

FINANCIAL SERVICES GUIDE

VERSION: 8 DECEMBER 2023

Licensee:

HLB Wealth Management (Wollongong) Pty Ltd (AFSL 418747 / ABN 93 156 051 964)

This Financial Services Guide (FSG) is authorised for distribution by:

HLB Wealth Management (Wollongong) Pty Ltd

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Authorised Representatives:

HLB Wealth Management (Shellharbour) Pty Ltd trading as HLB Mann Judd Wealth Management Shellharbour ABN 12 560 757 425 is a Corporate Authorised Representative (ASIC 1236832) of HLB Wealth Management (Wollongong) Pty Ltd (AFSL 418747)

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All Authorised Representatives act on behalf of HLB Wealth Management (Wollongong) Pty Ltd who is responsible for the services that they provide.



Why am I receiving this document?

This Financial Services Guide (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 our services
- How we and your adviser are remunerated
- How we deal with complaints if you are not satisfied with our services.
- How we manage privacy

Lack of Independence

We receive a commission from the product provider where you take out an insurance policy which we recommend. We also receive placement fees and other benefits from fund managers on some investments made by wholesale clients. This means our advice on these products is not independent, impartial or unbiased.

Who are we?

HLB Wealth Management (Wollongong) Pty Ltd is privately owned and holds its own Australian Financial Services Licence.

HLB Wealth Management (Wollongong) Pty Ltd is required to comply with the obligations of the *Corporations Act 2001* 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:

- Superannuation and Self-Managed Superannuation Funds (SMSF)
- Retirement planning
- Centrelink planning
- Portfolio management
- Managed investments
- Securities (direct shares)
- Personal risk insurance and analysis
- Margin Lending facilities

* In this document 'we', 'our' or 'us' refers to HLB Mann Judd Wealth Management Shellharbour and your HLB Mann Judd Wealth Management Shellharbour Financial Adviser.

Financial Advice Processes

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

Your Adviser will generally collect relevant information within a Client Data Form and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. Your Adviser will ask you to consent to your personal information being collected and stored. Please refer to the 'Privacy' section for more information on how we manage your privacy.

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 (PDS). 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 any changes in your circumstances, laws, in the economy and products.

If we provide further advice, it will typically be documented in a Record of Advice (RoA) 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

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.

Annual Services Fees

Our Annual Service fees depend on the annual service that we provide to you. This will be an agreed annual fixed fee paid monthly.

All fees are payable to HLB Mann Judd Wealth Management Shellharbour.

Insurance Commissions

HLB Mann Judd Wealth Management Shellharbour 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. The commission or benefit will vary depending on the recommended product and will be documented in the SoA and/or RoA.

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

Our financial advisers are either partners or employees of the practice. Partners share in the profits of the business. Employees are remunerated by salary and may receive a performance bonus which is based on various factors, including the amount of revenue they generate for the practice.

Associated Businesses

HLB Mann Judd Wealth Management Shellharbour may refer you to Shellharbour Accounting & Business Advisers, for accounting, taxation, SMSF and business services. HLB Mann Judd Wealth Management Shellharbour and Shellharbour Accounting & Business Advisers have a number of common directors.

Conflicts of Interest

Your financial adviser may recommend investments that they hold or may hold in the future. They do not have sufficient holding in any one investment to personally benefit from any recommendations made to you.

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 as the first step. Please call us, send us an email or put your complaint in writing to our office.

Email: admin@hlbwmw.com.au

Telephone: +61 (0)2 4254 6550

In writing to: PO Box 5079 Wollongong NSW 2520

We will acknowledge receipt of a complaint within 1 business day. Where this is not possible, acknowledgement will be made as soon as practicable. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. If additional time is required, we will advise you in writing.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent 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

Compensation Arrangements

We have professional indemnity insurance in place that complies with the Corporations Act 2001.

Our insurance also covers claims made against former representatives for their conduct while they were authorised by us.

Your Privacy

Your Adviser is required to maintain documentation and records of any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. However, 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 not be able to provide you with the advice you require.

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

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers.

We may engage third party service providers to assist in the provision of products or services. Some services may require disclosure of personal information to service providers outside Australia, including the Philippines. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents.

We respect your privacy and are committed to protecting and maintaining the security of the personal and financial information you provide us. 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. For detailed information on how we handle your personal information, please refer to our Privacy Policy, which is available on request and on our website.



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TOGETHER WE MAKE IT HAPPEN