



Financial Services Guide

This Financial Services Guide was prepared on 18 June 2021 and its distribution is authorised by Artemas Wealth Management Pty Ltd.

"In life, be well advised"

Financial Services Guide

This Financial Services Guide ('FSG') is intended to inform you of certain 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.

You have the right to ask us about our charges, the type of advice that we will provide to you, and what you can do if you have a complaint about our services.

This FSG should assist you in determining whether to use any of the services described in this document.

You should also be aware that you are entitled to receive a Statement of Advice when we first provide you with personal advice, (advice that takes into account your objectives, financial situation and needs). 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.

Not Independent—As defined by the Corporations Act

The Corporations Act states that a Licensee or a Representative of a Licensee who receives commissions from any product provider cannot claim to be independent, impartial or unbiased. As Artemas Wealth may receive initial and ongoing commission from Life Insurance products we recommend our clients acquire, we are therefore unable to describe ourselves as independent, impartial or unbiased.

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 ('PDS') containing information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product.

Where we recommend a 'Platform' or 'Wrap Account' or 'Masterfund' you will be given a PDS and / or Investor Guide for that product and, in addition, you will be given what is referred to as a 'Short Form PDS' which provides information about the particular managed funds we have recommended, if that information is not already contained in the Platform's PDS or Guide.

WHO WILL BE PROVIDING THE FINANCIAL SERVICE TO ME?

Licensee	Artemas Wealth Management Pty Limited
ABN	66 003 798 141
AFSL Number	527932
Address	The Hub Level 3 31 Alfred Street Sydney NSW 2000
Telephone	(02) 9221 9699
Email	td@artemaswealth.com.au

Services We Provide

WHO IS MY ADVISER?

Your adviser will be Timothy Donlea, a director of Artemas Wealth Management Pty Ltd (Artemas Wealth). Tim is an experienced adviser who has been providing financial advice to clients for over 25 years. Tim has a Diploma of Financial Planning and is a Certified Financial Planner.

WHAT KINDS OF FINANCIAL SERVICES ARE YOU AUTHORISED TO PROVIDE ME AND WHAT KINDS OF PRODUCTS DO THOSE SERVICES RELATE TO?

Artemas Wealth can offer you the following services:

- Investment Advice
- Financial Planning Strategies
- Retirement Planning
- Superannuation Advice
- Life Insurance needs

Artemas Wealth is licensed to provide advice on, and deal in, the following financial products;

- Deposit products (Cash and Term Deposits), both basic and non basic
- Government Debentures, Stocks or Bonds
- Securities (investments listed on the Australian Securities Exchange)
- Superannuation (including Allocated Pensions and Complying Pensions)
- Managed Investment Schemes (including retail funds and IDPS)
- Retirement Savings Accounts
- Life Insurance risk products (Term Life, Income protection, TPD, Key Man etc)
- Life Insurance Investment products (Superannuation, Annuities and savings products)

When we provide advice on Australian shares, we access the services of a stockbroking firm to facilitate the trades.

Portfolio Reporting

Internal databases are maintained detailing client's investments that are recommended by us. Portfolios are reviewed on an agreed frequency and at least annually, subject to the client's discretion.

Who do you act for when you provide financial services for me?

We act for you and Artemas Wealth is responsible for the financial services provided to you. How will I pay for the service? Artemas Wealth will charge you a fee and/or receive commissions from the issuers of the products approved and recommended by Artemas Wealth and that you accept. As the sole director and shareholder, Tim draws a payment from the business as and when required. This can be in the form of salary, directors' dividends and/or profit share.

WHAT ARE THE FEES AND COMMISSIONS ARTEMAS WEALTH RECEIVES?

Fees Paid By You for Services

Artemas Wealth operates on a fee for service model. This can be either a percentage of Funds under Advice (FUA) of up to 1.1%; for example if your investments with us totalled \$500,000 the percentage fee would be \$5,500, or a fixed fee arrangement. Fees will be agreed with you prior to any work undertaken.

Commissions Received for Insurance Products

Artemas Wealth may receive initial and ongoing commissions for the insurance products we recommend. These may be up to 66% (inclusive of GST) of the initial annual premium and up to 22% (inclusive of GST) of the ongoing renewal premium.

For example; If your first year's premium was \$1,000 and the initial commission was 66% Artemas Wealth will receive \$660 (with \$60 of GST going to the Government). If your premium for the second and subsequent years was \$1,000 and the ongoing commission was 22% Artemas Wealth will receive \$220 per annum (with \$20 of GST going to the Government).

Details of any commissions we may receive will be disclosed to you in a Statement of Advice and will only vest when the premiums have been paid.

Do any relationships or associations exist which might influence you in providing me with the financial services?

Artemas Wealth, its representative and any related companies do not have any association with any product issuer that may influence us in the provision of our financial services. However, as we receive commissions from Life Insurance Companies for life insurance risk products, we are not independent.

Will you provide me with advice that is suitable to my needs and financial circumstances?

Yes. But to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial products or services to you.

You have the right not to divulge this information to us if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should heed and read the warnings carefully.

What should I know about the risks of the financial products or strategies you recommend to me?

We will explain to you any significant risks of financial products and strategies which we recommend to you. If we do not do so, you should ask us to explain those risks to you.

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile, which includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. A copy of our privacy statement is enclosed for your information.

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.

We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise the likely cost in advance and can help to refine your request if required.

Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my financial products?

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

Who can I complain to if I have a complaint about the provision of the financial services to me?

Artemas Wealth has Professional Indemnity Insurance in place as required by the Corporations Act that meet ASIC's requirements and covers its representative.

If you have any complaint about the service provided to you, you should contact us to see if we can resolve it with you. You can telephone or email us. We will seek to resolve your complaint quickly and fairly.

If your complaint is not satisfactorily resolved within 30 days, you may continue to engage with us or lodge your complaint with the Australian Financial Complaints Authority (AFCA).

This service is free of charge to you and AFCA can be contacted on:

Phone 1800 931 678
Email info@afca.org.au
Mail Australian Financial Complaints Authority Limited
GPO Box 3
Melbourne, VIC 3001
Online www.afca.org.au/about-afca/contact-us

Privacy Statement

The privacy of your personal information is important to us.

1. Your representative will ask you many questions. Why is so much information required?

We collect your personal information to enable us to provide you with the products and services that are appropriate to your needs. Under the following Australian laws we may be authorised or required to collect your personal information:

- Corporations Act 2001,
- Australian Securities and Investment Commissions Act 2001,
- Anti Money Laundering and Counter Terrorism Financing Act,
- Taxation Administration Act 1953,
- Superannuation Guarantee (Administration) Act 1992 and
- Superannuation (Unclaimed Money and lost members) Act 1999 as those acts are amended and any associated regulations. From time to time other acts may require, or authorise us to collect your personal information.

We are required to collect sufficient information to identify a person's needs, objectives and financial circumstances so that we can provide appropriate financial advice.

We will gather the information by asking you numerous questions about you and possibly your family. We will record this information. We endeavour to retain accurate, complete and up to date personal information about you and we will ask you to review the information from time to time.

If the information you provide to us is incomplete or inaccurate, this will impact on our analysis of your requirements and may result in advice that is not appropriate to your needs and circumstances. If this does occur you will need to make your own assessment concerning the appropriateness of our advice.

At times, we may collect personal information from someone other than yourself and you may not be aware that we collect or have collected this information.

2. Access and correction

You may (subject to permitted exceptions) access and update your information by contacting us. You may access the personal information we retain and request corrections. This right of access is subject to some exceptions allowed by law. We will give you reasons if we deny access though will endeavour to ensure that at all times the personal information about you that we hold is up to date and accurate. The accuracy of the personal information is dependent upon the information that you provide and you should advise us if there are any errors in your personal information that we have recorded when we review it with you.

3. Providing personal information

We may provide personal information to:

- organisations (who are bound by strict confidentiality) to whom we outsource certain functions such as our auditors. In these circumstances, information will only be used for our purposes;
- other professionals such as solicitors, accountants and stockbrokers when a referral is required;
- entities based overseas (see below for details);
- third parties when required to do so by law, e.g. legislation or Court Order.

4. Overseas disclosure

Sometimes we need to provide personal information to or get personal information about you from persons located overseas. For example we may outsource a function involved in our business to someone based overseas. However, we will always disclose and collect your personal information in accordance with Privacy Principles.

5. Identifiers

Although in certain circumstances we are required to collect government identification documentation such as tax file numbers, Medicare numbers or pension card numbers, we do not use or disclose this information other than when required or authorised by law or unless you have voluntarily consented to disclose this information to any third party.

6. Dealing with us anonymously or using a pseudonym

The nature of the provision of financial services does not allow us to treat customers with anonymity. All transactions require personal information about the individual for whom the transaction is being completed. However, in some instances we may be able to provide information or a service anonymously or to you under a pseudonym, for example, enquiries about products from a potential client.

You can deal with us anonymously where it is lawful and practicable to do so.

7. Marketing Practices

From time to time we may contact you via email, SMS or telephone about news, products and services that we believe may be of interest too you. We will engage in marketing unless you tell us otherwise. At any time, you can contact us to update your marketing preferences.

8. Sensitive Information

Unless we have received your consent, for example where information is provided by you for insurance and or risk purposes, we will not collect sensitive information about you.

Exceptions to this include where the information is required by law, or for the establishment, exercise or defence of a legal claim.



Contact Us

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SYDNEY NSW 2000
(02) 9221 9699

www.artemaswealth.com

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