

Financial Services Guide

Financial Advice . Money Management



AFSL: 222107
ABN: 32 090 789 218

This Financial Services Guide was prepared on 29th September 2021 and issued by ALMAN PARTNERS PTY LTD (Version 13)

You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.

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.

It is intended that this FSG should assist you in determining whether to use any of the services described in this document.

You should also be aware that you are entitled to receive a Statement of Advice whenever we provide you with any advice, which takes into account your objectives, financial situation and needs. 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 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 in writing you may request a copy of the record of that further advice at any time up to 7 years from the date of the advice. You can request the record of the advice by contacting your adviser or us in writing or by telephone or 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.

Not Independent

The Licensee is not "independent", "impartial" or "unbiased" in relation to the personal advice it provides, and is not permitted to use those or similar terms in accordance with s923A of the Corporations Act. **The Licensee is not independent because it is paid commission by life insurers for life insurance policies arranged by the Licensee.** Please refer to the sections on Fees in this FSG for further information on commissions the Licensee may receive.



PROFESSIONAL PRACTICE

FINANCIAL PLANNING ASSOCIATION of AUSTRALIA

Alman Partners is a Professional Practice of the Financial Planning Association of Australia.
Alman Partners holds an Australian Financial Services Licence 222107 ABN 32090789218.

Member of



**GLOBAL ASSOCIATION of
INDEPENDENT ADVISORS®**

Accredited by

CEΦEX®
CENTRE FOR FIDUCIARY EXCELLENCE



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PART 1

1. BEFORE YOU RECEIVE OUR ADVICE

YOUR QUESTIONS	OUR ANSWERS
Who will be providing the financial service to me?	<p>ALMAN PARTNERS PTY LTD ABN: 32 090 789 218 is an Australian Financial Services Licence (AFSL No. 222107) and Member of the Financial Planning Association of Australia.</p> <p>Address: 8 Brisbane Street Mackay, Queensland 4740</p> <p>Tel No: 07 4957 2572</p> <p>Email: office@alman.com.au</p>
What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?	<p>ALMAN PARTNERS PTY LTD is authorised to offer you the following services:</p> <p>(a) Provide financial product advice for the following classes of financial products:</p> <ul style="list-style-type: none">(i) deposit and payment products limited to:<ul style="list-style-type: none">(a) basic deposit products;(b) deposit products other than basic deposit products;(ii) debentures, stocks or bonds issued or proposed to be issued by a government;(iii) life products including:<ul style="list-style-type: none">(a) investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and(b) life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;(iv) interests in managed investment schemes including:<ul style="list-style-type: none">(a) investor directed portfolio services;(v) retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);(vi) securities;(vii) standard margin lending facility; and(viii) superannuation; and

(b) deal in a financial product by:

(i) arranging for another person to apply for, acquire, vary or dispose of financial products in respect of the following classes of financial products:

(a) deposit and payment products limited to:

- (1) basic deposit products;
- (2) deposit products other than basic deposit products;

(b) debentures, stocks or bonds issued or proposed to be issued by a government;

(c) life products including:

- (1) investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
- (2) life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;

(d) interests in managed investment schemes including:

- (1) investor directed portfolio services;

(e) retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);

(f) securities;

(g) standard margin lending facility; and

(h) superannuation to retail clients.

We also have relationships with a number of professionals, including solicitors, accountants and mortgage brokers who we can work with to help you achieve your goals.

Portfolio Monitoring:

Internal databases are maintained detailing client's investments that were recommended by Alman Partners Pty Ltd. This does not constitute portfolio monitoring. Portfolios are reviewed on an annual basis, subject to the client's discretion.

Please note that Alman Partners are not licensed to provide Credit Advice as defined in the National Consumer Credit Protection Act 2009.

What documents may I receive?

In addition to this FSG, you will receive other important documents. Please refer to the following definitions for a description of the documents you are likely to receive:

Statement of Advice (SOA):

If we give personal financial advice to you, we will provide you with a SOA. We must give the SOA to you the first time we provide you with personal advice about financial products or where there has been a significant change in your circumstances.

We provide personal advice when we take your personal circumstances into account when providing the advice. Personal advice can be given on your complete financial situation or on limited areas you require advice on – we will discuss the scope of the advice before we start work.

We must give you the SOA before we provide any services to implement our recommendations. We have legal and ethical obligations to ensure that the advice and recommendations we provide to you are in your best interests.

The SOA will include the following information:

- our advice and the grounds for our recommendations;
- information about fees and commissions that may be received for the advice; and
- any associations, relationships or interests that may influence the advice we provide.

Where the personal financial product advice relates to a basic deposit product, non-cash payment facility or travellers' cheques, an SOA will not be provided.

Advice (ROA):

We may also record our advice through preparing a record of advice in some circumstances instead of providing you with another SOA. If you have not been provided with a copy of the ROA, you may request a copy of it free of charge at any time within seven years after the advice was provided to you, by contacting us.

Client Service Agreement:

The Client Service Agreement will be tailored to your specific requirements and outlines the benefits, services and support we will provide you. It will contain terms and conditions for our fees and costs for providing and implementing our advice.

Fee Disclosure Statement (FDS):

If we enter into an ongoing fee arrangement with you, we will provide you with an annual FDS. The FDS contains information about the services you were entitled to receive, the services we provided

	<p>and the fees you paid in the previous 12 months. The FDS also contains information about the services you are entitled to receive and an estimate of fees to be paid in the next 12 months.</p> <p>You can renew your ongoing fee arrangement by signing and returning the FDS to us.</p> <p>Product Disclosure Statement (PDS): If we make a recommendation on certain financial products (other than securities) or arrange the issue of a financial product, you will receive a PDS. The PDS outlines the key features, significant benefits, risks and fees associated with the financial product.</p>
<p>Who do you act for when you provide financial services for me?</p>	<p>As an AFSL holder, Alman Partners act on our own behalf when providing you with financial services.</p>
<p>How will I pay for the service?</p>	<p>We will charge you a fee for personal advice and dealing services we provide to you.</p> <p>All fees are exclusive of GST unless otherwise stated.</p> <p>Private Wealth Advice Alman Partners Pty Ltd is predominantly a fee for advice business. That means that the fees you pay will be for advice received and accepted. Prior to developing and presenting any advice, you will be invited to attend an initial meeting where we will investigate your goals and objectives, gain a picture of your current circumstances and discuss our services in detail. The fee for this meeting is \$300.</p> <p>At the conclusion of this initial meeting, we will give you a fee proposal outlining the applicable service and fees.</p>
	<p>Our trusted adviser & investment management services are designed to get your entire financial house in order. This will include a written statement of advice and the implementation of our recommendations. Our fees for this service typically range between \$5,000 and \$11,000 depending on the complexity of your situation.</p> <p>We will cost and disclose fees for our services to you prior to you engaging the firm as your advisers.</p> <p>Ongoing fees generally are based on an asset management fee the minimum of which is typically 1.0% of funds our firm manages. For example, if the initial value of your portfolio is \$300,000 our ongoing fee in the first year may be a minimum of \$3,000. The exact amount will vary and depends on the value of your portfolio calculated and payable monthly. Our minimum ongoing annual fee is \$3,000.</p>

One-off fees

In extenuating circumstances we may charge a one-off fee for providing and implementing a discrete piece of advice, or processing a transaction for you. Our hourly rates, exclusive of GST are set out below:

Senior Financial Adviser \$380

Associate Advisers \$250

Client Service Officer \$200

Risk Insurance Advice

If we provide Risk Insurance advice unless we tell you otherwise, Alman Partners are remunerated by commission from the relevant product issuer when you enter into a financial product recommended and arranged by us. There are two types of commissions paid. The initial commission relates to the first year's premium that you pay. The rate for initial commissions has a range of 0 – 66% (inc GST) The renewal commission relates to every subsequent years premium and has a range of 0% to 22% (ex GST).

For example, if you accept our insurance recommendations and your annual premium is \$1,000, and we receive 66% of the initial premium, we will receive commission in the first year of \$660.

For each subsequent year you hold the policy, if the premium continues to be \$1000 and we receive 22% of the ongoing premiums we will receive \$220 for each year you hold the policy.

All fees are paid directly to Alman Partners Pty Ltd. Itemised lists of fees and commissions are given in your statement of advice and confirmed in writing at the time of execution. You will be asked to sign this advice, instructing us to proceed.

Fee Disclosure

Details of these fees and benefits will be provided to you in our Client Service Agreement before we provide advice, and will be included in the SOA or ROA provided to you.

If you enter into an ongoing service arrangement with us, you will also receive an annual fee disclosure statement.

<p>Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me and how is that commission calculated?</p>	<p>(1) As an employee, I receive a salary from Alman Partners Pty Ltd.</p> <p>(2) Partners of Alman Partners may receive profit distributions.</p> <p>(3) The exact amounts of any fees and commissions received by Alman Partners will be included in a Statement of Advice that I will provide to you.</p> <p>(4) We may receive commissions from life insurance companies.</p>
<p>Do any relationships or associations exist which might influence you in providing me with the financial services?</p>	<p>We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you. No such associations or relationships exist. If such associations or relationships do come into existence, we will disclose them to you in writing.</p>
<p>Provisional Financial Advisers</p>	<p>Our advisers may supervise a provisional financial adviser completing his or her professional year. If a provisional financial adviser works on your advice, his or her supervisor will inform you of matters relating to the provisional financial adviser in accordance with the Corporations Act 2001 (Cth).</p> <p>A provisional financial adviser's supervisor is responsible for any personal advice provided by the provisional financial adviser to you.</p>

2. WHEN YOU RECEIVE OUR ADVICE

YOUR QUESTIONS	OUR ANSWERS
<p>Will you provide me advice, which is suitable to my needs and financial circumstances?</p>	<p>Yes. But to do so, we need to find out your individual objectives, financial situation and needs before we recommend any financial products or services to you.</p> <p>You have the right not to divulge this information to us if you do not wish to do so.</p> <p>In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.</p>
<p>What should I know about the risks of the financial products or strategies you recommend to me?</p>	<p>We will explain to you any significant risks of financial products and strategies which we recommend to you. If we do not do so, you should ask us to explain those risks to you.</p>
<p>What information do you maintain in my file and can I examine my file?</p>	<p>We collect, use, disclose and maintain personal information, including sensitive information (e.g. health) within a personal profile, which includes details of your objectives, financial situation and needs in order to provide you with financial services and products. We also maintain records of any recommendations made to you. There is some personal information which is necessary for us to collect to be able to provide you with a specific product and service, and in order for us to satisfy our obligations under relevant legislation such as the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 ("AML-CTF Act"). If you do not provide this personal information, we may not be able to provide you with the product or service you have requested.</p> <p>Alman Partners shares information with its internal and external service providers such as:</p> <ul style="list-style-type: none"> • Staff of Alman Partners Pty Limited. • External product providers such as fund managers, insurance companies & financial institutions as necessary in the recommendations in the financial planning process. • Or as required by law (such as to the ATO or enforcement agencies). <p>We do not disclose your personal information to overseas recipients.</p>

	<p>We are 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 is available on our website or upon request. Our Privacy Policy contains information on how you may access or request to correct your personal information, as well as information on procedures for making a complaint about a breach of the Australian Privacy Principles.</p>
<p>Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my financial products?</p>	<p>Yes. You may specify how you would like to give us instructions, for example by telephone, email or other means.</p>

3. IF YOU HAVE ANY COMPLAINTS

YOUR QUESTIONS	OUR ANSWERS
Our commitment	We are fully committed to providing quality financial services. You have the right to make a complaint where you are dissatisfied with our services or the way that we have handled your enquiry or complaint. We are committed to ensuring that any concerns are resolved quickly and effectively. We treat every complaint seriously and fairly. Our complaint procedure is free of charge.
How to make a complaint	You can provide feedback or make a complaint in any of the following ways: <ul style="list-style-type: none">• In person• By calling us on 07 4957 2572• By emailing us at office@alman.com.au• By writing to us at: Alman Partners PO Box 1699, Mackay QLD 4740
How your complaint will be dealt with	We will acknowledge receipt of your complaint immediately when you are speaking to one of our staff or as soon as reasonably practicable. We will aim to resolve your complaint within 5 days. You can request a written confirmation of the resolution of your complaint. If we cannot resolve your complaint within 5 days, we are required to provide a final response to your complaint within 30 days, except where there is no reasonable opportunity for us to respond because the complaint is particularly complex or because of circumstances beyond our control. If we cannot provide a response within 30 days, we will write to you with the reasons for our delay in resolving the complaint.

<p>If you are still dissatisfied</p>	<p>If you are dissatisfied with our response to your complaint or your complaint has not been resolved within 30 days, you may refer your complaint to the Australian Financial Complaints Authority (AFCA). AFCA is an independent complaints resolution body which is available to you free of charge. Please note that AFCA will not initiate its process until we have had prior opportunity to respond to your complaint.</p> <p>AFCA can be contacted at:</p> <p>Postal Address Australian Financial Complaints Authority GPO Box 3 Melbourne, VIC 3001</p> <p>Telephone 1800 931 678</p> <p>Email info@afca.org.au</p> <p>Website afca.org.au</p> <p><i>Stage 1</i> of the AFCA process is where AFCA facilitates discussions and negotiations between the parties. All relevant documents are exchanged, and the issues in dispute are identified.</p> <p><i>Stage 2</i> is conciliation, and the parties come face to face with a conciliator from the AFCA national panel. The role of the conciliator is to assist the parties to explore options for settlement of the dispute and to help parties to agree on their own outcome.</p> <p><i>Stage 3</i> is where the independent adjudicator is requested to make a decision “on the papers” taking into account the relevant law, fairness and reasonableness. If you accept the adjudicator’s decision, it is binding on the member.</p>
<p>Compensation Arrangements</p>	<p>Alman Partners currently has Professional Indemnity Insurance in line with legislative requirements of the Corporations Act 2001. This includes coverage for claims in relation to the conduct of representatives who no longer are authorised by Alman Partners (but who were at the time of the relevant conduct). If you would like further information, please contact Alman Partners.</p>

PART 2

1. ADVISER PROFILE

Adviser | Qualifications

Financial Adviser of Alman Partners Pty Ltd.

ASIC Representative Number xxx.

Email: xxx

What experience does your Adviser have?	xxx joined Alman Partners in xxx and has been a Financial Adviser since xxx.
What qualifications and professional memberships does your Adviser have?	xxx is a xxx
What areas is your Adviser authorised to provide advice on?	<p>xxx is authorised to provide advice on the following areas:</p> <ul style="list-style-type: none">• Provide financial product advice<ul style="list-style-type: none">○ Deposit and Payment Products<ul style="list-style-type: none">▪ Deposit and Payment Products - Non-basic Deposit Products○ Government Debentures, Stocks or Bonds<ul style="list-style-type: none">▪ Government Debentures, Stocks or Bonds○ Life Products<ul style="list-style-type: none">▪ Investment Life Insurance Products▪ Life Risk Insurance Products○ Managed Investment Schemes<ul style="list-style-type: none">▪ Managed Investment Schemes, including IDPS○ Retirement Savings Account Products<ul style="list-style-type: none">▪ Retirement Savings Account Products○ Securities<ul style="list-style-type: none">▪ All Securities○ Superannuation<ul style="list-style-type: none">▪ Superannuation - All○ Margin Lending Facility<ul style="list-style-type: none">▪ Standard Margin Lending Facility
Are there any areas or services that your Adviser is not authorised to provide advice on?	Nil

As a Partner of Alman Partners Pty Ltd, I receive a salary as well as profit distributions.

MACKAY

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AlmanPartners

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