

Financial Services Guide

Shartru Wealth Management Pty Ltd

ABN 46 158 536 871 | AFSL 422409

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Version 1 commencing 17 February 2020

Important Information

This Financial Services Guide (“FSG”) is intended to inform you of certain basic 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.

Shartru Wealth advisers are authorised in areas they are qualified in, as such they may provide general or personal advice to you. In the event you receive general advice from your adviser, you will not receive a Statement or Record of Advice.

Where you first receive personal advice (advice that takes into account your objectives, financial situation and needs) you are entitled to receive a Statement of Advice. 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. 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 containing information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product.

It is intended that this FSG should assist you in determining whether to use any of the services described in this document. You have the right to ask us about our charges, the type of advice we will provide you (whether general or personal), and what you can do if you have a complaint about our services.

When you receive advice

Your adviser is an Authorised Representative of Shartru Wealth Management Pty Ltd. They may also operate under a Corporate Authorised Representative; those details are in the Supplementary Financial Services Guide (SFSG). Shartru Wealth and your adviser are responsible for the financial services provided to you.

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

Your adviser maintains a record of your personal profile, which includes details of your objectives, financial situation and needs. They also maintain records of any recommendations made to you. 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. There may be a charge for this. Shartru Wealth is committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. A copy of our privacy policy can be viewed at www.shartruwealth.com.au.



Shartru Wealth Management offer the following services

Financial Services
Financial strategies and financial advice generally
Savings and wealth creation strategies
Investment planning and financial product advice
Securities advice
Pre-retirement and Retirement Planning
Risk and risk management (i.e. wealth protection) analysis and advice
Estate Planning
Superannuation planning and advice
Taxation considerations (associated with different financial products and different financial strategies)
Business succession planning.

Your adviser is authorised by Shartru Wealth to provide you with the types of financial advice and product detailed in the SFSG.

Remuneration, other benefits and potential conflicts of interest in relation to the financial services provided to you:

1. Shartru Investment Managed Account Service (SIMA). IAS has appointed Shartru Investment Management Pty Ltd (Shartru IM) as the investment manager for all strategies within the MDA. Shartru IM is a Corporate Authorised Representative and related party of Shartru Wealth Pty Ltd (Shartru Wealth) (ABN 46 158 536 871 AFSL 422409).
2. Shartru Agency is a related party to Shartru Wealth and undertakes consulting work in relation to property projects that Shartru Wealth may be offering their clients primarily through the Domacom platform.
3. If you are referred to Shartru Agency and you accept their assistance in purchasing a property, Shartru Wealth may receive 20% commission from fees earned by Shartru Agency.
4. Shartru Wealth have referral arrangements with The Financial District and One10 for the provision of Credit Advice for its clients. Shartru Wealth may receive an initial commission of up to 28.5% of the brokerage payable from any credit provider.

Benefits payable to your adviser or their business will be disclosed to you in writing and/or advice documents, these are also detailed in the SFSG.

If you have a complaint

Shartru Wealth is a member of the Australian Financial Complaints Authority. If you have a complaint about the service provided to you, you should take the following steps:

1. Contact us and tell us about your complaint in the first instance.
2. If your complaint is not satisfactorily resolved within 3 days, please contact the Compliance Manager of Shartru Wealth or put your complaint in writing and send it to PO Box 565 BELMONT NSW 2280. We will seek to resolve your complaint quickly and fairly.
3. If the complaint cannot be satisfied to your satisfaction you have the right to complain to the Australian Financial Complaints Authority (AFCA). They can be contacted on 1800 931 678 or info@afca.org.au. This service is provided to you free of charge. At the time of escalation of a complaint we will provide you with further details on the process involved with AFCA.

The Australian Securities and Investments Commission (ASIC) also has a freecall Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Shartru Wealth holds Professional Indemnity Insurance that is required by the Corporations Act and which meets ASIC's requirements and covers present and past representatives.



Supplementary Financial Services Guide (Adviser Profile)

Version 1 commencing 27 March 2020

This adviser profile should be read in conjunction with the Shartru Wealth Management Pty Ltd Financial Services Guide. It's a snapshot of who I am - It sets out my contact details, professional details, the services and products I provide and how I am paid. You can contact me using the details below.

Potts Financial Services Pty Ltd

Corporate Authorised Representative Number 470850

ACN: 603 409 785 ABN: 16 603 409 785

Address: 125 Wallace Rd, Wantirna South VIC 3152

Mobile: 0424 969 228

Email: andrew.potts@pottsfinancialservices.com

I have the following qualifications

Andrew Potts, Authorised Representative Number 468035

- Diploma of Financial Planning
- Bachelor of Business (Banking & Finance/International Trade)

Robert Coyte, Authorised Representative Number 410135

- Bachelor of Commerce
- Graduate Diploma in Applied Finance and Investment (Securities Institute of Australia)
- Certified Financial Planner (CFP)
- Self-Managed Superannuation Specialist
- Tax (Financial) Adviser registration #25282669*

Services Shartru Wealth can advise you on

Please refer to page 2 of the FSG.

Products I can offer you

I am authorised to provide Personal Advice on and deal in the following financial products:

Authorised Financial Products	Andrew Potts	Robert Coyte*
Deposit products	✓	N/A
Government Debentures, Stocks & Bonds	✓	N/A
Investment Life Insurance Products	✓	N/A
Life Insurance Risk Products	✓	N/A
Managed investment Schemes, including IDPS	✓	N/A
Securities	✓	N/A
Retirement Savings Account Products	✓	N/A
Standard Margin Lending Facilities	✗	✓
Superannuation (excluding SMSF)	✓	✓ SMSF
Derivatives	✗	✓
Portfolio Review: <ul style="list-style-type: none">• Internal databases are maintained detailing client's investments that were recommended by licensee. This does not constitute portfolio monitoring.• Portfolios are reviewed on a regular basis, subject to the client's discretion.	✓	N/A

*Robert Coyte is responsible for certain advice provided to you due to restrictions on my authority in those areas.



How will I charge you for the service?

I provide clients with a choice of paying a fee-for-service or allowing me to receive commission from the insurance provider that is recommended. In such cases my hourly rate may be reduced or waived for the Initial advice and the Implementation fee. A combination of these methods of payment for my services will also be considered. I can provide you with a fee estimate after assessing your requirements. I do not charge or receive commission on managed investment schemes.

Service Fees	Andrew Potts
Hourly rate (or part thereof)	\$330
Advice and/or implementation fee (depending on complexity)	Up to \$11,000
Ongoing retainer (based on funds under management, billed through investment portfolio) <i>For example, if your portfolio is for \$100,000 you will be charged \$1,100 p.a. I will consider capping this fee for amounts greater than \$1,000,000 depending on circumstances.</i> (based on service package, billed through agreed method)	Either: <ul style="list-style-type: none">• Up to 1.1% pa of the fund balance• Up to \$2,200 as a fixed fee

Do I receive remuneration, commission, fees or other benefits in relation to providing the financial services or assistance to you and how is that commission calculated?

1. All fees are paid initially to Shartru Wealth Management (Licensee). Shartru Wealth passes on 100% of all fees received to Potts Financial.
2. Where a life insurance company product has been recommended the issuer of the product may pay Shartru Wealth a commission which ranges between 30% and 60% of your first year's premium plus GST. E.g. If your first year's premium is \$500 and the initial commission is 60% Shartru Wealth will receive \$300.
3. The issuer of the insurance product may also pay Shartru Wealth an ongoing commission which can vary depending on the product. It ranges between 8% and 30.25% of your second and subsequent years premium. If your premium for the second and subsequent years is \$500 and the ongoing commission is 30% Shartru Wealth will receive \$150 per annum.
4. I may receive a salary, management fee or distribution of profits from Potts Financial. The amount of this salary is dependent on a range of factors including the amount of revenue received by me.
5. Neither Potts Financial nor I receive conflicted remuneration.
6. The exact amounts of any fees, commissions, bonuses or other incentives received by me and the licensee will be included in a Statement of Advice that we will provide to you. That will include any referral fees that we receive or pay to other parties as well.

Do I have any Referral Arrangements in place or potential Conflicts of Interest?

1. Potts Financial and I have referral arrangements in place with a range of specialist businesses as this allows me to refer you to other professionals in areas that I do not practice in.
2. If you have been referred to us by another party, we may pay the other party, a referral fee of up to 20% of any fee or commission generated from those referrals.
3. If we refer you to another party, I am not permitted to receive a referral fee however Potts Financial may receive up to 20% of any fee or commission generated from that referral.
4. I am not permitted to act on your behalf if I have a conflict of interest or duty to you.
5. Potts Financial and I do not own shares in Shartru IM and Shartru Wealth.