

Shartru Wealth Management Pty Ltd - General Advice

Financial Services Guide (FSG)



This Financial Services Guide was prepared on 17 January 2025.

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What is a Financial Services Guide?

This Financial Services Guide - General Advice ('FSG') helps you understand and decide if you wish to use the financial services we are able to offer you.

The Shartru Wealth Management Pty Ltd ('Shartru Wealth') and its employees (including any employees of a related body corporate) are collectively referred to as "us, we, our" throughout this FSG. This FSG sets out the services we provide. It tells you:

- who we are and how we can be contacted;
- what services and products we are authorised to provide to you;
- how we deal with complaints.

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.

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 (Authorised Representative Profile) which should be attached and read in conjunction with this document. Shartru Wealth and our Authorised Representative 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.

We provide general advice. This is where we may express an opinion or recommendation about a financial product, but where we HAVE NOT considered your personal objectives, financial situation or needs. If we provide you with general advice, we will provide you with a warning

that the advice may not be appropriate to your needs, financial situation or objectives. Additionally, we will provide you with an applicable Product Disclosure Statement ('PDS') (if one is available) which you should read before making a decision that the product is right for you. As you will be receiving general advice only you will not be given a Statement of Advice (SOA) or a Record of Advice (documents recording recommendations made in regard to personal advice given).

Please retain this FSG for your reference and any future dealings with us. We may also add documents at a later date which will also form part of this FSG, and these should be read together with the FSG. These documents will include the word 'FSG' in the heading.

What services and products are we authorised to provide to you?

Whilst Shartru Wealth provides for a broad scope of advice, our general advice representatives have limited scope depending on their authorities.

We are authorised to provide financial product advice and deal in the following financial products:

- Basic Deposit Products
- Managed Investment Schemes
- Securities

We are authorised to provide these services and products to both retail and wholesale clients.

There is an important difference between 'general advice' and 'personal advice'. When we provide you with 'general advice' it means that we have not considered any of your individual objectives, financial situation and needs. If we provide you with 'personal advice' we will consider your individual objectives, financial situation and needs when making our recommendation to you.

We will only provide services to you, with your prior, informed consent. If you do not understand any of the information in this Financial Services Guide, or have any other questions relating to the terms on which we will be acting, please contact us. You should seek specific advice from the appropriate professionals on other matters relevant to you. For personal advice please reach out to the contact details above to be put in touch with a financial adviser.

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How are we and third parties remunerated?

The Shartru Wealth's directors and employees are remunerated by salary and may also be awarded an annual bonus. Bonuses will depend on several factors, including:

- company performance;
- professionalism and adherence to compliance procedures; and
- team performance.

The Licensee's shareholders will also receive a benefit based on the Licensee's ongoing company performance.

What arrangements may influence our advice to you?

- General product advice provided by our Authorised Representatives
- Seminars and marketing material, including brochures and website content, podcasts and/or broadcasts may contain general advice in relation to superannuation, investing and retirement planning generally.

We may provide general information on 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 Benefits payable to us or our authorised representatives will be disclosed to you in their Financial Services Guide (Authorised Representative Profile).

What should you do if you have a complaint?

If you have a complaint, you can contact us and discuss your complaint.

Please contact the Complaints Manager of our Licensee 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). 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

We have arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the Act. This insurance provides cover for claims made against us and our representatives, including claims in relation to the conduct of representatives who no longer work for us but who did so at the time of the relevant conduct.