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PRIVATE WEALTH



FINANCIAL SERVICES GUIDE

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ABOUT THIS DOCUMENT

This Financial Services Guide (FSG) is designed to help retail clients decide whether to use the financial services provided by Moonah Private Wealth Pty Ltd (Moonah Private Wealth) and is structured into the following key sections:

- **Financial Services We Are Authorised to Provide** – Details our AFSL scope, advice strategies and financial products.
- **Who Will Provide Your Advice** – Information about your financial adviser including experience and qualifications.
- **Advice Documents and Providing Instructions** – Outlines the different ways we will provide advice, associated disclosure documents and how you can communicate instructions to us.
- **How We Charge for Our Services** – Details our initial consultation, advice document and ongoing service fee schedule.
- **Fees Paid to Third Parties** – Clarifies disclosure on product fees, brokerage rates and platform administration costs.
- **Relationships That Could Influence Our Advice** – Provides information on our independence and strategic service relationships.
- **How We Collect and Use Your Personal Information** – Details our privacy practices, data handling and security.
- **What to Do If You Have a Complaint** – Explains our internal dispute process, provides AFCA contact details and confirms professional indemnity compensation arrangements we have in place.

Please read this Financial Services Guide carefully and let us know if you have any questions before deciding whether to engage our financial services.

FINANCIAL SERVICES WE ARE AUTHORISED TO PROVIDE

We are authorised under our Australian Financial Services Licence (AFSL) to provide personal and general financial advice, deal in financial products and arrange transactions on your behalf as follows:

Financial advice we can provide

- Investment Structuring and Planning
- Wealth Creation
- Cash Flow & Taxation Planning
- Retirement Planning

Financial products we can advise on, deal in and arrange

- Securities
- Government stocks, bonds and debentures
- Managed investment schemes, including investor directed portfolio services (IDPS)
- Superannuation, including self-managed super funds (SMSFs)
- Basic deposit products
- Non-basic deposit products
- Non-cash payment products
- Investment life insurance products

WHO WILL PROVIDE YOUR ADVICE

Your financial advice will be provided by Ben Payne, Founder and Private Wealth Adviser at Moonah Private Wealth. He is paid in the form of salary and dividends in his capacity as a company shareholder.

About Ben Payne

Ben is a Certified Financial Planner and SMSF Specialist Advisor with over 25 years of experience in the financial services industry, having held senior advisory roles at leading firms including Evans & Partners, Morgans and Shadforth Financial Group.

Ben specialises in constructing sophisticated investment portfolios and integrated wealth strategies for successful families, professionals and business owners. His advice incorporates holistic wealth management, investment advice, SMSF strategies and estate planning coordination.

Qualifications & Professional Designations:

- Certified Financial Planner (CFP®)
- SMSF Specialist Advisor (SSA®)
- Bachelor of Business (Financial Planning)
- Graduate Diploma of Applied Finance and Investment

Ben is registered on the ASIC Financial Advisers Register and meets the education, training and professional standards applicable to financial advisers.

ADVICE DOCUMENTS AND PROVIDING INSTRUCTIONS

Below is an overview of the key advice and product disclosure documents you may receive and how you can communicate instructions to us following receipt of these documents.

Statement of Advice

Where required, we will provide you with a Statement of Advice (SOA) setting out your personal circumstances, financial goals and our recommendations to help you achieve these goals. The SOA will also disclose the basis of our advice, fees to be charged for our services and any costs associated with the financial products we recommend.

Record of Advice

For further advice or ongoing reviews, we will record our recommendations as a Record of Advice (ROA). You can contact us by email, telephone or in writing for a copy of the Record of Advice as long as the request is within seven years from the date of the advice given.

Product Disclosure Statement

When we recommend a financial product, you will receive a Product Disclosure Statement (PDS) issued by the product provider. This document outlines the key features, benefits, risks and fees associated with the product.

Providing Instructions

You may provide instructions to us by email, telephone or in writing. Where required, we may ask you to confirm certain instructions in writing or through another secure method.

HOW WE CHARGE FOR OUR SERVICES

Moonah Private Wealth is an independent financial advice business and we do not accept commissions or third-party payments from financial product issuers in relation to our advice. The following section outlines the types of fees that we may charge for our services – all figures are inclusive of GST.

Initial Consultation

Your initial consultation will be provided free of charge.

Statement of Advice

We may charge a fee of between $5,500 to $22,000 for your initial advice document depending on the complexity of your situation. This fee covers the cost of us preparing your advice document and subsequent implementation of your recommended strategies. The fee will be agreed upon prior to the preparation of the financial plan.

If you elect to participate in our Ongoing Service Arrangement following receipt of the Statement of Advice, you will not be charged an SOA fee as this forms part of our ongoing service.

Ongoing Service Arrangement

Moonah Private Wealth offers an Ongoing Service Arrangement which includes financial planning and investment advice. The fee for this service is calculated based on the value of investments under our management and advice, as agreed with you:

- First $1,000,000: 0.99% per annum
- $1,000,000 - $5,000,000: 0.66% per annum
- Over $5,000,000: 0.33% per annum

As an example, we would charge $23,100 per annum where a client has an SMSF valued at $2,000,000 and a personal investment portfolio valued at $1,000,000.

These ongoing fees are charged at the end of each quarter and debited from the cash management account linked to your portfolio.

Additional Services

Our ongoing fee covers strategic planning, portfolio management, regular reviews and administrative support as set out in your Client Agreement.

We may charge an additional fee where work is required outside of this scope.

Depending on the nature and complexity of the work, this may be charged as a fixed fee or on an hourly basis. You are required to agree to the scope of work and the applicable fee before we commence this additional work.

FEES PAID TO THIRD PARTIES

In addition to our fees, third-party fees and transaction costs may apply when implementing and managing your financial plan.

Portfolio Administration

Moonah Private Wealth uses Praemium to provide consolidated portfolio administration and reporting services for our clients.

The fees and costs associated with these services are payable by you and are separate from the fees you pay to Moonah Private Wealth.

The applicable fees and costs will be disclosed in the relevant Product Disclosure Statement (PDS) or other applicable disclosure document.

Brokerage and Transaction Costs

When you buy or sell investments, transaction costs may apply. These may include brokerage, settlement costs, foreign exchange costs and managed fund transaction fees.

The applicable costs are disclosed in the relevant PDS, transaction documentation or other applicable disclosure document. Moonah Private Wealth receives no financial benefit from these costs.

Managed Fund and Product Fees

When we recommend financial products - such as managed funds, exchange traded funds (ETFs) or superannuation - the product issuer may charge you management fees, performance fees and operational costs.

These fees are set by the provider, deducted directly from the financial product and detailed in the relevant Product Disclosure Statement (PDS).

Other Professional Fees and Costs

Depending on your circumstances and the services required, you may also incur fees from other professional advisers, such as accountants, lawyers or other specialists.

Where appropriate, we may liaise with these professionals as part of providing our financial planning services. Their fees are separate from the fees you pay to Moonah Private Wealth and are payable directly to the relevant professional.

RELATIONSHIPS THAT COULD INFLUENCE OUR ADVICE

Moonah Private Wealth is a privately owned and independent financial advice business, and we are not affiliated with any bank, product issuer or institutional provider.

To support the delivery of specialised investment advice, we maintain a strategic relationship with arcpoint OCIO — an outsourced Chief Investment Officer organisation. Arcpoint provides investment research, asset allocation expertise and portfolio oversight to support our Investment Committee.

We do not receive commissions or referral fees from arcpoint OCIO or any other third party. Our relationship with arcpoint does not affect the fees you pay for our advice or create any obligation to recommend particular investments or products.

HOW WE COLLECT AND USE YOUR PERSONAL INFORMATION

Moonah Private Wealth collects and holds your personal information to provide you with tailored financial planning and investment advice and to assist with the administration of your investments.

What information we collect

To provide appropriate advice, we collect personal details including your financial situation, assets and liabilities, income and identity verification documents.

How we collect your information

We collect this information directly from you through initial consultations, fact-find documents, risk questionnaires and ongoing reviews.

With your permission, we may also collect relevant information from your accountant, lawyer, superannuation funds or other service providers.

How we use and disclose your information

We use your information to manage your financial strategies and fulfill our legal and regulatory obligations. We may disclose your personal information to third parties where necessary to provide our services, implement our advice or meet our legal and regulatory obligations.

Your personal details are stored securely using encrypted software and access-controlled systems. We do not sell your personal information or share it with third parties for marketing purposes.

You may request access to the personal information we hold about you at any time by contacting us directly.

WHAT TO DO IF YOU HAVE A COMPLAINT

If you are dissatisfied with any aspect of our service, we encourage you to let us know so we can resolve the matter promptly and fairly.

Step 1: Contact Moonah Private Wealth

In the first instance, please reach out to us directly with your concerns.

Postal Address: Moonah Private Wealth – Complaints Officer
Level 23, Tower 5 Collins Square
727 Collins Street
Melbourne VIC 3008

Phone: 1300 682 584

Email: info@moonahprivate.com.au

Website: www.moonahprivate.com.au

We will acknowledge receipt of your complaint within one business day and work to resolve the issue as quickly as possible. We will provide you with a written response explaining our decision within 30 calendar days.

Step 2: External Dispute Resolution

If we are unable to resolve your complaint to your satisfaction within 30 calendar days, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA).

Postal Address: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

Website: www.afca.org.au

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Compensation Arrangements

To further protect our clients, Moonah Private Wealth maintains adequate professional indemnity insurance meeting the requirements of section 912B of the Corporations Act 2001 for losses resulting from breaches of professional obligations.


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