

Financial Planning



Australian Financial Services Guide

Understanding Our Operations and Navigating
the Financial Journey Step-by-Step

2024 Edition



Contents

- | | | | |
|----|---|----|--|
| 06 | Who provides the financial services offered in the guide? | 15 | What information should I provide to my adviser? |
| 07 | The key matters covered by the FSG | 16 | How will I pay for the services provided? |
| 08 | Statements of Advice and Product Disclosure Statements | 17 | How are any fees, commissions or other benefits calculated for providing the financial services? |
| 09 | Who is AHR? | 19 | What investment risks should I be aware of? |
| 10 | Who is responsible for the financial services provided to me? | 20 | Who do I complain to if I have a problem with your services? |
| 11 | What financial services are available to me? | 21 | AHR Professional Indemnity Insurance and Compensation Arrangements |
| 13 | How do I provide instructions | 22 | Privacy Collection Statement |
| 13 | Tailored, general and ongoing advice | | |
| 14 | Should I transfer investment monies to my adviser's account? | | |





An Introduction to Your Journey Ahead

This Financial Services Guide (FSG) is issued by AHR Group, which holds Australian Financial Service Licence number 229892. This FSG comprises and must be read in conjunction with your adviser's current Adviser Profile that includes amongst other information, details of your adviser's remuneration.

Distribution of this FSG by your adviser, who is an AHR Group Authorised Representative, is authorised by the licensee, AHR.

This FSG dated 30 April 2024 describes our financial planning and advisory services in order to assist you in deciding whether to use our services. It also outlines your rights as a client and our obligations and responsibilities as both the licensee and adviser.

You have the right to ask us about our charges, the type of advice we will provide to you, and what you can do if you have a complaint about our services. This FSG is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service.

Who Provides the Financial Services Offered in the Guide?

The financial services are provided by AHR Group and your adviser. When AHR Group and your adviser provide you with financial services, we will act on your behalf and in your best interests.

The Key Matters Covered by the FSG Include:

- Who AHR and your adviser are;
- How we can be contacted;
- How AHR and your adviser are paid;
- What services we are authorised to provide to you;
- Details of any potential conflicts of interests;
- Details of our professional indemnity insurance; and
- Details of our dispute resolution procedures and how you can access them.



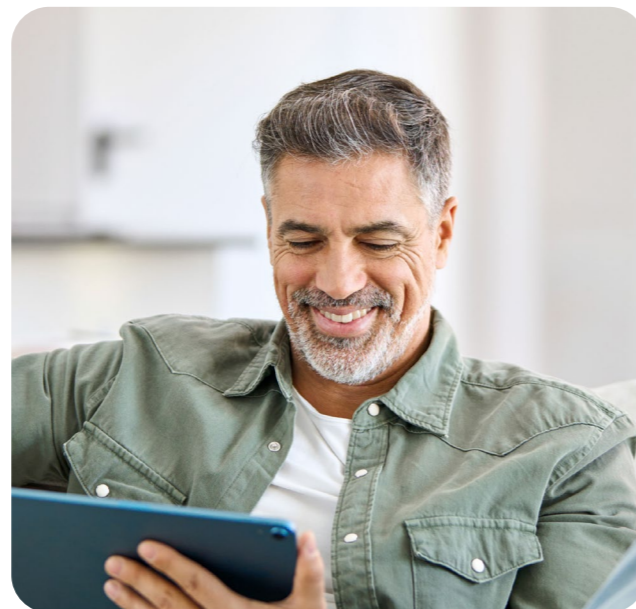
Statements of Advice and Product Disclosure Statements

You should also be aware that you must receive a Statement of Advice (SOA) and a Product Disclosure Statement(s) when personal advice involving a financial product is provided to you, i.e. advice that takes into consideration your personal objectives, financial position and needs.

The SOA will contain the advice, the basis on which it is given which may have influenced the advice, and how AHR and your adviser will be remunerated for the advice we give you. If your adviser provides further advice to you, but not in writing, and that further advice is related to the advice provided in a previous SOA, that further advice will be recorded in a Record of Advice (ROA).

You may request an ROA from your adviser or AHR up to seven years after the further advice was provided, at no additional cost.

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's risks, benefits, features and costs to enable you to make an informed decision.



Who are AHR?

AHR Group is a holder of an Australian Financial Services Licence which enables it to act as a financial services provider under the Corporations Act. AHR was established in 2020 by The AHR Group of companies, a global financial services organisation, to assist with the aim of providing superior quality advice across the globe.

Not Independent

AHR and its authorised representatives are not independent in relation to the provision of personal advice. AHR may receive commissions from life insurance providers when we recommend life insurance to our clients.

Who is Responsible for the Financial Services Provided to Me?

Your adviser acts on behalf of AHR who is responsible for the advice provided to you.

However, your adviser may operate separate businesses, and provide other services through those businesses, which are **NOT** authorised by AHR and do **NOT** involve AHR in any way, such as: accounting, auditing, tax return preparation, self-managed super fund compliance and administration, property sales and referrals, and other products and activities.

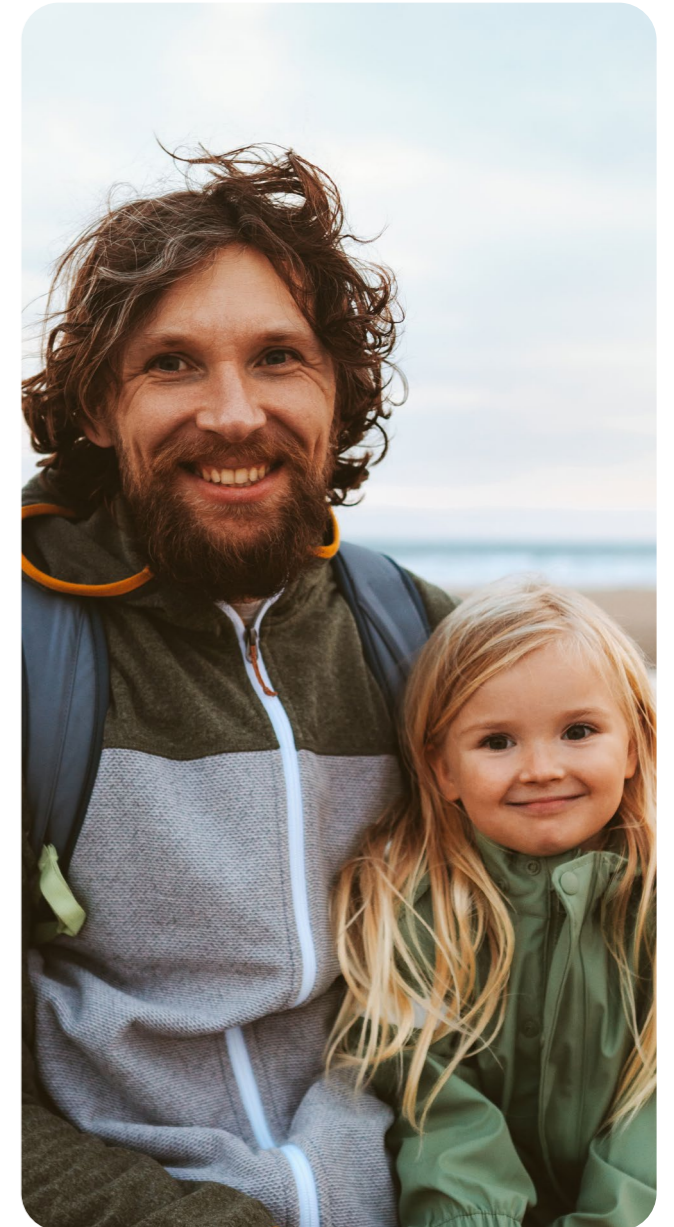
AHR is **NOT** responsible for any advice and services you receive from your adviser that are not authorised by AHR. If you are uncertain, you should ask either your adviser or AHR who is responsible for that particular advice, service, or transaction.



What Financial Services are Available to Me?

Our high-quality financial planning and advisory service involves:

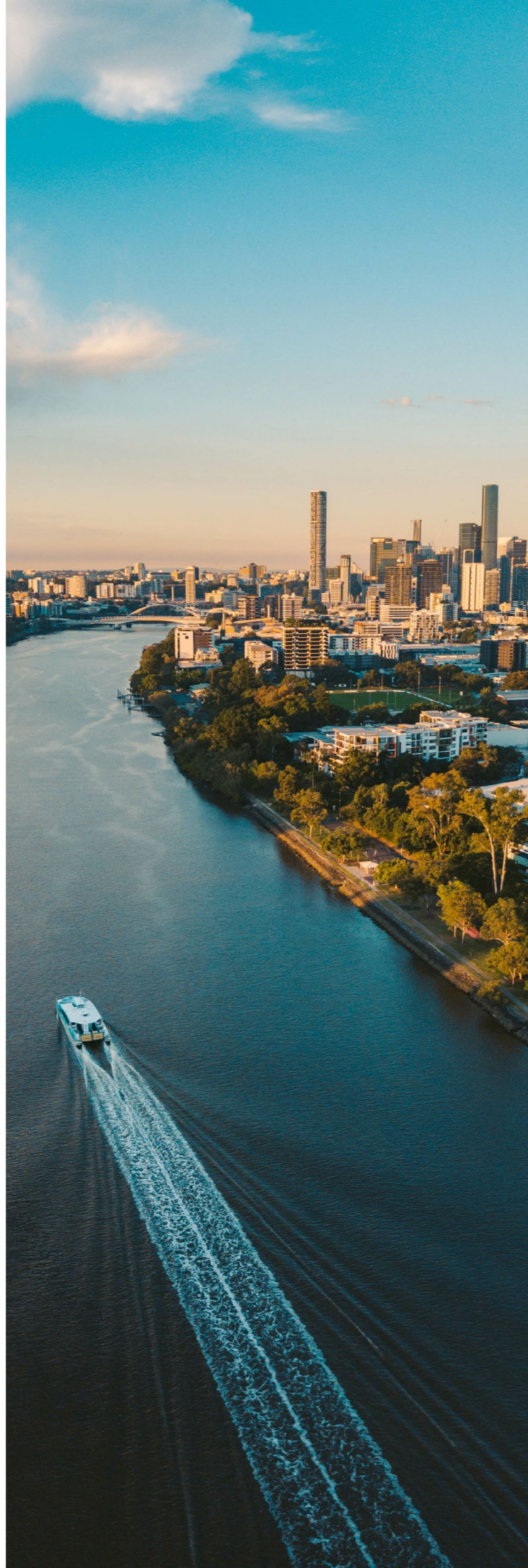
- Identifying your financial needs, objectives, and circumstances;
- Establishing realistic and reasonable financial goals and needs;
- Determining your risk profile;
- Exploring the costs and benefits, potential risks and returns, advantages and disadvantages of the various strategies and financial products available to you to help you reach those goals within the limits of relevant laws and available solutions; and
- Recommending a course of action, agreeing on it with you and implementing it.
- You may also engage us to provide advice on an ongoing basis or for a fixed term.



Unless their authorisation is restricted (see the Adviser Profile) AHR advisers can generally provide you with sound advice relating to a wide range of important areas such as wealth creation, retirement, redundancy, superannuation, risk insurance, estate planning, Centrelink payments, cashflow management, budgeting and debt repayments, structuring of investment portfolios, borrowing to invest, complex company and trust structures, and so on. AHR's research and technical support services enable advisers to provide value added advice on a broad spectrum of financial problems which takes into account relevant regulations pertaining to your financial position and goals.

AHR is licensed to deal in and provide financial advice on the following range of financial products: deposit and payment products, standard margin lending, managed investment schemes (including Investor Directed Portfolio Services and Managed Discretionary Accounts), securities including shares, Retirement Savings Accounts, superannuation, life insurance investment and risk products and government issued debentures, stocks, and bonds.

If you would like to discuss any of these financial products, please contact your adviser.



How do I Provide Instructions?

AHR advisers will act on your instructions following your acceptance of their recommendations in your SOA. They should not act independently of your specific instructions (unless you decide to use AHR's MDA service). Instructions you provide should be communicated to your adviser in writing. These instructions should be forwarded in an email or as a posted letter to your adviser.

Tailored, General and Ongoing Advice

AHR advisers usually provide advice tailored to your individual circumstances and also have the capacity to implement the advice they give, except where this may require the use of other professionals (for example accountants and lawyers).

You may choose to enter into an agreement with your adviser to provide you with both initial advice and ongoing advice. If appropriate, we may also provide general advice only, where you are ultimately responsible for ensuring that this advice is suitable to your particular needs, objectives and financial situation. In this case, you should also obtain any relevant product disclosure statements to assist in this purpose.

Should I Transfer Investment Monies to My Adviser's Account?

No. AHR does not allow advisers to receive your investment funds into their own account or into any AHR account. You should only transfer investment funds for a financial product to the approved financial institution that issues the financial product (as specified in the Product Disclosure Statement or similar document). You should never transfer investment funds to any other entity or person. You should also not sign any blank forms or appoint your adviser as your attorney (or authorised signatory). You should not appoint any other person as your attorney or authorised signatory unless you have received legal advice.

What Information should I Provide to my Adviser?

You will need to provide your adviser with your personal objectives and your current financial situation including details of assets, liabilities, income and living expenses. This can best be accomplished by completing a Client Data Form. The amount and type of information we will require from you depends on what financial services you require.

It is important that you provide us with complete and accurate information about your current personal circumstances and financial situation.

If you choose not to supply the required information or provide us with inaccurate information, the advice you receive may not be appropriate to your needs, objectives, and financial situation.

You should read the warnings contained in the SOA, check any assumptions we make and review the basis for our advice carefully before making a decision about whether to proceed with the advice. You should also obtain and read any relevant product disclosure statements prior to applying for a financial product.



How will I Pay for the Services Provided?

Your adviser's specific method of remuneration and fees, including referral fees, are detailed in their Adviser Profile. The exact remuneration and fee details will be disclosed to you in your SOA.

All fees will be payable to AHR. If your adviser's remuneration includes commission paid by a product provider, such commission payment will be made to AHR. AHR retains the commission and if your adviser achieves their benchmarks then between 0% and 40% of all commissions and fees are passed on to your adviser.



How are any Fees, Commissions or Other Benefits Calculated for Providing the Financial Services?

The three stages of financial planning are Initial Advice, Implementation, and further Advice. There is usually a separate fee for each of the three stages. Your adviser's remuneration structure for each advice stage will be found in their Adviser Profile and the dollar value disclosed to you in the SOA.

All commissions are payments made by the insurance product provider and are calculated as a percentage of the premium paid on insurance products. Commissions are of two types: (a) upfront or initial; and (b) ongoing or trail.

Fees can be based on a percentage of funds invested or funds under advice, hourly rates multiplied by the hours worked, an agreed dollar amount for the value of the specific service being performed, or a combination of these.

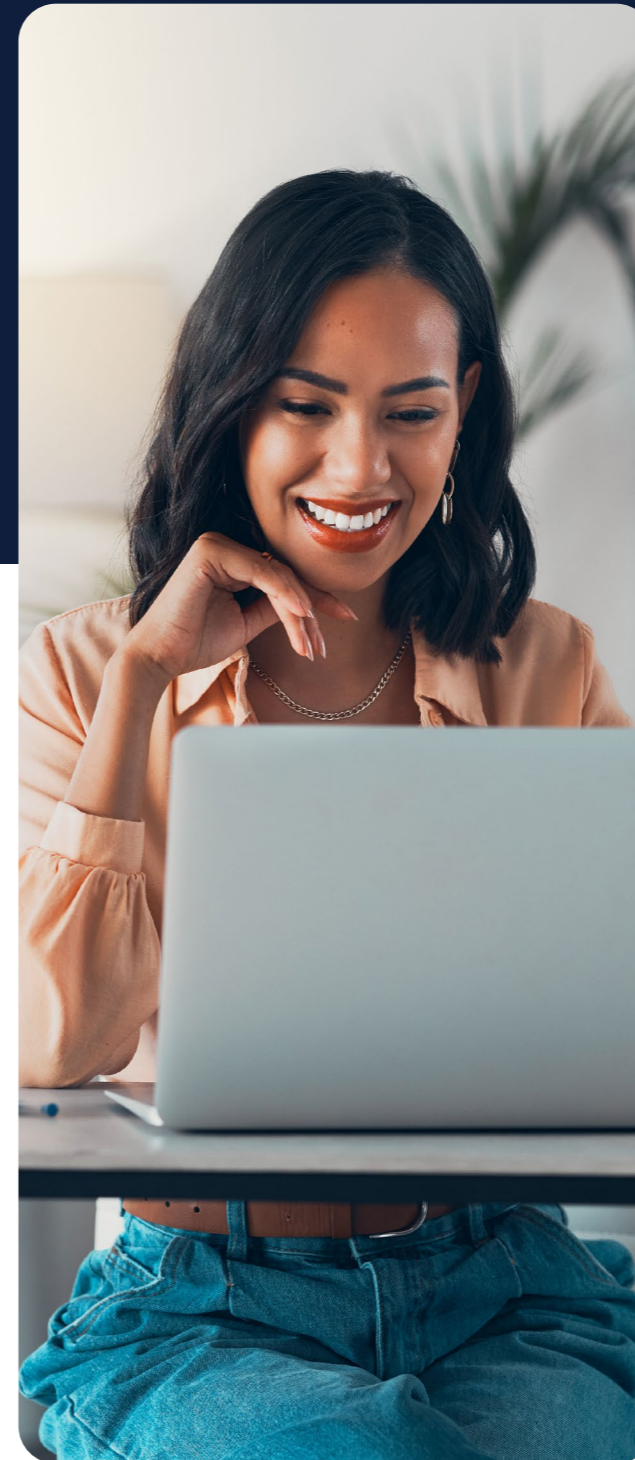
The fees can be collected by platforms and other product providers.

The typical range of fee for investments and commissions for insurance products are as follows:

1. Upfront investment fees usually vary between nil and 5.5% of the investment amount with superannuation related fees being capped at 5%.
Example: \$100,000 investment using a platform may involve an upfront fee payment of say 3% or \$3,000 which could be deducted from your investment account, leaving a net investment balance of \$97,000.
2. Ongoing investment fees typically range from 0.5% to 1.5% pa.
Example: A portfolio of \$300,000 may be subject to an ongoing portfolio review fee of 1% per annum paid quarterly. This would amount to \$3,000 per annum.
3. Upfront insurance commissions can be up to 66% of the premium paid on insurance products.
4. Ongoing insurance commissions can be up to 33%.

All applicable fees and commissions will be agreed to with your adviser and disclosed in your SOA or other advice document.

What Investment Risks should I be Aware of?



AHR advisers may only recommend to you investment products that are researched, analysed and approved by AHR. Your adviser should explain any significant risks of investments and financial planning strategies. If the adviser does not do so, you should contact AHR to explain those risks to you.

Who do I Complain to if I have a Problem with your Services?

If you have a complaint about the service provided to you, you should take the following steps:

1. We believe that the people involved are best placed to resolve the complaint in a fair, timely and effective manner. Therefore, you should firstly contact your adviser and tell your adviser about your complaint.

If your complaint is not satisfactorily resolved within 3 business days, it will be passed on to our Complaints Office.

2. You can also raise your complaint at any time by contacting us at:

- **Email:** fpcomplaints@ahrprivatewealth.com.au
- **In writing to:** AHR Complaints Officer,
Level 14/330 Collins Street,
Melbourne, Victoria, 3000.
- **Phone:** (03) 8691 3140

We will try to resolve your complaint quickly and fairly.

3. In either case, you will receive an acknowledgement of your complaint within 24 hours of lodging and a response to the complaint no later than 30 calendar days after receiving the complaint.
4. If you still do not receive a satisfactory outcome, you have the right to complain to the Australian Financial Complaints Authority (AFCA) online at www.afca.org.au, by email at info@afca.org.au or on the free call number - **1800 931 678**. You can also write to AFCA at:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

AHR Professional Indemnity Insurance and Compensation Arrangements

AHR holds Professional Indemnity Insurance that complies with the compensation arrangements under Section 912B of the Corporations Act. The Professional Indemnity Insurance policy we hold covers the financial services provided by AHR's past and present representatives, including our advisers, subject to the terms, conditions, and exclusions of the policy wording.

This insurance is not intended to cover product failure or general investment losses. AHR's policy covers loss or damage suffered by retail clients due to breaches by AHR or your adviser of their respective obligations under Chapter 7 of the Corporations Act. This includes negligent, fraudulent, or dishonest conduct.



Privacy Collection Statement

We recognise the importance of protecting your privacy. Your personal information will be handled in accordance with our Privacy Policy, which outlines how the information we collect from you is used, stored and disclosed.

We will collect your personal information (including sensitive information, where required and authorised) from the Client Data Form you complete with your financial adviser. As a financial service provider, we are obligated to verify your identity and the source of any funds. Accordingly, we will ask you to present identification documents, such as your passport and driver's licence, which will be held on file. We collect, hold, use, and disclose personal information for a range of purposes, including to:

- Provide you with personal financial product advice;
- Facilitate your investments into various financial products;
- Verify your identity and comply with our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act (Cth) 2006;
- Respond to your enquiries;
- Perform administrative tasks and internal record keeping;
- Comply with our legal and regulatory obligations.
- Provide you with customer service or technical support and deal with any complaints or feedback you have;
- Perform research and analysis and improve or develop our products or services;
- Manage our relationships with our clients, suppliers, and contractors;
- Assess and consider applications from prospective employees, contractors, and service providers;
- Process payments made to us; and
- Organise events;



We may disclose personal information to organisations that assist us with the above purposes including our authorised representatives, other financial advisers, and our external service providers such as administrators and electronic identity verification providers. We may also disclose your personal information to law enforcement or government agencies (if requested and permitted under the law).

If you do not provide us with some or all the personal information that we ask for, we may not be able to provide you with personal financial product advice or assist you with your investments or insurance.

More detailed information about the way AHR uses and discloses your personal information is set out in our comprehensive Privacy Policy on AHR's website. Our Privacy Policy includes information about how you may access and seek correction of your personal information and how you may make a complaint about how your personal information has been handled by us.

If you have any questions regarding this Collection Notice, please contact AHR.

Contact us

If you have any further enquiries please contact:

AHR Group
Level 14, 330 Collins Street
Melbourne VIC 3000

Telephone: (03) 8691 3140
Email: info@ahrprivatewealth.com.au

AHR Group
(ABN 436 431 067 54)
Australian Financial Services Licence No: 543254

— AHR —

We nurture and protect your finances in order to make your dream future, a reality.

AHR was established with the provision of transparent wealth management as our purpose. With market-leading standards in regard to qualifications and regulation, our clients are assured that their future is in the right hands.



UK USA EUROPE AFRICA ASIA MIDDLE EAST AUSTRALASIA

info@ahrprivatewealth.com.au

www.ahrprivatewealth.au