



# IMFG

complete wealth solutions

# Financial Services Guide

Version 2.0, Part 1, dated 1st July 2023

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[www.imfg.com.au](http://www.imfg.com.au)

# IMPORTANT INFORMATION ABOUT OUR LICENSEE

## Financial Services Guide

IMFG Pty Ltd, ABN 18 646 084 666, is an Australian Financial Services Licensee (no. 527657) that provides financial services and advice. This Financial Services Guide (FSG) is designed to clarify who we are and what we do, and help you decide whether to use our services.

This Guide consists of two parts. Part 1 of this Guide explains:

- the services and types of products we're able to offer you
- how we and our associates are paid and any other benefits we may receive
- any potential conflicts of interest we may have
- how we protect your privacy and handle your personal information
- how we resolve disputes, and what you should do if you have one.

Part 2 of this Guide is an Adviser Profile and includes useful information on each adviser, the services the adviser is authorised to provide on behalf of IMFG and how your adviser is remunerated. References in this Guide to 'me', 'I', 'us', 'we' and/or 'our' should be read as either IMFG or your 'Authorised Representatives' of IMFG, as the context requires.

Please read through the whole FSG, as we are required by law to give you an FSG that helps educate, protect and assist you to make an informed decision about the financial services we offer. Our Privacy Policy available on our website at <https://imfg.com.au/AboutUs/PrivacyPolicy-360/> gives you further clarity on how we handle your personal information. And of course, if you ever have any questions, please contact us.

## Other documents you may receive

In addition to this FSG, if we provide you with financial advice we will also present you with a written record of our recommendations – either a Statement of Advice (SOA) or a Record of Advice (ROA) depending on the circumstances. This will record:

- the strategies and products we recommend and the reasons why;
- any fees or commissions we will receive; and
- any associations we have with financial product providers or other parties that may influence the advice we provide.

You can request a copy of this by contacting us any time up to seven years from the date of the advice provided.

To help you make an informed decision about a financial product you generally will be given a Product Disclosure Statement (PDS) which outlines the product features and costs in detail.

## Giving us instructions

If you want to make changes to your financial plan or provide other instructions, please contact us. Please refer to the "Contact us" section of this FSG for our contact details. Generally, you will need to give us instructions in writing (eg email or letter) or another method agreed with us.

## Not Independent

IMFG Pty Limited has no association with, and is not owned by, any product issuer, however, because we receive commission from life insurance companies, neither we nor IMFG can refer to ourselves as 'independent', 'impartial' or 'unbiased' or describe our services in that way.

As advice professionals we are committed to acting in your best interests and complying with, if not exceeding, the relevant laws and industry practices.

# ABOUT US

## **Who we are**

IMFG was formed to help successful people improve their quality of life and peace of mind by making smarter financial decisions.

At IMFG, what is important to our clients, is important to us. We know that not all clients share the same priorities and have different values that guide their financial decisions. Our job is to find out where you want to go, what's important to you and where you want your financial plan to take you. We will then work with you to help you get there.

Our advice model provides you with the structure, perspective and accountability to make your financial dreams a reality.

Please refer to Part 2 of the Financial Services Guide for specific information on your relevant adviser including the services they are authorised to provide as well as their employment, commercial and remuneration arrangements.

## What we do

IMFG Pty Limited has authorised us to provide you with this Financial Services Guide. IMFG Pty Limited is licensed to provide financial advice in relation to:

- Wealth Accumulation
- Income & Asset Protection
- Tax Strategies
- Superannuation
- Retirement & Redundancy Planning
- Estate Planning
- Government Benefits
- Debt Management

and to provide financial advice and deal in the following financial products:

- Basic Deposit Products
- Non-basic Deposit Products
- Non-cash Payment Facilities
- Life Products – Investment Life Insurance
- Life Products – Life Risk Insurance
- Superannuation
- Retirement Savings Accounts
- Managed Investment Schemes, including Investor Directed Portfolio Services (IDPS)
- Government Debentures, Stocks or Bonds
- Securities

As a rule, our Representatives generally limit their advice to the financial products contained on the IMFG's "Approved Product List" (APL).

We do this for two reasons. Firstly, the APL

includes a large range of investment and insurance products for which the appropriate research and analysis has been undertaken.

Secondly, our investment philosophy is informed by the academic research of six Nobel Prize winners and designed to provide you with a framework for better financial decisions. We are committed to our investment philosophy and the research and analysis that underpins it. If your circumstances require it, or if it would be in your best interests to do so, our Representatives can obtain approval to consider and recommend products that are not on our APL.

It's important to appreciate that our Representatives cannot provide you with advice on a financial product that:

- has not been researched and approved by IMFG; or
- allows your adviser to make changes to your portfolio without your consent; or
- is beyond their authorisation, education or competence.

Where we cannot provide you with a financial service or financial product that you require, we will advise you of this and refer you to someone who can.

We are not authorised to provide taxation advice or any other financial services or financial products.

# YOUR CONFIDENCE IN OUR ADVICE

Your satisfaction is very important to us and we have procedures in place to resolve any concerns promptly and fairly.

## Our complaints procedure

If you're unhappy with the advice you received, or other aspects of our service, please follow the steps outlined below.

1. Please let your financial adviser know so we can act on it immediately.
2. If your adviser has not satisfactorily resolved your complaint, please contact IMFG's Advice Dispute Resolution Team on:

**Phone:** 02 9002 0570  
**Email:** [info@imfg.com.au](mailto:info@imfg.com.au)

**In writing to:**  
Advice Dispute Resolution Team  
IMFG Pty Limited  
Level 8, 171 Clarence Street,  
Sydney NSW 2000

3. If your complaint isn't resolved within 30 days or to your satisfaction, then you may refer the Australian Financial Complaints Authority (AFCA).

**Website:** [www.afca.org.au](http://www.afca.org.au)  
**Email:** [info@afca.org.au](mailto:info@afca.org.au)  
**Telephone:** 1800 931 678 (free call)

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

AFCA provides fair and independent financial services complaint resolution that's free to consumers. Time limits may apply to lodge a complaint with AFCA, so you should act promptly. You can check the AFCA website to find out if a time limit applies or when the time limit relevant to your circumstances expires.

## Professional Indemnity Insurance

IMFG Pty Limited hold professional indemnity insurance that satisfies the requirements of Section 912B of the Corporations Act. This insurance also covers the conduct of our current and former representatives.

# PAYMENTS AND BENEFITS WE RECEIVE

You can pay for the services you receive on a fee for advice basis. This allows you to know that you are paying for our advice irrespective of any product you use, clarifies the services you are entitled to, and ensures all recommendations are driven by your needs.

We will agree with you the amount you pay based upon:

- a flat dollar fee;
- an hourly rate;
- the amount you invest; or
- a combination of the above.

You can pay in the following ways:

- by direct invoice from us;
- in some circumstances, where possible, as a fee for advice that will be deducted from your investments as agreed;
- where applicable, via commission we may receive from a Life Insurance Company when you commence an insurance contract and ongoing commission annually during the life of the insurance contract; or
- a combination of the above.

If you are not already on a fee for advice package, you can move to this payment at any time. Please refer to the “How we charge for our services” section of this FSG for further information.

## **Other payments we may receive**

We will provide you with details of all fees, commissions or other benefits we may receive when we provide advice to you and, where possible, will give actual dollar amounts. If we cannot provide this accurately, we will provide worked-dollar examples. Even if you don't receive personal financial advice from us, you can still request the details of any fees, commissions or other benefits we receive in relation to any other financial service we provide you.

## **Benefits we may receive**

Sometimes in the process of providing advice, we may receive benefits from product providers.

## **Conferences**

Our representatives may attend conferences and professional development seminars that have a genuine education or training purpose. We may pay for the costs of their travel and accommodation, and events and functions held in conjunction with the conference or seminar.

## **Non-monetary benefits**

We keep a register detailing certain non-monetary benefits that our representatives receive e.g. benefits valued between \$100 and \$300, and those that relate to genuine education or training and technology software or support. You can view an extract of the

register by contacting us. Please be aware that IMFG Pty Limited may charge you for the cost of providing this information to you.

### **Sponsorship**

IMFG does not receive cash payments from product providers to sponsor and attend training presentations, conferences and/or professional development days

### **Referrals**

#### *Referrals from a third party*

We do not have any referral arrangement in place to receive referrals from third parties in return for payment or other benefit.

#### *Referrals to a third party*

We do not have any referral arrangement in place to provide referrals to third parties in return for payment or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Please note that IMFG Pty Limited is not responsible for the advice and services provided by any third party we may refer you to.

# HOW WE CHARGE FOR OUR SERVICES

Fees are calculated based on the level of service needed and the complexity of the advice given, to provide value to you. All fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

If you receive personal financial advice from us, we will provide details of how your adviser is remunerated, any fees and rebated commissions, in the written advice.

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## **Initial consultation**

(what we call our 'Discovery Meeting')

\$550 (unless waived by us)

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## **Initial advice preparation**

(including our 'Advice Presentation Meeting', implementation of our advice and our 'Post Implementation Meeting' process)

If you elect to engage us for specific advice we will invoice you based on our 'fee for advice' pricing model. The fees will depend on the size of the investment portfolio and the complexity of the advice:

The minimum fee charged for investment advice or financial planning advice is \$3,300 while the maximum fee is \$33,000. The minimum fee charged for defined scope insurance advice only is \$880 and the maximum is \$33,000. We generally provide a quote for our initial advice after our Discovery Meeting.

For example, the initial fee for simple advice on one issue to advise and implement an investment portfolio of \$300,000 is \$3,927.

By way of comparison, for complex advice that contain multiple goals and strategies and relates to investment advice on a portfolio of \$5m, including implementation of that \$5m portfolio across two different tax structures (eg, a self-managed superannuation fund and a family trust), our initial fee for advice would be \$30,349.

When we are responsible for providing initial advice to you, we do not charge brokerage or an adviser transaction fee to implement an investment portfolio or make agreed changes to your financial products (unless our service is provided to you on an 'execution only' basis, as outlined on the next page).



**Ongoing fee for advice**  
(including our 'Regular Progress Review Meetings')

If you elect to pay a fee for the ongoing review of your financial planning strategy, the ongoing fee is based on the complexity of ongoing advice and the services provided.

We charge an annual retainer for our ongoing advisory service, a service we call our **Private Client Service**. The minimum fee for our Private Client Service is \$5,500 pa while the maximum is \$66,000 pa or 1.5% of the value of the investment (whichever is higher), unless mutually agreed. The fee is deducted from your bank account or investment portfolio. The retainer is based on the complexity of your situation and the level of ongoing advice and service provided. The frequency of Regular Progress Review Meetings will also impact the fee charged.

For example, for ongoing advice on an investment valued at \$500,000 to you personally (not involving other entities that you control like Family Trusts, Investment Companies or Self Managed Superannuation Funds) with an annual Progress Review Meeting our ongoing fee would be \$5,783 pa.

By way of comparison, for ongoing advice relating to more complex advice that contain multiple goals and strategies on an investment portfolio totalling \$5m held across personal names, a family trust and, say, a self-managed superannuation fund the ongoing fee would be \$32,362.

We reserve the right to charge a higher amount, with mutual agreement.

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**Fixed Term Advice and Services Agreements**

You can elect to enter into a 12-month Fixed Term Advice and Services Agreement as part of your financial planning strategy so you can receive advice services such as a meeting to review your plan. Details of the services will be set out in your 12-month Fixed Term Advice and Services Agreement.

The fee can range from a minimum of \$5,500 to maximum is \$66,000 pa or 1.5% pa of the value of your portfolio according to the complexity of the advice sought and the level of service needed. Rest assured that, should you choose to engage us to provide services, the proposed cost will be clearly outlined in the Fixed Term and Services Agreement.

For example, for portfolio management and other related services on an investment valued at \$500,000 to you

personally (not involving other entities that you control like Family Trusts, Investment Companies or Self Managed Superannuation Funds) with an annual Progress Review Meeting our fee would be \$5,783.

By way of comparison, for portfolio management and other related services relating to more complex advice that contain multiple goals and strategies on an investment portfolio totalling \$5m held across personal names, a family trust and, say, a self-managed superannuation fund the fee would be \$32,362.

We reserve the right to charge a higher amount, with mutual agreement, and in line with our professional obligations.

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#### **Ad hoc advice**

Where you do not wish to participate in a 12-month Fixed Term Advice and Services Agreement but require ongoing advice on an ad hoc basis, an hourly fee of \$550 will apply.

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#### **Execution only service**

Where we provide a financial service to facilitate buying or selling of a specific financial product as instructed by you, a one-off fee based on the complexity and scope of the instructions will apply. Typically, \$1,100 is charged for simple execution services and complex instructions may incur a maximum of \$5,500. We will agree any execution only fee with you prior to any execution only service provided.

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#### **Insurance products**

Where we arrange a life insurance product for you, the relevant insurer will pay an initial commission to us. The commission is calculated as a percentage of the premium paid (and may include health, occupational, frequency and modal loadings and policy fees, but excludes stamp duty).

Annual commission will also be paid when you renew your policy each year.

The rates of initial and ongoing commission will depend on the date the policy is issued and are set out in the table below:

| <b>Date policy is issued</b>                                                                    | <b>Initial Commission (% of annual policy cost including GST)</b> | <b>Ongoing Commission (% of annual policy cost including GST)</b> |
|-------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-------------------------------------------------------------------|
| Before 1 January 2018 or before 1 April 2018 (where the application was received before 1/1/18) | up to 130%                                                        | up to 33%                                                         |
| From 1 January 2018                                                                             | up to 88%                                                         | up to 33%                                                         |
| From 1 January 2019                                                                             | up to 77%                                                         | up to 33%                                                         |
| From 1 January 2020                                                                             | up to 66%                                                         | up to 33%                                                         |

We may receive commission at pre 1 January 2018 rates if:

- you increase your cover, add new cover or otherwise amend a policy purchased by you before 1 January 2018; and
- that policy amendment results in commission receivable by us, and
- that policy amendment is eligible for pre-1 January 2018 commission rates.

**Example** (all figures include GST):

You purchase the policy for \$1000 on 1 December 2019. We may receive an initial commission of up to \$770 (\$1000 x 77%) in the first year and ongoing commissions of \$330 per annum (\$1000 x 33%) for as long as you continue to hold the policy.

If you increase your cover on 1 July 2020 for a cost of \$500, we may receive an initial commission of up to \$330 (\$500 x 66%). The ongoing commissions on the additional cover may be up to \$165 (\$500 x 33%). This is in addition to the ongoing commissions of \$330 per annum when the policy was purchased. Total ongoing commissions payable to us may be up to \$495 (\$1500 x 33%).

Please note that the initial and ongoing commissions on life insurance products are paid to us by the product provider and are not an additional cost to you.

# PRIVACY NOTIFICATION

## How we manage your personal information

At IMFG, the privacy of your personal information is important to us. Any personal information collected will be handled in accordance with our Privacy Policy. To provide you with our services, we maintain a record of the information you provide to us.

Our Privacy Policy contains more information about how to access and correct the information we hold about you and how to make a privacy related complaint, including how we deal with it. Ask us for a copy by contacting us on (02) 9002 0570 or visiting our website <https://imfg.com.au/AboutUs/PrivacyPolicy-360/>

For more information about your privacy, you can also visit the Office of the Australian Information Commissioner's website at [www.oaic.gov.au](http://www.oaic.gov.au)

## CONTACT US

For more information on anything you have read in this FSG, to obtain a copy of IMFG's Privacy Policy or to obtain additional information about either us or IMFG, please contact us at:

### POSTAL ADDRESS:

GPO Box 4315  
Sydney NSW 2001

### OFFICE ADDRESS:

Suite 803, Level 8  
171 Clarence Street  
Sydney NSW 2000

Ph: 02 9002 0570  
[info@imfg.com.au](mailto:info@imfg.com.au)



# Financial Services Guide

Version 2.1, Part 2, dated 24 September 2025 (Adviser Profile)

[www.imfg.com.au](http://www.imfg.com.au)

## Important information

Part 2 of this Guide is an Adviser Profile and includes useful information about your adviser, the services the adviser is authorised to provide on behalf of IMFG, how your adviser is remunerated and their contact details. This document should be read together with Part 1 of the IMFG Financial Services Guide, dated 1<sup>st</sup> July 2023. References in this Guide to 'me', 'I', 'us', 'we' and/or 'our' should be read as either IMFG or your 'Authorised Representatives' of IMFG, as the context requires.

Your adviser is authorised by IMFG Pty Limited to provide the financial services as outlined in Part 1 and Part of this Financial Services Guide (FSG) dated 1<sup>st</sup> July 2023 and has been authorised to distribute this FSG.

IMFG Pty Ltd, ABN 18 646 084 666, is an Australian Financial Services Licensee (no. 527657) that provides financial services and advice.

## ABOUT YOUR ADVISER

Your financial adviser is Joanne Matthews, Authorised Representative No. 245264.

Joanne is duly authorised to provide advice on all the services that IMFG Pty Limited, AFSL 527657, is permitted by law, namely:

- Wealth Accumulation
- Income & Asset Protection
- Tax Strategies
- Superannuation
- Retirement & Redundancy Planning
- Estate Planning
- Government Benefits
- Debt Management

and to provide financial advice and deal in the following financial products:

- Basic Deposit Products
- Non-basic Deposit Products
- Non-cash Payment Facilities
- Superannuation
- Retirement Savings Accounts
- Managed Investment Schemes, including Investor Directed Portfolio Services (IDPS)
- Life Products – Investment Life Insurance
- Life Products – Life Risk Insurance
- Government Benefits
- Debt Management
- Government Debentures, Stocks or Bonds
- Securities

## Remuneration

As a Private Client Specialist Joanne is an employee of, and paid a salary by, Identity McIntyre Pty Ltd to provide financial advice and service. Subject to meeting performance criteria including delivering service in a compliant and profitable manner, Joanne could also receive a cash bonus.

Identity McIntyre Pty Ltd (ASIC No 461171) is a corporate authorised representative of IMFG Pty Limited, Australian Financial Services Licensee number 527657.

Specialist Advice Pty Ltd is a Corporate Authorised Representative (ASIC No. 1251777) of IMFG Pty Limited, Australian Financial Services Licensee number 527657.

Joanne is also a member of IMFG's Investment Committee.

## Qualifications

- Graduate Diploma of Financial Planning

