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Financial Services Guide

Issued by Axiom Wealth Pty Limited
ABN 59 123 597 115
Australian Financial Services Licence Number: 313422
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About this Financial Services Guide

This Financial Services Guide (FSG) is an important document, which we are required to give you in accordance with our Australian Financial Services Licence (AFSL). This FSG provides you with information about Axiom Wealth Pty Limited (Axiom) to help you decide whether to use the financial services we provide. It includes details about the following:

- Who we are and how you can contact us
- Documents we may provide to you
- Products & services that we are authorised to provide to you
- Associations we have or may have with other companies
- What fees and charges you may be asked to pay
- Who our advisers are
- How you can instruct us
- Your personal information
- What to do if you are not satisfied with our services

Lack of independence

In terms of Section 923A of the Corporations Act 2001, Axiom Wealth cannot say that we are independent, impartial or unbiased as:

- we may receive a commission from life insurance products that we recommend to our clients.
- we only provide advice in relation to products on our Approved Product List.

Who Axiom are

Axiom is owned and operated by the advisers that you directly deal with. We hold an Australian Financial Services Licence (313422) and have held the licence since July 2007. Under this licence we are able to provide you with the financial services outlined below in this FSG.

How to contact us

- Call our head office on +61 (2) 4862 3724
- Write to us at GPO Box 502, Sydney NSW 2001
- Email us at office@axiomwealth.com.au
- Visit our website at www.axiomwealth.com.au to find out more about us and the services we provide.

Documents that Axiom may provide to you

If you agree to have us provide you with personal financial advice, you will also be provided with:

- A Statement of Advice (SOA) – The SOA is a detailed document outlining the financial recommendations we make for you based on our understanding of your personal objectives, financial situation and needs. The SOA will detail any material risks associated with the strategies or investments we recommend, together with information about fees, commissions and any other factors that may influence the advice.
- A Record of Advice (ROA) – In some cases it is not practical to provide an SOA (eg where we give you advice about a basic deposit product). Further, as an existing client, we may prepare a ROA in circumstances where we provide you with additional advice that results in a transaction being undertaken on your behalf. An ROA is generally for internal purposes, but you can request a copy be provided to you.
- Product Disclosure Statements (PDS) – Before you invest in a financial product that we recommend, you will receive a PDS containing information about the particular product to help you make an informed decision about that product. The PDS will inform you about the features, costs, risks, and benefits of the recommended financial product.
- Various Research Reports – In support of the particular products we might recommend for you (eg specific managed funds or direct shares), we will also provide you with additional research and background information.

Services that Axiom may provide

We provide a range of financial and investment services designed to help meet your personal financial goals. In this regard, we are authorised to provide personal advice and deal in the following:

- Savings and Investments (including managed investment schemes)
- Superannuation (including Self-Managed Superannuation Funds)
- Retirement Income Streams (eg allocated pensions)
- Debt Management
- Gearing
- Personal Insurance
- Estate Planning
- Tax-Effective Products
- Direct Shares
- Derivatives
- Standard Margin Lending

(The ability of your adviser to provide advice in all of these areas is dependent upon their individual level of qualification/certification).

We can also put you into contact with like-minded professionals who can provide you with accounting, legal or mortgage-broking services.

Associations Axiom may have with other companies

We are established as a privately owned planning group with a focus on delivering personalised financial solutions that are truly in the interests of our clients.

This means that we do not accept any sponsorship payments or other non-financial contributions from product or service providers in support of our operations.

Moreover, we do not accept soft dollar or non-financial benefits from product or service providers – these are defined as being benefits that have an equivalent monetary value in excess of \$300. Notwithstanding our policy on non-financial benefits, we are required by law to maintain an Alternative Remuneration register and this is available on request. Where we do refer you to another service provider (eg accountant or solicitor) there is no payment made to us as a result of this referral.

In a limited number of circumstances, Axiom may receive fees in relation to products or services supplied to you. The type and amount of these fees will be disclosed to you in an SOA or ROA.

What fees and charges you may be asked to pay

We believe that we provide advice that can add value to the financial circumstances of our clients. Accordingly, we seek to be properly remunerated for the time and effort we devote to the development, implementation and ongoing management of your investment and/or insurance portfolio.

We are transparent about fees. In this regard, all fees and charges that may apply to the drafting, execution and ongoing management of the personal financial advice we provide to you are fully disclosed in our SOA.

We charge for the preparation of an SOA and charge an ongoing advice fee.

All fees are subject to change. All fees are **exclusive** of GST and, if applicable, an amount equal to the amount of the GST (currently 10%) is payable by you.

Initial Consultation

An initial consultation is provided to clients without cost or obligation. We may provide you with certain general information as part of or subsequent to this consultation. Again, this general advice is provided without cost to you.

Advice and Implementation

We charge an Advice fee that reflects the time, skill and effort that goes into developing the strategy and associated projections that form part of your Statement of Advice (SOA). As a guide, the minimum advice fee is \$3,000 and it usually will not exceed \$12,000 (GST not included). The level of the fee charged in each instance will reflect the breadth and complexity of advice being sought. This fee also covers the implementation of the recommended investments.

Ongoing Advice and Management

An important part of our service is the ongoing management and restructuring of your investment portfolio based on changing markets, fund manager and share performance, together with your changing financial and personal circumstances. This component of our service can add material value to your total wealth.

The overwhelming majority of our clients choose to access our ongoing portfolio management service. The fee for this service is based on your total funds under management and is generally no more than 1% per annum of these funds. This fee is proportionally reduced for larger sums invested, down to a minimum of 0.25%. By charging on this basis, our success is aligned to your success. Our revenue increases with the growth of your investment balances, and if your balances were to decline, our revenue would also decline.

As part of this service, we may proactively recommend changes to your portfolio (in consultation with you) based on changing market circumstances – this is in addition to any periodic review we conduct in respect to your investments.

Insurance Policies

These payments can take a number of different forms. Generally, we look to receive “level” commission payments, which provide a consistent annual payment over the term of the policy.

These payments form part of the normal premiums that you pay on any personal insurance policy. The amount of any fees paid in this regard will be disclosed in the SOA.

Our advisers

Our advisers are all skilled practitioners with many years’ experience in the financial services industry, and with a proven track record of delivering excellent client service. Axiom advisers are authorised representatives of Axiom Wealth and are permitted to provide some or all of the services outlined in this FSG.

All Axiom advisers have some level of shareholding in the Axiom group and benefit from the shared success of our clients. To the extent that Axiom derives income from the services that we provide to you, our advisers may receive dividend payments.

Your adviser will provide you with a separate document outlining their experience and qualifications.

How you can instruct us

We will always act on your instructions in a timely and efficient way. You can provide instructions to us verbally and in writing (including via email or text), however, where we deem it necessary, we reserve the right to request written instructions.

Your personal information

As you should expect, at Axiom we place great importance on maintaining the confidentiality and security of the personal and financial information you give us.

The information you give us helps us customise a financial solution that will be suited to your needs. From time to time, we may need to disclose some of this information to our staff, other Axiom authorised representatives, or product or service providers in connection to the services we provide you.

If you would like to view the personal information we hold about you, please feel free to contact us at the address or telephone number set out in this document.

Privacy Policy

Our Privacy Policy can be viewed at www.axiomwealth.com.au.

What to do if you are not satisfied with our services

It is important to us that we deliver to you a high level of advice and investment service. If you are not happy with your experiences with Axiom, we have a complaint resolution process that aims to deal with issues of concern quickly and fairly. This process involves the following steps:

- You should contact your adviser in the first instance and raise your concerns with them.
- If you are not satisfied with the response you receive, you should contact the Axiom Client Services Manager on (02) 9279 2444 (or write to them at GPO Box 502, Sydney 2001).

Our aim is to satisfactorily resolve any complaints you may have. If, however, you are still not happy with the outcome, you may refer the matter to the Australian Financial Complaints Authority (AFCA) at www.afca.org.au or phone 1800 931 678 or write to them at GPO Box 3, Melbourne VIC 3001.

You may wish to consult ASIC regarding a complaint. ASIC's website also contains further information about your rights: www.asic.gov.au or 1300 300 630.

Compensation arrangements

Axiom holds a Professional Indemnity Insurance Policy, which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act.

Subject to its Terms and Conditions, the Policy provides cover for civil liability resulting from third-party claims concerning the professional services provided by Axiom, its employees and representatives.

This policy covers professional services provided by employees and representatives of Axiom Wealth while they are in our employ, even where that employee or representative has subsequently left our employ.

Acknowledgement of receipt of Financial Services Guide

I/we the undersigned acknowledge that I/we have received and read the Financial Services Guide V6.0 for Axiom Wealth dated April 2024.

Signed

Name

Date

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