

Introduction

This Financial Services Guide (FSG) is issued by Armada Wealth Management Pty Ltd ABN 31 654 353 572 Australian Financial Services Licence (AFSL) No. 535978 (Armada Wealth).

This FSG is designed to assist you in determining whether to use any of the services offered by Armada Wealth or its Authorised Representatives.

This FSG contains information about:

- Your financial Adviser;
- The financial services and products your Adviser can provide;
- How Armada Wealth, your Adviser and other related parties are paid for the financial planning services provided to you;
- Any associations or relationships that could create potential conflicts of interest;
- Details of who to contact should you have a complaint.

Authorised Representative Profile

This FSG must be read in conjunction with Part Two as it forms part of this FSG. It provides detailed information about your Adviser such as their contact details and the types of financial products they can advise and deal in.

Please retain both Part One and Part Two for your reference and any future dealings with Armada Wealth.

What other documents might you receive?

You might receive the following documents to help you make an informed decision on any financial strategy or recommended financial product.

Advice Documents

All personal advice provided to you will be outlined in a Statement of Advice (SOA), Record of Advice (ROA) or other forms of documentation.

The SOA is used for initial advice and will contain the commissions and information on relevant associations.

Where further advice is provided to you that does not involve a significant change your Adviser may provide an ROA. Where there is a significant change you will be provided with an SOA.

Product Disclosure Statement (PDS)

You will receive a PDS if your Adviser has provided advice on a particular product. The PDS will contain the information you need in order to decide whether the financial product is appropriate for you.

Who is your Adviser?

Your Adviser will be the authorised representative listed in Part Two of this FSG.

Lack of Independence

We confirm that neither Armada Wealth or your adviser are independent, impartial or unbiased as we receive insurance commissions that are not rebated in full to clients.

What kinds of financial services, products and advice are available to you?

Armada Wealth can provide advice and strategies on the following, but not limited to:

- Savings and wealth creation
- Financial management
- Investment
- Superannuation
- Pre Retirement
- Retirement
- Self-managed superannuation funds
- Financial protection and insurance
- Estate planning
- Centrelink
- Salary packaging
- Business succession
- Finance and gearing

Please refer to Part Two of this FSG for the services which your Adviser is authorised to provide.

Armada Wealth supports your Adviser by providing access to financial product research conducted by external researchers. This helps your Adviser select products that will help you reach your financial goals.

Armada Wealth's Advisers act for you and not for any life insurance company, fund manager or bank.

How will you pay for the services provided and what do they cost?

As the provider of professional services, your Adviser will charge for the advice and services they provide to you. Depending on the services you require, your Adviser may charge by a variety of methods. Below is a guide as to how fees and commissions may be charged. Specific information on your how your Adviser is remunerated can be found in Part Two. All fees and charges will be disclosed in the SOA, ROA and/or PDS.

Your Adviser will discuss both the rate and method of payment with you before any financial services are provided, and will confirm any ongoing fees payable and the related services with you, each year.

Fee for Service

We charge fixed price fees for initial advice and implementation in the range of \$1,500 and \$15,000.

We also provide fixed price ongoing service packages from between \$1,500 and \$20,000 per annum.

We may charge an hourly rate for the advice we provide up to \$300 per hour.

All fees are exclusive of GST.

You will be invoiced directly for these fees and may elect to pay Armada Wealth directly or have these fees deducted from your investments.

Commission

Product providers may pay a commission directly to Armada Wealth for some financial products.

Commission payments may be either initial or ongoing. Initial commissions are generally a once off payment made when new business is placed or additional contributions are made to a financial product. Ongoing commissions are paid whilst you hold the product. Where possible we may agree to refuse to receive these commissions, rebate these commissions to your account, or use the commissions to offset some or all of your agreed fee for service.

Commission on Life Insurance Products

Initial commission may be up to 66% of the initial annual premium. Ongoing commission may be up to 50% of the ongoing annual premium.

Should you cancel an insurance contract within the first two years the Adviser reserves the right to invoice you an amount equal to the costs they have incurred as a result of the provision of financial services to you.

All commissions are exclusive of GST.

Referrals

If you are referred to a third party provider details of any arrangements will be disclosed in your Statement of Advice.

Referral arrangements

We may have referral arrangements with selected referral partners. If a referral arrangement applies to you, we will provide you with further details.

How are Armada Wealth and your Adviser paid?

Except for your investment funds and policy premium payments where these are paid directly to the product provider, all payments are payable to Armada Wealth.

Armada Wealth will charge a fixed monthly administration fee for providing business support services, which is at no additional cost to you.

What other benefits may product providers give to Armada Wealth or your Adviser?

Some product providers may give Armada Wealth or your Adviser other benefits such as entertainment or sponsorship. Both Armada Wealth and your Adviser maintain a Register in line with industry standards to document any benefits received.

You have the right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and other benefits received by Armada Wealth and/or your Adviser.

Goods and Services Tax (GST)

All financial payments, commissions and fees are subject to GST.

Does Armada Wealth have any relationships or associations with financial product issuers?

Armada Wealth or its related entities may have affiliations with some of the investment and product providers that appear on Armada Wealth's Approved Product List (APL). Details of any affiliation relative to the advice you will be receiving from your Adviser will be disclosed in your SOA.

What information should you provide to receive personal advice?

You will need to complete a Client Questionnaire which will record your personal objectives, lifestyle goals, details of your current financial situation and any other relevant information. Your Adviser will usually assist you in completing this.

The information obtained will be assessed by your Adviser to assist them in providing appropriate advice.

You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive.

You should read any warnings contained in the client questionnaire and advice documents carefully before making any decision relating to a financial strategy or product.

As a financial service provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

Armada Wealth and your Adviser are committed to complying with a privacy policy to protect the privacy and security of your personal information. Please ask your Adviser if you wish to obtain a copy of our privacy policy.

How can you give instructions to your Adviser about your financial products?

You may specify how you would like to give us instructions. For example you may nominate to instruct us to act by telephone, fax, e-mail or other.

Compensation arrangements

Armada Wealth confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended).

In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the sum insured for Armada Wealth and our authorised representatives/representatives/employees in respect of our authorisations and obligations under our AFSL. This insurance will continue to provide such coverage for any authorised representative/representative/employee that has ceased work with Armada Wealth for work done whilst engaged with us.

What should you do if you are not satisfied with our services?

If you have any complaints about the services provided, please take the following steps:

Contact your Adviser and tell them about your complaint.

If your complaint is not satisfactorily resolved within 5 working days, please contact Armada Wealth's Compliance Team by telephone or in writing. Armada Wealth will try to resolve your complaint quickly and fairly.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Armada Wealth Management is a member of this Service.

Issued by:

Armada Wealth Management Pty Ltd

ABN 31 654 353 572 | AFSL 535978

18 Sangiorigio Court, Osborne Park WA 6017

Locked Bag 4, Osborne Park WA 6916

Tel 08 6165 4070

www.armada.com.au