



SUPERANNUATION
ADVICE AUSTRALIA



Financial Services **Guide**

FSG V12.4 | January 9, 2024

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we offer and whether they are suited appropriately to meet your needs. This FSG provides you with important information on how to engage with your adviser.

STATEMENT OF LACK OF INDEPENDENCE

AAN Wealth Management Pty Ltd (AAN Wealth) receive commissions from the sale of life risk insurance products and must disclose that they are not 'independent', 'impartial' or 'unbiased', in line with legislative changes, taking effect as of July 1st, 2021.

superadviceaustralia.com.au | 1300471314 | aaninfo@superadviceaustralia.com

Superannuation Advice Australia Pty Ltd (ABN 45 636 152 924) is a Corporate Authorised Representative of AAN Wealth Management Pty Ltd | ABN 26 634 944 399 | AFSL 517548 Level 2.22, Oasis Shopping Centre, 75 Surf Parade, BROADBEACH QLD | PO Box 400, BROADBEACH QLD 4218
Phone 1300 471 314 | Email clientcareteam@superadviceaustralia.com | Web: www.superadviceaustralia.com



THIS FSG COVERS THE FOLLOWING:

- Statement of lack of independence
- Information about AAN Wealth Management Pty Ltd
- Details on how you may instruct your adviser
- Who will be responsible for providing the financial service(s)
- Details of the financial services and products AAN Wealth can provide
- The documents you may receive
- Remuneration received by your adviser
- Other forms of remuneration or benefits
- Privacy (i.e. collection and handling of your personal information)
- Complaints procedure
- Compensation arrangements



AUTHORISED REPRESENTATIVES OF AAN WEALTH MANAGEMENT

Contact details for all advisers are:

- Phone Office: 1300 471 314
- Email Support:
clientcareteam@superadviceaustralia.com

WHO WE ARE AND WHAT WE STAND FOR

AAN Wealth hold an Australian Financial Services Licence (AFSL) providing retail clients, like yourself, with high quality, best interest advice that you can rely on to help remove uncertainty in your life, thus positioning you to meet your needs and objectives.

Superannuation Advice Australia Pty Ltd is a Corporate Authorised Representative #1278536 under AAN Wealth Management Pty Ltd – AFSL 517548.

OUR AUTHORISED FINANCIAL ADVISERS

All our authorised advisers are employees of Superannuation Advice Australia Pty Ltd and can be contacted via email on clientcareteam@superadviceaustralia.com.

Our advisers are financial services industry experienced and are competent and compliant with relevant industry education, both through formal education as well as continuing ongoing education and training. Details of years of experience as authorised representatives, specialist and general qualifications can be found on the Financial Adviser Register on the ASIC Moneysmart website.

AUTHORISED FINANCIAL SERVICES AND RELATED FINANCIAL PRODUCTS

Our advisers can offer you strategic and financial product advice in the following areas:

- Deposit and payment products
 - Deposits and Payment Products – Non-basic Deposit Products
- Government Debentures, Stocks or Bonds
- Life Products
 - Investment Life Insurance Products
 - Life Risk Insurance Products
- Managed Investment Schemes
 - Managed Investment Schemes, including IDPS and Separately Managed Accounts (SMA)
- Retirement Savings Account Products
- Securities
- Superannuation

OUR ADVISERS

Ian Potter

Authorised Representative No. 1007549

Qualifications

Graduate Diploma in Financial Planning
Advanced Diploma of Financial Planning
Diploma of Financial Planning (RG146)

Adam Stennett

Provisional Adviser No. 1304671

Supervisor: Tomislav Vukovic AR No. 1273105

Qualifications

Graduate Diploma of Financial Planning
Bachelor of Commerce
Graduate Diploma (Chartered Accounting)

Anthony Carboon

Authorised Representative No. 465418

Qualifications

Graduate Diploma of Financial Planning
Diploma of Finance & Mortgage Broking
Management

Christian Stanger

Authorised Representative No. 314767

Qualifications

Graduate Diploma of Financial Planning
Advanced Diploma of Financial Planning
Diploma of Financial Planning (RG146)

Diane Birtles-Crute

Authorised Representative No. 418298

Qualifications

Diploma of Financial Planning (RG146)

Daniel Adams

Authorised Representative No. 1302888

Qualifications

Bachelor of Commerce (Accounting and
Financial Planning)

Diogo Rodrigues

Authorised Representative No. 1271445

Qualifications

Bachelor of Commerce (Financial
Planning and Accounting)

Gabrielle Eynon

Authorised Representative No. 1007550

Qualifications

Masters in Financial Planning
Advanced Diploma of Financial Planning
Diploma of Financial Planning

Glenn Hedger

Authorised Representative No. 1302889

Qualifications

Bachelor of Commerce
Diploma of Financial Planning

Isabel Dallas

Authorised Representative No. 1269327

Qualifications

Advanced Diploma of Financial Planning
Bachelor of Commerce (Honours)
Diploma of Accounting

Jason Wong

Authorised Representative No. 1008231

Qualifications

Graduate Diploma of Financial Planning
Advanced Diploma of Financial Services
Bachelor of Business
Specialist Self-Managed Super Funds

John Pearson

Authorised Representative No. 312314

Qualifications

Diploma of Financial Services (RG146)
Advanced Diploma of Financial Planning

Karunesh Arora

Authorised Representative No. 1271928

Qualifications

Advanced Diploma of Financial Planning
Diploma of Financial Planning (RG146)
Master of Professional Accounting
Bachelor of Commerce

Karen Sewell

Authorised Representative No. 1002447

Qualifications

Bachelor of Commerce (Accounting)
Graduate Diploma of Financial Planning
Certified Financial Planner

Kerry Gladman

Authorised Representative No. 1273393

Qualifications

Diploma of Financial Advice (RG146)

Larissa Coert

Authorised Representative No. 1270730

Qualifications

Diploma of Financial Planning (RG146)
Bachelor of Business

Lisa Watzek

Authorised Representative No. 265136

Qualifications

Bachelor of Commerce (Honours)
(Accounting)
Diploma of Financial Planning
SMSF Accreditation
Aged Care Accreditation

Mathew Walters

Authorised Representative No. 1234437

Qualifications

Diploma of Financial Planning (RG146)
Advanced Diploma of Financial Planning
Masters of Commerce (2005)



OUR ADVISERS

Michael Jerard

Authorised Representative No. 299742
Qualifications
Advanced Diploma of Financial Services
(Financial Planning)
Diploma of Financial Services (Financial
Planning)
Certified Financial Planner
SMSF Accreditation
Bachelor of Commerce

Moiz Mandani

Authorised Representative No. 1244853
Qualifications
Diploma of Financial Planning
Bachelor of Commerce (Accounting &
Finance)
Certified Financial Planner

Niyoosha Reinehr

Authorised Representative No. 1241234
Qualifications
Diploma of Financial Planning (RG146)
Advanced Diploma of Financial Planning
Bachelor of Commerce (Finance)

Sean Taylor

Authorised Representative No. 1291612
Qualifications
Graduate Diploma of Financial Planning
Bachelor of Psychology

Sharon Trestrail

Authorised Representative No. 413891
Qualifications
Graduate Diploma of Applied Finance
(Financial Planning)
Bachelor of Business (Banking & Finance)
Super Concepts ICFS Specialist SMSF
Course

Shreya Singh

Authorised Representative No. 1252348
Qualifications
Advanced Diploma of Financial Planning
Diploma of Financial Planning (RG146)
Master of Human Resources & Industrial
Relations
Bachelor of Commerce

Stephen Baird

Authorised Representative No. 1004713
Qualifications
Diploma of Financial Planning (RG146)
Advanced Diploma of Financial Planning

Stephen Hoyes-Cock

Authorised Representative No. 1002961
Qualifications
Graduate Diploma of Financial Planning
Bachelor of Commerce (Management and
Marketing)
Diploma of Financial Planning
Diploma of Finance and Mortgage Broking

Steven Cove

Authorised Representative No. 1250225
Qualifications
Diploma of Financial Planning (RG146)
Bachelor of Business
Specialist Self-Managed Super Funds

Stuart Reeves

Authorised Representative No. 248496
Qualifications
Diploma of Financial Planning (RG146)
Bachelor of Business (Accounting)
Bachelor of Business (Banking and Finance)
Certified Financial Planner

Tomislav Vukovic

Authorised Representative No. 1273105
Qualifications
Diploma of Financial Planning (RG146)

Yad Singh

Authorised Representative No. 1269286
Qualifications
Bachelor of Commerce (Finance &
Accounting)
Diploma of Financial Planning
Securities and Managed Investments



APPROVED PRODUCT LIST

Your Adviser is required to recommend investments from an approved product list, compiled and researched by the AAN Wealth Investment Committee using the services of established Research Houses to ensure their suitability to your needs.

WHEN WE PROVIDE YOU WITH ADVICE

This will be documented in a Statement of Advice (SoA) for you. This document will detail and account for your current financial situation, requirements, and future needs.

The SoA issued to you will also provide you with information regarding:

- The scope of the advice
- A summary of your current financial position
- Details of your goals and requirements
- The strategy and product recommendation we are making
- Advantages, risks and disadvantages of the advice
- Details on how the advice is in your best interest
- Our fees and commissions, as well as the way they are determined
- Any conflicts of interest that may influence the advice we provide to you

Depending on the complexity of the advice or significant changes in your circumstances, subsequent advice will be presented in either a SoA or a Record of Advice (RoA).

If the recommendation for a financial product is made, we will provide you with the information relating to that product in the form of a Product Disclosure Statement (PDS) or other disclosure documents issued by the issuer of the recommended financial product.

COLLECTING AND DISCLOSING YOUR PERSONAL INFORMATION

You will be requested to provide us with your personal objectives, details of your current financial situation and any relevant information to enable us to provide appropriate advice to you. This will be recorded in a Fact Find which forms part of the data collection process to ensure the advice provided is based on your personal situation, needs and objectives, and is in your best interest.

You have the right not to provide us with the above information. However, if you do not, the advice you receive may not be appropriate to your objectives, financial situation, and needs. You should carefully read the information and warnings contained in advice documents before making any decision relating to a financial product or advice.

As part of our advice process, we need to collect personal information about you. We are committed to maintaining the privacy of the information we collect about you, and only use it in accordance with our Privacy Policy.

We may disclose your personal information to other parties, including external service providers, organisations that assist us with our business processes, our agents, a complaints body, and anyone acting on your behalf. We may also collect personal information from these other parties, which relates to the provision of personal financial advice.

Our external service providers may include entities located outside Australia. Details of the countries where the overseas recipients are likely to be located are contained in our Privacy Policy. We may also disclose some personal information to government agencies and regulators in Australia and overseas, where we are required to by law.

We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes and meet certain reporting obligations. We may be required to obtain information about you at the time of providing you with financial services, to meet our obligations.

IDENTIFICATION DOCUMENTS

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. AUSTRAC requirements mean that we will ask you to present identification documents such as passports and driver's licence, no original documents will be held on file but originals need to be sighted and verified.

WHAT INFORMATION DO YOU MAINTAIN IN MY FILE?

We maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations presented to you. Tax File Number and sensitive personal information is only kept with written permission from you.



FEES AND CHARGES

You will be charged a fee for initial and ongoing advice. Upfront fees between \$550 - \$4,950 may be charged and ongoing fees of between \$300 and \$3,600 may be charged. In addition, we may receive upfront insurance commissions of 66% and ongoing commissions of between 11% and 22% for life insurance recommendations therefore if we recommend an insurance product with an annual premium of \$1,000 we may receive up to \$660 upfront and \$220 ongoing commissions. Those commissions and fees cover advice provided to you based on your circumstances (which are documented in writing) and any agreed future advice as set out in a service agreement with you.

CAN I ELECT IF AND WHEN I MAY BE CONTACTED?

You will have been called during the hours allowed under Corporate Regulations, however you can elect to be added to a 'No Contact/No Call' register or select a time and frequency of future contacts, please let us know by emailing clientcareteam@superadviceaustralia.com or calling us on 1300 471 314.

FEE DISCLOSURE STATEMENTS AND OPT-IN

A Fee Disclosure statement (FDS) will be provided to you each year if you choose to enter an ongoing fee arrangement of greater than 12 months. The FDS will be issued to you within 60 days of the anniversary date of the ongoing fee arrangement. It will outline the fees paid and the services you were offered and what you then received in the preceding 12 months.

The FDS will also outline the services you will be offered over the following 12 months and the fees you will pay for these should you wish to continue with the arrangement.

You have a period of 120 days from the anniversary date of your ongoing fee arrangement to opt-in and continue the current fee arrangement, consent from you must be received in writing. If you elect to opt-out (discontinue the ongoing advice arrangement) or the 120 days passes without a response from you, we have an obligation to cease all ongoing fees within 30 days.

COMMISSIONS

Any commissions payable that relate to the acceptance of an individual insurance recommendations will be disclosed in advice documents provided to you. Commission payments are made by the product insurers in the form of initial and ongoing trail commissions.

HOW IS YOUR ADVISER PAID?

All Advisers are employees of Superannuation Advice Australia Pty Ltd and receive an annual salary. Consequently, your Adviser does not receive compensation directly for any fees generated for the advice recommended. If your adviser refers you to an external professional referral partner, no referral fees are payable to your adviser, even if their employer may receive an indirect benefit.

WILL ANYONE BE PAID FOR REFERRING YOU?

If someone has referred you to us, we may pay a fee or commission in relation to that referral. The advice documents you receive will indicate the amount they will receive. If we are referring you to someone for a service not rendered by AAN Wealth, we may be paid a fee or commission in relation to that outgoing referral service, and we may have a controlling interest which will be disclosed.

HOW CAN WE GIVE YOU INSTRUCTIONS ABOUT OUR ADVICE?

Instructions can be given in writing, via email or during confirmed verbal conversations.



DO ANY RELATIONSHIPS EXIST THAT INFLUENCE ADVICE PROVIDED?

AAN Wealth and Superannuation Advice Australia Pty Ltd (SAA) are not owned or associated with any Bank, Product Issuer or Institution. Your Adviser can provide advice on products from a wide range of financial product providers to best suit your stated needs, goals and objectives.

When we recommend a SAA SMA, the investment manager, Lonsec Investment Solutions Pty Ltd (Lonsec), will receive a fee for the investment management of the SMA. These fees will be fully disclosed in the PDS (provided during our advice process). SAA and AAN do not receive any fee for the investment of the SMA. Lonsec is not a related entity to SAA or AAN Wealth.

Superannuation Advice Australia Pty Ltd's approved product list includes the SAA SMA portfolios, as well as a range of financial products from product providers not associated with SAA.

Superannuation Advice Australia Pty Ltd has engaged with Lonsec to construct and manage the SAA portfolios on various platform accounts for clients of SAA. SAA does not require its Authorized Representatives to recommend only SAA SMA portfolios.

WHAT SHOULD YOU DO IF YOU HAVE A COMPLAINT?

If you have a complaint or concern regarding Superannuation Advice Australia Pty Ltd, our services, our staff or the way we have handled your complaint, we encourage you to take the following steps:

Contact our Complaints Manager on 1300 471 314, or alternatively you can send an email detailing your concerns to complaints@aanwealth.com.au.

Upon lodgement of a complaint, you will receive an acknowledgment of receipt and an indication of the timeframe in which AAN Wealth will respond to the complaint. AAN Wealth has 30 days following the lodgement date to notify you of its decision with relation to the complaint.

If the complaint is not resolved within the time frame set above, following the lodgement of the initial complaint date, the Complaints Manager will inform you of the reasons for the delay.

If your complaint is not resolved to your satisfaction, you have the right to refer the matter to the Australian Financial Complaints Authority Limited (AFCA) of which AAN Wealth are a member.

Australian Financial Complaints
Authority Limited
GPO Box 3
Melbourne VIC 3001
p: 1800 931 678
e: info@afca.org.au
w: www.afca.org.au



COMPLYING COMPENSATION ARRANGEMENTS

AAN Wealth has Professional Indemnity insurance in line with legislative requirements to cover SAA for the advice and the recommendations provided by SAA advisers.

PRIVACY POLICY

AAN Wealth and Superannuation Advice Australia Pty Ltd have a Privacy Policy which will ensure the privacy and security of your personal information. The purpose of the Privacy Policy is to ensure you understand the ways in which we protect and store your personal information and how we comply with the Australian Privacy Principles by which we are regulated.

You are entitled to obtain access to the information which we hold about you by contacting your Adviser. To view a current version of the Privacy Policy, please request via email to clientcareteam@superadviceaustralia.com.

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY LIMITED

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