

Financial Services Guide

9 October 2024

Licensee:

Financial Planning Advice Australia Pty Ltd
(AFSL 461710)

This Financial Services Guide (FSG) is authorised for distribution by Financial Planning Advice Australia.

Corporate Authorised Representative:

Artemas Wealth (ABN 66 003 798 141)
Timothy Donlea (ASIC # 235758)

The Authorised Representatives act on behalf of Financial Planning Advice Australia who is responsible for the services that they provide.

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Not Independent

We are paid commissions by life insurance product providers and the owners of Financial Planning Advice Australia have a commercial interest in a financial product (Atticus SMA). This means we do not provide independent, impartial or unbiased financial advice. In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers.

Why am I receiving this document?

This FSG will help you decide whether to use the services that we* offer. It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we and your adviser are remunerated
- How we deal with complaints if you are not satisfied with our services.

* in this document 'we' refers to Artemas Pty Limited and Timothy Donlea.

Financial Planning Advice Australia

Financial Planning Advice Australia holds an Australian Financial Services Licence. It is required to comply with the obligations of the Corporations Act and the conditions of its licence. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that we provide.

What services do we provide?

We are authorised to provide personal advice and dealing services in the following areas:

- Deposit products (Cash and Term Deposits) both basic and non-basic.
- Government Debentures, Stocks and 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).
- ESG Investments.

Financial advice processes

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

For administration platforms, managed funds and personal risk insurance products we will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and the products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice it will typically be documented in a Record of Advice which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

Fees

All fees are payable to Financial Planning Advice Australia.

▶ Advice Preparation Fee

The Advice Preparation fee includes meeting with you, the time we take to determine our advice and the production of the SoA.

The Advice Preparation fee is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

▶ Advice Implementation Fee

If you decide to proceed with our advice we may charge a fee for the time we spend to assist you with implementation. We will let you know what the fee will be in the SoA.

▶ Ongoing Services Fees

Our ongoing service fees depend on the ongoing service that we provide to you. They may be a percentage of your portfolio value or an agreed fixed fee which is paid monthly. They may also be charged on each transaction.

The services and fees will be set out in the SoA or RoA that we provide to you.

Commissions

We receive commissions and other benefits from some product providers. The commission or benefit will vary depending on the recommended product and will be documented in the SoA or RoA.

▶ Insurance Commissions

Financial Planning Advice Australia receives a one-off upfront commission when you take out an insurance policy we recommend. We also receive a monthly commission payment for as long as you continue to hold the policy.

▶ Other Benefits

We may also receive additional benefits by way of sponsorship of education seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Adviser Remuneration

Timothy's business transferred to Financial Planning Advice Australia in April 2024.

Timothy receives 70% of all fees and commissions in respect of business he generates as well as any new clients he introduces to Financial Planning Advice Australia with Financial Planning Advice Australia retaining 30%.

Wholesale Clients

In some circumstances we may provide services to you as a wholesale client. We will seek your consent before providing services to you as a wholesale client.

Making a Complaint

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our services, then we encourage you to contact us. Please call us or put your complaint in writing to our office.

If you are not satisfied with our response you can refer it to the Australian Financial Complaints Authority (AFCA). You can contact AFCA on 1800 931 678. This service is provided to you free of charge.

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website.