



Financial Services Guide

Provided by

Australian Private Capital Advisory Services Pty Ltd ABN 62 006 940 923 Australian
Financial Services Licence No. 236776 (together **we, us, our**)

Date: 1 January 2025



Purpose of this document

The purpose of this FSG is to assist you in deciding whether to use our services by giving you information about the type of services we provide, how we are remunerated and your rights when you have a complaint about the services we provide to you.

We recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please get in touch with us.

Not Independent

Because we and our representatives may from time to time receive soft dollar benefits (valued at less than \$300) from a fund manager, platform provider or issuer of other financial products that we recommended to you, we are not able to refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased'.

In addition, we may receive commission payments from insurance product providers or mortgage brokers. It is our policy that these are rebated in full to the relevant client. Because this takes place on an annual basis, we must similarly make this disclosure to you.

About

APC offers highly personalised financial advice, developing tailored financial solutions and services based upon each clients' individual circumstances and objectives. We believe it is of utmost importance that our clients' individual needs are heard and understood so that our recommendations align to their personal objectives and are in their best interests.

To ensure that any personal advice is appropriate, we must make reasonable enquiries about your circumstances, your current and future financial needs.

A client of APC will be provided with all the information and resources needed to make fully informed decisions. We aim to ensure our clients feel clear and in control when it comes to navigating the complexities of managing their financial affairs.

Where clients engage us in an ongoing arrangement, we meet with them on a regular basis to ensure that their strategy evolves with them and remains relevant to their needs. The ongoing advice arrangement is designed for clients requiring a proactive ongoing service, oversight, collaboration and ongoing wealth management.

Documents you may receive from us

When we provide you with financial planning services you may receive:

- a Statement of Advice (**SoA**) or a Record of Advice (**RoA**). These documents set out the advice we provide to you. If you have not been provided with the RoA, you may request a copy of it free of charge at any time within 7 years after the advice was provided to you, by contacting us;

- a Product Disclosure Statement (**PDS**) which provides details about the significant risks and benefits, costs, charges and other significant characteristics or features of the products we have recommended.

If you enter into an ongoing fee arrangement with us, we will ask you to renew the agreement and consent to the deduction of advice fees from your account each year.

Financial services we are authorised to provide

We are authorised to provide personal advice and dealing services to retail clients for the following financial products:

- deposit and payment products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products
- interests in managed investment schemes including investor directed portfolio services
- retirement savings accounts products
- securities
- standard margin lending facilities
- superannuation

We work with our clients of varying needs and life stages. The scope of our strategic advice may include - but not limited to - the following:

- Wealth accumulation strategies including investment and ongoing investment oversight
- Superannuation strategies
- Salary packaging
- Wealth protection and personal insurance strategies
- Retirement planning including preparation for and structuring ahead of retirement
- Cash flow and budget management
- Risk management strategies
- Estate and legacy planning
- Ongoing financial decision making support
- Aged Care and later life management

How can you provide us with instructions?

You can give us instructions by phone, email or any other means that we agree with you from time to time.

Who do we act for?

In providing these financial services, we act on our own behalf.

Fees

All fees are payable to Australian Private Capital. Robert Sarafov, Hayden Windsor, Carol Tawfik and Luke Price own our business and share in the profits that we make.

General advice

We may charge you a fee for any general advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with the general advice. The amount of these fees usually ranges from \$990 to \$3,300 (including GST) but may exceed this range in complex cases. Details of the fee will be agreed with you beforehand. You may request information about these fees within a reasonable time after receiving this FSG but before you are provided with any general advice.

Personal advice

We will charge you a fee for any personal advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with personal advice. The amount of these fees usually ranges from \$2,750 to \$5,500 but may exceed this range in complex cases. These fees will be agreed with you beforehand and will be disclosed in a formal advice document (SoA or RoA) which will be provided to you.

We may also charge a fee of between \$660 to \$2,200 to implement our advice. These fees will be agreed with you beforehand and will be disclosed in a SoA or RoA which will be provided to you.

Ongoing fees

We believe that a vital component of any successful strategy is to regularly review it.

Our ongoing fees depend on the ongoing service that we provide to you and your personal circumstances. They are typically charged as flat dollar and are paid monthly – directly by you or via your investment platform. The amount of ongoing fees will depend on your total assets under management and other factors such as the complexity of your affairs, the regularity of reviews and any additional services we are providing. The minimum annual fee is \$7,700 including GST. This is called the Private Client Service Fee.

Any ongoing fees will be agreed with you prior to you being charged.

The Private Client Service fee can be reviewed should your financial circumstances change. Any changes to the Private Client service fee will be detailed to you in writing and your written consent obtained prior to implementation of the change. The Private Client Service fee may be adjusted for inflation (as measured by the official CPI rate) annually.

Brokerage fees

We do not charge you for brokerage but brokerage fees may be payable to third parties who execute transactions on your behalf.

The services and fees will be set out in the SoA or RoA that we provide to you.

Insurance commissions

We do not accept any insurance commissions. To the extent any insurer pays us a commission, we will rebate this to you in full.

Other Benefits

We may also receive additional benefits by way of sponsorship of education seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Adviser remuneration

Our representatives are paid a base salary and do not receive commissions from product issuers. However, as stated above, Robert Sarafov, Hayden Windsor, Carol Tawfik and Luke Price own our business and they share in the profits that we make

Referrals

We may pay a referral fee to ROCG Accountants where they refer you to us as a client. The referral fee is an amount equal to 20% of the ongoing advice revenue we receive for any clients they have referred. Specific details of any referral fee paid will be disclosed to you in your SoA or RoA.

Associations

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.

Making a Complaint

We endeavor to provide you with the best advice and service at all times. If you are not satisfied with our services then we encourage you to contact us. We accept complaints over the phone, in person, via email or letter or on our social media channels. The best option is to call us or put your complaint in writing to our office. We will endeavor to resolve your complaint in 5 business days.

If you still do not receive a satisfactory outcome or we do not respond to you within 30 days after you make the initial complaint, you have the right to complain to the Australian Financial Complaints Authority (**AFCA**) at the following address:

GPO Box 3
Melbourne VIC 3001
Ph: 1800 931 678
Fax: 03 9613 6399
Website: www.afca.org.au
Email: info@afca.org.au

You may only contact AFCA once you have followed the above procedure. Our Complaints Handling Procedure is available on request and at our website at <https://australianprivatecapital.com.au/complaints-handling/>

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information. Our Privacy Policy is available on request and on our website at <https://australianprivatecapital.com.au/privacy-policy/>

Compensation arrangements

We hold professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the requirements of the Corporations Act. The professional indemnity insurance covers all of the financial services we are authorised to provide to you.

Contact us

If you have any queries about our financial services, please do not hesitate to contact us:

L11 379 Collins Street

Melbourne VIC 3000

Phone: 03 9621 1000

Email: enquiries@apcas.com.au