CAR number 1316687

ABN 24 688 096 111

Address: Level 1, 33 Allara Street Canberra ACT 2601

Postal: Level 1, 33 Allara Street Canberra ACT 2601

Phone: 02 6106 9937

Email: handre@altumfinance.com.au

Your advisers are authorised representatives of An Independent AFSL Pty Ltd.

About Me

My qualifications:

- Master of Applied Finance
- Graduate Diploma of Financial Planning
- Advanced Diploma of Financial Planning
- Diploma of Financial Planning
- Qualified under section 921B of the Corporations Act 2001, as set by ASICs qualification standards

Products I can offer you:

I am authorised to provide personal and/or general advice on and deal in the following financial products:

- Basic and non-basic deposit products
- Government debentures, stocks and bonds
- Managed investments including Investor Directed Portfolio Services (IDPS)
- Securities
- Superannuation
- Self-Managed Superannuation
- Tax (Financial) Advice
- General Advice

I am **NOT** authorised to provide personal and/or general advice on and deal in the following financial products:

- Margin Lending
- Managed Discretionary Account (MDA)

How you are charged for services and 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 I provide a recommendation for a financial product or service, I will be remunerated through either:

- An initial fee for service
- An ongoing fee for service
- A contribution fee or implementation fee
- A combination of any of the above.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply.

My service fees	
Hourly rate (or part thereof)	$440 incl. GST
Advice fee Implementation fee	From $4,400 incl. GST $1,100 incl. GST
Ongoing retainer (Fixed fee based on service package)	From $4,400 p.a. incl. GST

N.B. The above fees are a guide only, all fees will be documented in either an engagement letter or ongoing service agreement, for your consent, before being charged.

How commission and other forms of remuneration/benefits are calculated

I receive a salary from Altum Financial Services Pty Ltd T/A Altum Independent Financial Advice and may also receive a management fee or distribution of profits from Altum Financial Services Pty Ltd T/A Altum Independent Financial Advice. The amount of my salary is dependent on a range of factors including my experience, skills and professional standards.

If any insurance commissions are inadvertently paid to An Independent AFSL Pty Ltd, these will not be passed onto your adviser, and will be returned to the insurer or paid to you directly.

The exact amounts of any remunerations received by An Independent AFSL Pty Ltd and me will be disclosed in your

SOA or ROA. Fees are paid to An Independent AFSL Pty Ltd in the first instance, who then pay your adviser/s.

Do I have any referral arrangements, conflicts of Interest or related parties that affect your advice?

Altum Financial Services Pty Ltd T/A Altum Independent Financial Advice and I have referral arrangements in place with a range of specialist businesses as this allows us to refer you to other professionals in areas that I do not practice in. However, there will be no referral fees paid or received.

Neither your Adviser nor the Licensee have any association or relationship with the issuers of financial products or third-party service providers that might reasonably be expected to be capable of influencing them in the provision of financial services to you.

Altum Financial Services Pty Ltd T/A Altum Independent Financial Advice and I do not own shares in An Independent AFSL Pty Ltd.

Questions?

Please ask me to explain anything you do not understand in my adviser profile or FSG.