



AMFG FINANCIAL SERVICES GUIDE (FSG)

Complies with Corporations Act s942A & s942B

Version 1.0 dated 1st of May 2024

Acquaint Private Wealth Management Pty Ltd

ABN: 89 463 269 060

Authorisation Representative: 00430008

Address: 772A Station Street, Box Hill North. VIC 3129

Telephone: 03 8528 3359

Website: www.apwm.com.au

Apex Macro Financial Group Pty. Ltd.

ABN: 33 617 164 413

Australian Financial Services Licence Number: 498715

Address & Postal Address: 772A Station Street, Box Hill North. VIC 3129

Telephone: 03 8592 0081 or 1300 003 888 or 0413 788 255

Email: info@apexmacro.com

Website: www.apexmacro.com

 **acquaint**

Purpose of this Financial Services Guide (FSG)

This Financial Services Guide (FSG) is intended to inform you of certain basic matters relating to your relationship with our Authorised Representative and with us, prior to you being provided with an Authorised financial service.

Subjects referred to in this Financial Services Guide disclose.

- Who we are,
- Details for our authorised representative,
- How we and our authorised representatives are remunerated,
- What to do in the event of a complaint and the method by which we engage our professional advice process.

It is intended that this document should assist you in determining whether to use any of the services described. It is our duty to provide you with this document at the first available opportunity.

Who we are

Apex Macro Financial Group is the holding company of a Financial Services License for the group of Apex Macro Companies. Our group of companies have been established since April 2014 and provide esteemed financial services to the public. Apex Macro Financial Group have Authorised Representatives all around Australia who extend our services to a wider audience.

Lack of Independence

Apex Macro Financial Group and its authorized representatives cannot call themselves independent, impartial or unbiased because we;

- May receive commissions/rebates/payments for the advice we provide on life risk insurance products; and May receive commissions/rebates/payments for the advice we provide on life risk insurance products; and
- May receive commissions/rebates/payments for the investment products we recommend.

How we and our Authorised Representatives are remunerated

Your adviser will be paid up to 100% of the brokerage, fees and commissions received by Apex Macro Financial Group Pty. Ltd. Minus a fee of 0% for the provisions of services from Apex Macro Financial Group Pty. Ltd.

What to do in the event of a complaint

In the event of a complaint, we take this with priority to resolve and ensure the integrity of our services to you. If you have any complaints about the services provided to you, you should take the following steps:

1. Contact your Authorised Representative and tell them about your complaint.
2. If your complaint is not satisfactorily resolved within three working days, please contact the Apex Macro Financial Group Pty. Ltd. In writing. Your complaint can be sent to:
Suite 225, Level 2/818 Whitehorse Road, Box Hill. VIC 3128 or email info@apexmacro.com.au
3. Apex Macro Financial Group Pty. Ltd. will endeavour to resolve all complaints within 45 days of lodgement. Should there be special circumstances relating to the complaint, such that it is not reasonable for the complaint to be resolved in that time, Apex Macro Financial Group Pty. Ltd. will inform you of the reasons for the delay. We may request an extension of time up to a total of 90 days.
4. If Apex Macro Financial Group Pty. Ltd. has not responded within 45 (or 90) days or you are not satisfied with the response, you can lodge a dispute with the Financial Ombudsman Service. This service is provided to you free of charge.

Australian Financial Complaints Authority (AFCA)

AFCA offers a free, independent dispute resolution service for the Australian banking, insurance and investment industry.

Phone: 1800 931 678

Website: www.afca.org.au

Email: info@afca.org.au

Address: GPO Box 3, Melbourne VIC 3001

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

We are licensed to provide advice in the following areas

- Deposit products,
- Non-basic deposit products,
- Debentures, stocks or bonds issued by a Government,
- Life insurance investment products,
- Life risk insurance products,
- Managed investment schemes (including Investor Directed Portfolio services),
- Retirement Savings Accounts,
- Securities,
- Standard margin lending facilities,
- Superannuation (including Self-Managed Superannuation funds),
- Debt Management Services & Consultation,
- Derivatives; limited to Warrants,
- Centrelink,

Provision of Advice

We encourage you to seek a Financial Adviser that suits your circumstances. Your Adviser will sit down with you to discuss and determine a suitable course of action for your financial goals.

Q. Will we provide you with a Statement of Advice?

A. You are required to receive a Statement of Advice (SoA) document when you receive personal advice that relates to your own objectives, financial situation and needs. The Statement of Advice will contain the basis on which the advice has been provided, personal information relating yourself and interested parties, recommendations and information that relate to the fees and charges of any recommendations. At times there will be the need for a Review of Advice (RoA) document which would be an alteration of the original Statement of Advice due to significant changes in your personal circumstances.

You are able to request a copy of these documents up to 7 years after they have been produced and presented to you.

Should there also be any product recommendations made to you in either the SoA or RoA, a Product Disclosure Statement (PDS) will also accompany your documentation.

Q. How do you pay for the financial services provided?

A. A fee may be charged for the Statement of Advice document or other ad hoc services. These fees may be partially or totally offset by brokerage or commissions received by implementation of a product based on recommendations by your adviser.

Apex Macro Financial Group Pty. Ltd. may receive an upfront fee, brokerage, ongoing fee or a combination of fees from product providers which will be passed to its advisers.

Fees can be based on total funds placed, time spent with adviser or as agreed by you and our advisers. All fees will be disclosed in your Statement of Advice document.

Regarding Life Insurance Advice;

If you decide to purchase a life insurance product, unless stated otherwise in your Statement of Advice, Apex Macro Financial Group Pty. Ltd. has opted to receive brokerage from the product providers in lieu of invoicing you separately for the services provided. Depending on the product, this brokerage ranges from 25% to 130% of the first-year premium and between 2.5% and 35% on the renewal each year.

Regarding Investment and Superannuation Advice.

If you decide to proceed with investment and/or superannuation advice provided the fee you may be charged will be a dollar based or may be calculated as a percentage of the amounts invested.

The fee may also be reflective of an hourly rate. All fees, brokerages and commissions are paid to Apex Macro Financial Group Pty. Ltd. who may deduct a fee and then pays the balance to your adviser(s) subject to any agreements.

Hourly consultations are fee based and may range from \$330 to \$770 per hour depending on your requirements.

Conflicts of Interest

Neither Apex Macro Financial Group Pty. Ltd. nor its directors hold any shares, loans or have any relationships or associations with any institutional product issuer that could be expected to influence the provision of financial services.

Apex Macro Financial Group Pty. Ltd. and our Authorised Representative may receive additional benefits from the product providers we deal with. These will include sponsorship for the purpose of making available professional development to our Authorised Representatives, and may also include lunches, invitations to sporting events, theatre tickets, branded promotional items, and occasional gifts such as Christmas hampers and bottles of wine on special occasions etc. A register of any such payments or support received is maintained at Apex Macro Financial Group Pty. Ltd. head office and in the office of our Authorised Representative and may be viewed on request. Non-monetary benefits that are accumulated to total above \$300 for each provider is considered to be 'conflicted remuneration' and is banned. Additional benefits are not permitted to be paid to our Authorised Representative if they are as a result of, or conditional on, the amount of business an Authorised Representative gives to a product provider.

Apex Macro Financial Group Pty. Ltd. is committed to ensuring the confidentiality and security of the information provided by you to us. We support and embrace the Australian Privacy Principles set out in the Privacy Amendment (Private Sector) Act 2000 and the protection afforded by this act for the security of private information held on ordinary Australians.

A full copy of our Privacy Policy is available on our website (www.apexmacro.com)

We also need to collect copies of your identification to meet our obligations under the Anti-Money Laundering and Counter Terrorism Financing Act 2006. We may also request that you provide us with your Tax File Number, however if you choose not to, there may be tax implications for you.

If you have any complaints about how we handle your private information, please contact one of the Directors of Apex Macro Financial Group Pty. Ltd. at the contact points shown above. We take your privacy seriously and will address your concerns through our complaints handling process. If you believe you do not receive a satisfactory resolution to your concerns, you may contact the Office of the Australian Information Commissioner (OAIC). (www.oaic.gov.au).

Details for ourselves and your Authorised Representative

Apex Macro Financial Group Pty. Ltd.

ABN: 33 617 164 413 | **AFSL:** 498715

[registered address] 772A Station Street, Box Hill North. VIC 3129

[postal address] 772A Station Street, Box Hill North. VIC 3129

[phone] 03 8592 0081 or 1300 003 888 Or 0413 788 255

[email] info@apexmacro.com

[website] www.apexmacro.com

Your Adviser Profile / Authorised Representative

Maurizio La Spina – Master of Financial Planning

Financial Adviser / Director

Acquaint Private Wealth Management Pty Ltd

Is an Authorised Representative Number 430008 of Apex Macro Financial Group Pty Ltd

[registered address] 772A Station Street, Box Hill North. VIC 3129

[phone] 03 8528 3359

[email] morris@apwm.com.au

[website] www.apwm.com.au

Please confirm receipt with your signature and date OR I confirm that a copy of the Financial Services Guide Version 1– dated 01 May 2024 was sent via email/post to:

Client Name _____ & _____

Client Signature: _____ & _____

Date: ____/____/____

Date FSG Sent: ____/____/____

Adviser Signature: _____

Adviser: Maurizio La Spina

What does the personal advice process involve?

To develop appropriate financial strategies for you, we need to be across what you want to achieve and what's important to you. Our conversations cover your personal circumstances.

To provide you with the best personal advice, we believe that collaboration and understanding are key.

We take the time to understand your personal circumstances and what you want to achieve. This allows us to develop appropriate financial strategies tailored to your needs.

Visit our website for more details

www.apwm.com.au

 **Acquaint**