FINANCIAL SERVICES GUIDE

Part 1

Version 2.7.1 | 11 February 2025

ASVW Financial Services Pty Ltd

UNDERSTANDING THE ADVICE PROCESS AND OUR RELATIONSHIP WITH YOU

ASVW
FINANCIAL SERVICES

PURPOSE

This Financial Services Guide (FSG) explains the financial services and advice provided by ASVW Financial Services and your Financial Adviser (Adviser), who is an Authorised Representative of ASVW Financial Services. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, how we manage privacy, related parties and potential conflicts of interests, and how we manage complaints.

This FSG (Part 1) should be read in conjunction with the About Your Adviser (Part 2). The About Your Adviser contains important information about your Adviser including relevant Authorised Representative number, qualifications, experience, areas of authorisation, how they get paid and fees that you may be charged. If you have not received an About Your Adviser, please ask your Adviser, or contact ASVW Financial Services directly.

Please take the time to review both the FSG and About Your Adviser before engaging our services.

NOT INDEPENDENT

ASVW Financial Services cannot call itself 'independent', 'impartial', or 'unbiased' as we receive commissions from life insurance product providers for advice provided in relation to life insurance products as payment for our services.

HOW TO CONTACT US

ASVW Financial Services Pty Ltd
ABN 27 007 261 083

Suite 1, Level 2, 27 Grange Road
Cheltenham VIC 3192

P: 1300 265 818

E: info@asvwfs.com.au

W: asvwfs.com.au

FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE

ASVW Financial Services can offer the following services and products. Your Adviser's specific authorisations are included within their personalised About Your Adviser.

Superannuation & Retirement Planning

Personal Superannuation

Corporate Superannuation

Industry and Public Sector Superannuation

Pensions and Annuities

Self-Managed Superannuation

Centrelink / Veterans' Affairs Assistance

Aged Care

Wealth Creation & Investments

Cash and Term Deposits

Investment Bonds

Managed Investments

Exchange Traded Products

Listed Securities (Shares and other products)

Margin Lending

Gearing

Wealth Protection

Term Life Insurance

Total and Permanent Disability (TPD) Insurance

Trauma Insurance

Income Protection Insurance

Business Insurance

Insurance Claims Assistance

Other Financial Planning Services

Budgeting and Cashflow Management

Debt Management

Estate Planning Assistance

THE ADVICE PROCESS AND DOCUMENTS YOU MAY RECEIVE

Your Adviser will guide you through the advice process. This includes the following steps:

Engagement & Discovery

In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives, and gather relevant information required to provide you with appropriate advice.

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. A declaration section is included to enable 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.

Where your goals relate to investment or superannuation advice your Adviser will also work with you to define your level of risk tolerance. A **Risk Profile Questionnaire** is generally used to document and agree upon your level of risk tolerance.

Your Adviser may also use an **engagement document** to define the arrangement with you, and fees that may apply.

Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.

Strategy & Personal Advice

After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed utilising specialised financial planning software.

Where personal financial product advice is being provided, the strategy will be documented in a Statement of Advice. The **Statement of Advice** will include amongst other things, the basis of the advice, explanation of the strategies and products recommended and relevant disclosures including costs of advice and products. The Statement of Advice includes an authority to proceed section where you can consent to proceed with the recommendations.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant **Product Disclosure Statement** (PDS). The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

Implementation

Where you elect to proceed with the recommendations your Adviser will work with you to implement the strategy. This may include liaising with various insurance, superannuation, or investment product issuers.

Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant **Product Application Form**. This may be online, or paper based.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a **Health Questionnaire**. This could be online, paper-based or over the phone. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.

GENERAL ADVICE

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

FURTHER ADVICE

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a **Record of Advice** and relevant file notes. In some instances, a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An **Ongoing Fee Arrangement** may be utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Alternatively, you may agree to a **Fixed Term Arrangement** with your Adviser. This arrangement will outline the services you will be provided for a fee over a specific term not greater than 12 months.

You may be required to sign a **Consent Form** that is provided to your relevant investment or superannuation provider. The Consent Form will detail the services offered and estimated fees for the next 12 months.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.

HOW TO PROVIDE INSTRUCTIONS

Your Adviser may accept your instructions by phone, letter, or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.

REMUNERATION

Before providing you with advice, your Adviser will agree with you the fees that apply and explain any benefits we receive.

Your Adviser

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you
- Commissions paid by insurance providers

Please refer to the About Your Adviser for more detailed estimates and ranges of fees and commissions.

All fees and commissions are initially paid to ASVW Financial Services before being distributed to your Adviser or the financial planning business.

Your Adviser may also receive non-monetary benefits which include benefits of less than $300, benefits related to education and training (including attendance at professional development days and conferences), and provision of software related to the financial products being recommended.

Any referral arrangements or related party arrangements your Adviser has in place will be disclosed in the About Your Adviser and your Statement of Advice.

The Licensee

ASVW Financial Services receives a flat fee for the provision of services required under its Australian Financial Services Licence.

Related Parties

Neither your Adviser nor the Licensee have any association or relationship with the issuers of financial products that might reasonably be expected to be capable of influencing them in the provision of financial services.

Sponsorship

ASVW Financial Services may receive payments or benefits from product providers in return for granting rights such as being recognised as a sponsor and give presentations at conferences and/or professional development training days.

ASVW Financial Services may use these payments to pay for costs associated with such conferences, training or professional development days.

COMPLAINTS

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact the Complaints Manager to discuss your complaint:

   P: 1300 265 818

   E: info@asvwfs.com.au

   W: asvwfs.com.au

   A: Complaints Manager
   ASVW Financial Services Pty Ltd
   PO Box 98
   Braeside VIC 3195

2. We will acknowledge receipt of a complaint within 1 business day. Where this is not possible, acknowledgement will be made as soon as practicable.

3. 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.

4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

   P: 1800 931 678 (free call)

   E: info@afca.org.au

   W: afca.org.au

   A: GPO Box 3
   Melbourne VIC 3001

PROFESSIONAL INDEMNITY

ASVW Financial Services maintains a policy which includes appropriate Professional Indemnity Insurance cover as required by the Corporations Act 2001.

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, Vietnam, Malaysia, India and potentially other countries in Southeast Asia. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents.

ASVW Financial Services respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please refer to our Privacy Policy here www.asvwfs.com.au.

Contact Us

ASVW Financial Services Pty Ltd
ABN 27 007 261 083 AFSL No. 446176
PO Box 98 Braeside, Vic, 3192
1300 265 818

info@asvwfs.com.au
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For more information:
Please visit www.moneysmart.gov.au for more information on financial advice.

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