

This Financial Services Guide describes our financial planning and advisory services to assist you to decide whether to use our services. It describes;

- Who we are and how we can be contacted;
- the services we provide;
- our fees and how we are remunerated for the services we provide; and
- how you can make a complaints.

Documents we may provide you

We may provide you with other documents when providing our services. These may include:

- **Statements of Advice** - If we provide you with advice about your personal circumstances, we will set out our recommendations in a Statement of Advice (SOA). The SOA contains a summary of your goals alongside the strategies and financial products we recommend. It also provides you with detailed information about product costs, associated fees and other benefits we and others will receive because of the advice we have provided.

When we provide further advice to you, it will be recorded in a Record of Advice (RoA). RoAs will be kept on record for seven years and you may request a copy of such records by contacting our office during that period.

- **Product Disclosure Statements** - If we recommend that you acquire a financial product, we will also provide you with a Product Disclosure Statement containing information about the products features and risks as well as the costs you will pay to the product provider.

Not Independent

We are not independent within the meaning of the Corporations Act because we may receive insurance commissions from an insurer. Commissions can be paid to Satori Advisory where we recommend insurance and that insurance is implemented. As such we are not able to refer to ourselves as 'independent', 'impartial', or 'unbiased'.

About the Licensee

Name: Satori Advisory

ABN: 75145700456

AFSL: 378656

Postal Address: PO Box 409 NOOSAVILLE QLD 4566

Phone: 1300 925 081

Email: info@satoriadvisory.com.au

This FSG has been prepared and provided with the authority of Satori Advisory.

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Our Services

In providing advice and other services described in this FSG, we act on behalf of Satori Advisory who is responsible for the services we provide.

Our financial planning and advisory services are designed to assist you:

- Identify your financial and investment objectives, taking into account your current financial position and personal circumstances;
- Help you to develop financial goals and investment strategies;
- Advise you how to implement investment strategies; and
- Recommend and arrange financial products that are suitable for your needs.

We provide advice in the following areas:

- Cash Management – budgeting, debt management
- Debt management (including borrowing for personal and investment purposes)
- Superannuation – consolidating or optimising superannuation, finding lost superannuation
- Life Insurance – personal or business succession
- Investment – full financial plan, one off investment, gearing
- Retirement – transition to retirement, social security advice
- Retirement planning – income and investments
- Self-Managed Super Fund – advice, establishment
- Aged Care advice
- Estate Planning

The financial products we can arrange for you include:

- Deposit and payment products
- Securities (including listed securities, exchange traded funds and listed investment companies)
- Managed investment schemes including Investor directed portfolio services
- Superannuation, including SMSFs and SMSF borrowing
- Government debentures, stocks and bonds
- Retirement savings accounts, Retirement income streams, including pensions and annuities
- Life risk and investment products
- Margin lending

We act for you when giving advice and arranging financial products.

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We aim to develop life-long relationships with clients by providing tailored, strategic advice and exceptional ongoing service. We provide this advice to help our clients live the lifestyle they desire.

We research a broad range of products and select those that are worthy of recommendation to our clients. We also review the performance of those products periodically to ensure they remain competitive with the market and will meet your ongoing needs.

As a company we employ financial advisers and staff who share our values:

- We fixate on exceptional client outcomes. The big stuff and the small stuff.
- We never assume anything.
- We have a responsibility to make the complex, simple and the simple compelling.
- Curiosity and empathy drives our behaviours.
- We show courage to ask the right (and sometimes tough) questions and see the situation from our client's eyes.
- We must seek to understand, before being understood.
- Anticipation is a key competitive advantage. We use our experience to anticipate our clients servicing needs and help clients 'see around the corner'.

Providing us with instructions?

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions in person, online, by phone or email. It is important that you provide us with complete and accurate information about your circumstances and you take the time to check any assumptions we make and the basis for our advice. If you don't provide complete and accurate information, our advice may not be appropriate for your needs.

How we are paid

Our fees for financial planning and investment services depend on the advice and type of services we provide. We will discuss and agree the actual fees with you before we proceed. The following section outlines the types of fees that may apply and are inclusive of GST.

Initial Advice Fees

Our initial advice fees are determined by the scope and complexity of the advice we provide. Our initial advice fees can range from \$2,000 to \$20,000.

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Ongoing Advice Fees

Our ongoing fees are typically paid via a direct debit from our clients bank account. In some cases fees can be deducted from your investment (subject to the advice and service provided).

We maintain an ongoing relationship to ensure you are on track to achieving your objectives. As part of our ongoing service, we review your financial position, personal circumstances and investment strategies to ensure our recommendations remain appropriate. Our ongoing advice fees can range from \$3,000 to \$30,000.

Insurance Commission

When you purchase an insurance policy that we have recommended and implemented Satori Advisory may be paid by the insurance company. These payments may be up to 66% of the first year premium and 22% of the ongoing insurance premium.

These payments are taken out of the premium that you pay and is not a separate charge. For example, if your premium was \$1,000, we would receive an initial commission of up to \$660 and an ongoing commission of up to \$220 per annum.

Note: We may receive commissions on increases or additions to existing policies put in place before 2018 of up to 130%, and between 88% to 66% for policies purchased after that time.

Implementation Fees

In some circumstances we may propose an implementation fee. This fixed fee is agreed upon prior to taking action. Our implementation fees can range from \$500 to \$20,000.

Transaction Services

We can arrange to complete transactions for you on limited types of financial products, where we can take your instructions and arrange for the transaction to be completed without providing personal advice. These fees would be agreed upon prior to transacting and can be in the range of \$300 - \$5,000 depending on the complexity of the transactions.

Hourly Rates

In some circumstances we might propose an hourly rate for time spent. The rate will depend on the nature of the services you ask us to provide. Where an hourly rate is proposed we will provide an estimate and seek your approval prior to proceeding with the work. Our hourly rates range from \$60 to \$350.

All fees and commissions will be paid directly to Satori Advisory.

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How we remunerate staff and directors

Employees of Satori Advisory, including financial advisers, are remunerated via an annual salary. Our advisers may also be eligible to receive an annual or quarterly performance bonus if they meet pre-set agreed key performance indicators.

Directors of Satori Advisory may be remunerated by;

- Annual Salary
- Annual or quarterly bonuses
- Dividends.

Associations and Relationships

Satori Advisory offer accounting and Self Managed Super Fund administration under the same entity that owns and provides the financial services of the Australian Financial Services Licence (AFSL).

The directors and shareholders of the AFSL are also directors and shareholders of Launch Money, that provides lending services.

Your adviser may recommend you use the related services of Satori Advisory if it is appropriate for your circumstances. Where you are referred to a related service by your adviser and take up the services your adviser does not receive any direct remuneration or benefit as a result of these referrals. The Directors of Satori Advisory do share in profits from their shareholding in the related businesses.

You may be referred to an external specialist to receive further advice. We do not receive any referral fees or commission for introducing you to the specialist. You are free to engage your own preferred professionals.

What to do if you have a complaint

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you please contact your adviser and tell them about your complaint. If your complaint is not satisfactorily resolved within 3 business days contact our Complaints Team. We will acknowledge receipt of your complaint immediately then try to resolve your complaint quickly and fairly.

Complaints Resolution Team
PO Box 409 NOOSAVILLE QLD 4566
Ph: 1300 925 081
E. josh.perkins@satoriadvisory.com.au

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We are a member of the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme that provides fair and independent financial services complaint resolution that is free to consumers. If an issue has not been resolved to your satisfaction within 30 days, you can lodge a complaint with AFCA. Any decision AFCA makes is binding on us, but not on you.

You can contact AFCA at:

www.afca.org.au
info@afca.org.au
(freecall) 1800 931 678.

You can also write to AFCA at:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

How we protect your privacy

We are committed to protecting your privacy. We use the information you provide us to advise you on your financial circumstances, goals and strategies. Should you choose to implement our advice we will use your personal details to pre-populate the relevant forms. We may also engage with a third-party provider to prepare financial modelling and a statement of advice. Where a third-party is engaged to provide these services your personal information will only be made available whilst the work is completed.

We do not trade, rent or sell your information or disclose it to overseas recipients. If a recipient is not regulated by laws which protect your information in a way that is similar to the Privacy Act, we will seek your consent before disclosing your information to them.

If you don't provide us with full information, we can't properly advise or assist you with your financial services needs. For more information about how to access the information we hold about you, how to have it corrected and how to complain if you think we have breached the privacy law, ask us for a copy of our Privacy Policy by contacting us on 1300 925 081.