

Financial Services Guide

Shartru Wealth Management Pty Ltd

ABN 46 158 536 871 | AFSL 422 409

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Version 7.0 commencing 15 April 2024

Important Information

This Financial Services Guide ("FSG") is intended to provide you with important information to consider before engaging with our services and our business. 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, including how you can access them.

Shartru Wealth advisers are authorised in areas they are qualified in, as such they may provide general or personal advice to you. In the event you receive general advice from your adviser, you will not receive a Statement or Record of Advice.

We may provide you with personal advice that takes into account your needs, financial situation and circumstances. Where we provide you with personal advice, we will provide you with a Statement of Advice ('SOA'). The SOA outlines our advice and the basis on which the advice was given. It also outlines relevant information about us, our fees and charges associated with our advice. We are only able to provide personal advice about certain products as stipulated under our Australian Financial Services License ('AFSL'). If we provide further personal advice after providing our initial advice, we may record this in a Record of Advice, instead of an SOA. You may request a record of the further advice that is provided to you, if you haven't already been provided with it. You can also contact us within 7 years from when the advice is provided, to request this record.

When a financial product is recommended to you, you will be provided with a PDS issued by the product provider. The PDS contains information about the product to assist you in making an informed decision about the financial product. It will outline relevant terms, significant risks, and fees and charges associated with the product.

Not Independent

Shartru Wealth Management Pty Ltd, its Corporate Authorised Representatives, and Authorised Representatives may receive commissions on Life Insurance products. For these reasons we do not refer to ourselves or our advice as independent, impartial, or unbiased.

When you receive advice

Your adviser is an Authorised Representative of Shartru Wealth Management Pty Ltd. They may also operate under a Corporate Authorised Representative; those details are in their Financial Services Guide (Adviser Profile) which should be attached and read in conjunction with this document. Shartru Wealth and your adviser are responsible for the financial services provided to you. You may specify how you would like to give us instructions, for example by telephone, email, or other means.

Your adviser maintains a record of your personal profile, which includes details of your objectives, financial situation and needs. They also maintain records of any recommendations made to you. If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded. There may be a charge for this. Shartru Wealth is committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. We take your privacy seriously; a copy of our privacy policy can be viewed at www.shartruwealth.com.au.



Shartru Wealth Management offer the following services

Financial Services
Financial strategies and financial advice generally
Savings and wealth creation strategies
Investment planning and financial product advice
Securities advice
Pre-retirement and Retirement Planning
Risk and risk management (i.e. wealth protection) analysis and advice
Estate Planning
Superannuation planning and advice
Taxation considerations (associated with different financial products and different financial strategies)
Business succession planning

Your adviser is authorised by Shartru Wealth to provide you with the types of financial advice (i.e., personal/general) and product as detailed in their Financial Services Guide (Adviser Profile).

Remuneration, other benefits, and potential conflicts of interest in relation to the financial services provided to you:

1. Shartru Investment Managed Account Service (SIMA) is provided by Investment Administration Services Pty Limited ABN 86 109 199 108 ("IAS"). IAS has appointed Shartru Investment Management Pty Ltd (Shartru IM) as the investment manager for all strategies within the MDA. Shartru IM is a Corporate Authorised Representative and related party of Shartru Wealth Pty Ltd (Shartru Wealth) (ABN 46 158 536 871 AFSL 422409). Shartru Investment Management Pty Ltd receives fees regarding work done as being an investment adviser which is typically equivalent to 0.15% per annum in each strategy and performance fees apply for some strategies. Information pertaining to any fees will be included in the Statement of Advice you receive for a personal financial advice recommendation or disclosure documents if a result of General advice.
2. IAS is a wholly owned subsidiary of Xplore Wealth Pty Ltd ABN 34 128 316 441. Xplore Wealth was acquired by HUB24 Limited on 18/02/2021 and is now a subsidiary of HUB24 Limited ABN 87 124 891 685.
3. Shartru Wealth may make available the provision of a MDA service provided by Harbourside Capital Pty Ltd (ABN 16 166 765 537). Shartru Wealth and Harbourside Capital are related parties. The fees that Harbourside Capital charge will be included in the Statement of Advice you receive for a personal financial recommendation or disclosure documents if a result of General advice.
4. Shartru Investment Management Pty Ltd (Shartru IM) is the Investment Manager for all strategies within the MDA. Shartru IM is a related party of Shartru Wealth and receives fees regarding work done as being an investment adviser.
5. Shartru Wealth Management Pty Ltd and Wayfarer Investment Partners Pty Ltd (ABN 27 653 549 672) are related parties. Wayfarer Investment Partners Pty Ltd is a funds distribution business and Shartru Wealth Management Pty Ltd and Shartru Investment Management Pty Ltd manage this conflict of interest through the establishment of "Ethical Walls" (information barrier protocol designed to prevent exchange of information or communication that could lead to conflicts of interest) between these entities.
6. Shartru Wealth Management Pty Ltd and Strategic SMSF Solutions Pty Ltd (ABN 12 656 498 458) are related parties. Strategic SMSF Solutions Pty Ltd charges fees for the provision of SMSF admin services which may be as a result of a recommendation from Shartru Wealth Management Pty Ltd. Shartru Wealth manages this conflict of interest by ensuring that the services and price charged for those services is benchmarked against other providers in the industry.

If it is in your best interests and appropriate for your needs and objectives, your adviser may recommend products/ services issued by a company or associate within the Shartru Group that may benefit from the recommendation by receiving product, administration, investment fees, and other fees. These fees are all disclosed in the relevant Product Disclosure Statement, Investor-Directed Portfolio Services or fees guide and will be fully disclosed in your SoA.

Benefits payable to your adviser or their business will be disclosed to you in writing and/or advice documents, these are also detailed in their Financial Services Guide (Adviser Profile).



If you have a complaint

Please contact the Complaints Manager using any of the contact details at the start of this FSG. We will try and resolve your complaint quickly, fairly and within prescribed timeframes.

If the complaint cannot be resolved to your satisfaction within 30 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA), of which we are a member. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Compensation Arrangements

In accordance with s912B of the Corporations Act 2001, Shartru Wealth holds Professional Indemnity Insurance in place that covers the financial services we offer that covers present and past authorised representatives.

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Financial Services Guide (Adviser Profile)

Version 6.4 Commencing 8 November 2024

This adviser profile should be read in conjunction with the Shartru Wealth Management Pty Ltd Financial Services Guide(FSG). It's a snapshot of who I am and it sets out my contact details, professional details, the services and products I provide and how I am paid. I am authorised to distribute this FSG to you. You can contact me using the details below.

Jason O'Connell

Address: 7/16 O'Connell Street, Sydney NSW 2000

Phone: 1300 478 424

Mobile: 0498 740 840

Email: jason@jasonoconnell.com.au

I have the following qualifications

Jason Patrick O'Connell, Authorised Representative Number 1269423

- Advanced Diploma of Financial Planning (Mentor Education)
- Diploma of Financial Planning (Mentor Education)
- Self-Managed Superannuation Fund Adviser (Mentor Education)
- QFA Diploma in Financial Advice (Institute of Banking University College of Dublin)
- RO4 U.K. Pension and Retirement Planning (Charter Institute Insurance UK)
- Pension Transfers & Planning Advice (Charter Institute of Securities and Investment -UK)
- Member of SMSF Association
- Federation of European Independent Advisers (FEIFA)

Services Shartru Wealth can advise you on

Please refer to page 2 of the FSG.

Products I can offer you

I am authorised to provide Personal Advice and/or General advice on and deal in the following financial products:

Authorised Financial Products	Jason O'Connell
Deposit and payment products limited to: (a) basic deposit products; (b) deposit products other than basic deposit products	✓
Derivatives	✓
Debentures, stocks or bonds issued or proposed to be issued by a government	✓
Life products including: (a) investment life insurance products; and (b) life risk insurance products	✓
Interests in managed investment schemes including: (a) investor directed portfolio services	✓
Retirement savings accounts	✓
Securities	✓
Standard margin lending facility	N/A
Superannuation (standard)	✓
Self-managed superannuation funds	✓
Tax (financial) adviser	✓
Portfolio Review: <ul style="list-style-type: none"> Internal databases are maintained detailing client's investments that were recommended by the licensee. This does not constitute portfolio monitoring. Portfolios are reviewed on a regular basis, subject to the client's discretion.	✓

How will I charge you for the service?

I provide clients with a choice of paying a fee-for-service or allowing me to receive commission from the insurance provider that is recommended. In such cases my hourly rate may be reduced or waived for the initial advice and the Implementation fee. A combination of these methods of payment for my services will also be considered. I can provide you with a fee estimate after assessing your requirements. I do not charge or receive commission on managed investment schemes.

Service Fees	Jason O'Connell
Hourly rate (or part thereof)	\$550
Australian Advice Fee *Charges are based on complexities, time to be expended, balance involved, fully explained and disclosed in the SoA.	a range from 3% - 5%*
UK/Irish Pension Transfers Transfer/Implementation fee *Charges are based on complexities, time to be expended, balance involved, fully explained and disclosed in the SoA.	a range from 3% - 5%*
Annual Fee Arrangement (based on funds under management, billed through investment portfolio) <i>For example, if your portfolio is for \$100,000 you will be charged \$1,100 for 12 months. I will consider capping this fee for amounts greater than \$1,000,000 depending on circumstances.</i> (based on service package, billed through agreed method)	Up to 1.1%
UK State Pensions This is general advice on securing a UK State Pension	\$1320 (incl. GST) Individual \$990 (incl. GST) For partners

Do I receive remuneration, commission, fees or other benefits in relation to providing the financial services or assistance to you and how is that commission calculated?

1. All fees are paid initially to Shartru Wealth Management (Licensee). Shartru Wealth passes on 100% of all fees received to Me.
2. Where a life insurance company product has been recommended the issuer of the product may pay Shartru Wealth a commission which ranges between 30% and 60% of your first year's premium plus GST. E.g. If your first year's premium is \$500 and the initial commission is 60% Shartru Wealth will receive \$300.
3. The issuer of the insurance product may also pay Shartru Wealth an ongoing commission which can vary depending on the product. It ranges between 8% and 20% of your second and subsequent years premium. If your premium for the second and subsequent years is \$500 and the ongoing commission is 20% Shartru Wealth will receive \$100 per annum.
4. I may receive a salary, management fee or distribution of profits from Endeavour Pension Planning Services and/or Shartru Wealth. The amount of this salary is dependent on a range of factors including the amount of operational expenses required to operate me.
5. When share trading services are utilised to deal in shares, I may receive between \$33 and 90% of the brokerage amount paid to the stockbroker. For example, if brokerage for a share trade is \$77, I will receive \$49.05
6. Neither Shartru Wealth nor I receive conflicted remuneration.
7. The exact amounts of any fees, commissions, bonuses or other incentives received by me and the licensee will be included in a Statement of Advice, Record of Advice and Product Disclosure Statement(s) that we will provide to you. That will include any referral fees that we receive or pay to other parties as well.

Do I have any Referral Arrangements in place or potential Conflicts of Interest?

1. Shartru and I have referral arrangements in place with a range of specialist businesses as this allows me to refer you to other professionals in areas that I do not practice in.
2. If you have been referred to us by another party, we may pay the other party a referral fee of up to 20% of any fee or commission generated from those referrals.
3. If it is in your best interests and appropriate for your needs and objectives, **Jason 'Connell** may recommend products/ services issued by a company or associate within the Shartru Group that may benefit from the recommendation by receiving product, administration, investment fees, and other fees. These fees are all disclosed in the relevant PDS, IDPS or fees guide and will be fully disclosed in your SoA.
4. I do not own shares in Shartru IM and Shartru Wealth.
5. Endeavour Pension Planning Services Pty Ltd and I have referral arrangements in place. If you have been referred to us by Endeavour Pension Planning Services Pty Ltd we will pay 40% of the revenue received as a referral fee to Endeavour Pension Planning Services.