

FINANCIAL SERVICES GUIDE

1 JULY 2024

HLB MANN JUDD WEALTH MANAGEMENT SHELLHARBOUR

Licensee:

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

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

HLB Wealth Management (Wollongong) Pty Ltd

65 Kembla Street, Wollongong NSW 2500 Australia / PO Box 5079 Wollongong NSW 2520

T: +61 (0)2 4254 6550

F: +61 (0)2 4226 2371

E: admin@hlbwmw.com.au



Financial Services Guide

Version: 1 July 2024

Licensee:

HLB Wealth Management (Wollongong) Pty Ltd
(AFSL 418747)

This Financial Services Guide (FSG) is authorised for distribution by HLB Wealth Management (Wollongong).

Authorised Representatives:

HLB Wealth Management (Shellharbour) Pty Ltd trading as HLB Mann Judd Wealth Management (Shellharbour)
(ASIC# 1266086 ABN 12 560 757 425)

Paul Bottele (ASIC# 1000132)
Jake O’Dea (ASIC# 1296934)
Nicola Keane (ASIC# 1271982)
Sarah Carli (ASIC# 1268985)

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

Contact Details

65 Kembla St, Wollongong, NSW, 2500
P: +61 (0)2 4254 6500
E: admin@hlbwmw.com.au

Purpose of this FSG

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 are remunerated
- How we deal with complaints if you are not satisfied with our services.

* In this document ‘we’ refers to the Authorised Representatives set out above.

Our services

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

- Superannuation and SMSF
- Retirement planning
- Portfolio management
- Managed investments
- Securities (direct shares)
- Margin lending
- Personal risk insurance

Except that Sarah Carli is not authorised to provide advice on margin lending.

Not Independent

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.

The financial advice process

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 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.

We will provide you with a Product Disclosure Statement for any products we recommend other than securities. 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 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

Initial Advice Fee

The initial advice fee includes meeting with you, the time we take to determine our advice and the production of the SoA. It is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

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

Annual Advice Fee

Our annual advice fee depends on the services that we provide to you. It is typically a fixed fee which is paid monthly. The services and fee will be set out in the client agreement we have with you.

Insurance Commissions

We receive a one-off upfront commission when you take out an insurance policy that we have recommended. We also receive a monthly commission payment for as long as you continue to hold the policy. The commission will vary depending on the recommended product and will be documented in the SoA or RoA.

Other Benefits

We may receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Adviser Remuneration

The partners of the practice are paid a salary and share in the profits of the practice.

The employees of the practice are paid a salary. They may also receive a performance bonus based on the profits of the practice.

Associated Businesses

We may refer you to other divisions of HLB Mann Judd (Shellharbour) for accounting, taxation, SMSF and business services. HLB Mann Judd Wealth Management (Shellharbour) and other entities of HLB Mann Judd (Shellharbour) have a number of common partners.

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, send an email 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. You can contact AFCA on 1800 931 678 or via their website www.afca.org.au. AFCA provides fair and independent financial services complaint resolution which is free to consumers.

HLB Wealth Management (Wollongong) holds Professional Indemnity insurance which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act. It covers the financial services provided by current and past representatives.

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



hlb.com.au

TOGETHER WE MAKE IT HAPPEN