Financial Services Guide

About this Guide

This Financial Services Guide ('FSG') is designed to assist you in deciding whether to use our services and provides you with important information about:

- Who we are
- The financial services we provide
- How we and our associates are paid
- Any arrangements which may influence our advice to you
- How we protect your privacy
- Who you should contact if you have a complaint and the process to do this

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Who is providing the Advice

The financial services offered in this FSG will be provided by the following Authorised Representatives of Merit Wealth Pty Ltd ('Merit Wealth', 'Merit', 'Us', 'Our').

Lucy Boyd Authorised Representative Number 001270763
MGI Canberra Super Pty Ltd Corporate Authorised Representative Number 1245116
ABN 38 612 468 050 Phone: (02) 6162 2600
Level 1, 65 Canberra Avenue Email: lucy.boyd@mgijd.com.au
Griffith, ACT 2603 Website: http://www.mgijd.com.au

Merit Wealth, as the holder of an Australian Financial Services Licence is responsible for the advice services offered in the FSG.

Merit Wealth Pty Ltd Phone: 1300 785 611
ABN 89 125 557 002 Fax: 02 8916 4261
Australian Financial Services Number 409361 Email: contactus@meritwealth.com.au
Level 15, 115 Pitt Street, Sydney NSW 2000 www.meritwealth.com.au

Merit Wealth Pty Ltd, ABN 89 125 557 002, Australian Financial Services Licence No. 409361, is a wholly owned subsidiary of Easton Investments Limited (ABN: 48 111 695 357), an ASX listed company.

Information contained in this FSG may be updated from time to time without the need to notify you, provided the updated information is not materially adverse to you.

Our experience and qualifications

Lucy Boyd has been working in the accounting and financial services industry since 2010 in the following roles:

Role	Firm	Service Period
Manager – Providing advice on taxation, accounting and business planning	The Firm	2010 – 2016
Senior Manager – Providing advice on taxation, accounting, business planning, superannuation and self managed superannuation funds	MGI Joyce|Dickson	2016 – current

Qualification	Institution	Completed
RG146 – Superannuation and Self Managed Superannuation Funds	Financial Education Professionals	2018
Advice in Superannuation – Tier 1	AAMC Training Group	2017
Graduate Diploma of Chartered Accounting	Institute of Chartered Accountants	2012
Bachelor of Commerce	University of Canberra	2009

Financial Services that we provide

What financial services am I authorised to advise you on?

We only advise you after considering your individual objectives, financial situation and needs.

We only provide you with financial advice limited to the following:

- Superannuation, including Self Managed Superannuation Funds ('SMSF')
- Basic Deposit Products

We are not authorised by Merit Wealth to provide you with advice on any other matters, financial services or any other financial product.

Other services

Services outside of the above specific areas of financial advice are not provided under Merit Wealth's Australian Financial Services Licence and Merit Wealth does not train, support or supervise the provision of these other services and has no responsibility in relation to those services.

Examples of the services which Merit Wealth is not responsible if provided by us include:

- Borrowing/lending advice and services (including within a SMSF)
- Taxation services, such as completion of tax returns
- Accounting and audit services
- Administration and compliance of Self-Managed Superannuation Funds
- General insurance services (for example, car insurance)
- Real estate and direct property advice
- Legal services.

Information you will receive

You will be provided with various documents that explain how our recommendations will work towards achieving your goals, the fee and potential conflicts that may exist that could influence the advice provided. These documents are designed to help you make informed decisions about our recommendations.

Statement of Advice

When we provide you with initial personal financial product advice you will receive a written Statement of Advice (SOA) that confirms the discussions you have had with us, the recommendations we are making and the basis for those recommendations. We will also record any further advice we provide to you as a 'record of further advice' and we retain these documents for seven years. You may request a copy of this advice or subsequent records of advice at any time.

Product Disclosure Statements

When a financial product is recommended to you, you will be provided with a Product Disclosure Statement (PDS) or other disclosure document issued by the product provider. These documents contain information about the risks, benefits, features and fees payable for the product.

How are we paid for our services

Fees for advice

We may charge you fees for the preparation, presentation and implementation of our advice. These fees will be based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice for you.

We will discuss these fees with you and gain your agreement before we provide you with advice. These fees will also be documented in your Statement of Advice.

Payment methods

In most instances you will be able to select the method of payment. Our fees are invoiced to you directly, all fees relating to the financial advice provided to you are payable to Merit Wealth and Merit Wealth then passes up to 100% of these fees onto us.

Other Benefits

We may accept alternative forms of remuneration from product or service providers, such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences) up to a specified amount. We maintain a register detailing any benefit that we receive up to this specified amount. A copy of the register is available on request.

In the event that our advice results in you requesting that we assist you with ongoing requirements, we may charge additional fees each year to perform this work.

Any benefits that we receive that are relevant to your consideration of our advice to you will be disclosed in the Statement of Advice.

Does your adviser have any associations or relationships?

Lucy Boyd is an employee of MGI Joyce|Dickson which provides SMSF accounting services, including the establishment and administration of SMSFs and may therefore benefit from you using their services.

Referral Fees

If a client is referred to us we may pay the referrer a fee. We may also provide the referrer with thank you gifts such as branded promotional items, hampers, gift vouchers etc. We will record the details of any referral fees in the Statement of Advice we prepare for you.
If we refer a client to another service provider they may pay us a referrer fee.

A fee may vary according to the referrer, the referee, the client and financial advice and products involved. The fee may be a percentage of fees or a flat fee. The fee may be paid upfront when a financial service or product is provided or periodically as ongoing fees.

Other payments received by Merit Wealth and associates

Merit Wealth, its associated entities and other authorised representatives of the Merit Wealth Australian Financial Services Licence, may receive other forms of fees, commissions and payments, one-off and ongoing, from financial product providers or other parties. None of these amounts are on-paid to us.

Privacy

We maintain a record of your personal information that includes details of your objectives, financial situation and needs. We also maintain copies of any recommendations that we have made to you. The Merit Wealth Privacy Policy details how we collect, use and protect your personal information.

Please ask us if you would like a copy of the Merit Wealth Privacy Policy or you can view a copy on the Merit Wealth website. If you would like to view your file at any time, please ask us and we will arrange for you to do so.

Professional Indemnity

Merit Wealth holds a Professional Indemnity Insurance Policy, which complies with the requirements for compensation arrangements under the Corporations Act (subject to its terms and conditions). This Policy covers claims relating to the professional services provided by Merit Wealth and its representatives.

Merit Wealth's Professional Indemnity insurance only covers advice in relation to professional services provided by representatives of Merit Wealth while authorised by us, even where that representative has subsequently ceased to be an authorised representative of Merit Wealth.

Anti-Money Laundering

Merit Wealth is required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 ('AML/CTF') and its corresponding rules and regulations to implement certain customer identification processes. We may be required to obtain information about you at the time of providing financial services to you and from time to time thereafter in order to meet our legal obligations. We have certain reporting obligations pursuant to the AML/CTF Act and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

How to instruct us

You may specify how you would like to give us instructions, for example, by phone, fax or email. Alternatively, you may provide instructions to us in person. Where instructions are provided by telephone, these must be confirmed in writing.

Complaints

Please contact us first about your complaint. If your complaint is not satisfactorily resolved by us within 3 business days, please contact Merit Wealth on 1300 785 611 or put your complaint in writing and send to:

Compliance Officer
Merit Wealth Pty Ltd
Level 15 115 Pitt Street, Sydney, NSW 2001

Or email your complaint to contactus@meritwealth.com.au

If you do not feel your complaint has been resolved in a satisfactory manner, or if you have not received a response after 45 days, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA*. AFCA provides fair and independent financial services complaint resolution that is free to consumers. AFCA accepts complaints in regards to either:

- a financial planning or advice matter;
- a credit assistance matter; or
- a superannuation matter

AFCA* can be contacted by one of the following alternatives [Merit Wealth's AFCA membership number is 27958] -

By telephone:	1800 931 678 (free call)
In writing (by mail):	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
By email:	info@afca.org.au
Website:	www.afca.org.au

* Effective 1 November 2018 the AFCA scheme replaced the previous schemes managed by the Superannuation Complaints Tribunal (SCT) and Financial Ombudsman Service Australia (FOS).

The Australian Securities and Investments Commission also has a free call Info line on 1300 300 630. You can call this number to make a complaint and to obtain further information about your rights.

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