



Financial Services Guide Version 3

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Issued by: Heindl Investments Pty Limited ATF The Heindl Insurance Trust trading as Heindl and Associates.



Financial Services Guide

You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.

This Financial Services Guide (“FSG”) is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include, who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures, along with how you can access them.

It is intended that this FSG should assist you in determining whether to use any of the services described in this document.

You should also be aware that you are entitled to receive a Statement of Advice when we first provide you with personal financial advice, (advice that takes into account your objectives, financial situation and needs). The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

If our representative provides further advice to you and your personal circumstances have not significantly changed, and that further advice is related to the advice we provided to you in a previous Statement of Advice and we do not give that further advice to you in writing, you may request a copy of the record of that further advice at any time up to 7 years from the date our representative gave the further advice to you.

You can request the record of the advice by contacting the representative or us in writing or by telephone or by email.

In the event we make a recommendation to acquire a particular financial product (other than securities), we must also provide you with a Product Disclosure Statement containing information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product.



Before you receive our advice

Your Questions	Our Answers
Who will be providing the financial planning service to me?	<p>Licensee:</p> <p>Shartru Wealth Management Pty Limited</p> <p>ABN: 46 158 536 871</p> <p>Australian Financial Services Licence Number: 422409</p> <p>Location Address:</p> <p>14 Macquarie Street Belmont NSW 2280</p> <p>Postal Address: PO Box 565 Belmont NSW 2280</p> <p>Tel No: 1300 478 424 Email: advice@shartru.com.au</p>
Who is my adviser?	<p>Deborah Heindl is an Authorised Representative of the licensee. Authorised Representative Number 266858.</p> <p>Deborah Heindl has the following qualifications:</p> <p>Diploma of Financial Services (Distribution) Registered Tax (financial) Adviser (No.24918485)</p>
What kinds of financial planning services are you authorised to provide me and what kinds of products do those services relate to?	<p>Deborah can provide the following services:</p> <ul style="list-style-type: none">➤ Financial strategies and financial advice generally➤ Savings and wealth creation strategies➤ investment planning and financial product advice➤ Securities advice➤ Pre-retirement and Retirement Planning➤ Risk and risk management (ie wealth protection) analysis and advice➤ Estate Planning➤ Superannuation planning and advice (excluding SMSF)➤ Taxation considerations (associated with different financial products and different financial strategies)➤ Business succession planning. <p>We are licensed to provide advice on and deal in the following financial products:</p>



Deposit products

Government Debentures, Stocks & Bonds;
 Investment Life Insurance Products;
 Life Insurance Risk Products;
 Managed investment Schemes, including IDPS;
 Securities;
 Retirement Savings Account Products;
 Superannuation (excluding SMSF)

Who do you act for when you provide services for me?

Heindl & Associates, Deborah and Shartru Wealth are responsible for the financial services provided to you.

How will I pay for the service?

Heindl & Associates provides clients with a choice of paying a fee-for-service or allowing Heindl & Associates to receive commission from the product it recommends (insurance only). A combination of these methods of payment for our services will also be considered.

Should you choose to pay a fixed fee, it may be based on your Adviser's \$200 hourly rate or a range i.e. \$200 to \$12,000. It is difficult to say what the fee will be until your Adviser understands the assistance you are seeking - generally the more complex your requirements, the higher the fee.

Any fees, charges or commissions are payable to Shartru Wealth Management and will be disclosed in advice documents provided to you.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services or assistance to me and how is that commission calculated?

1. All fees are paid initially to Shartru Wealth Management (Licensee). Shartru Wealth Management passes on 100% of all fees received to Heindl & Associates.

Deb Heindl owns a beneficial interest in Heindl Investments Pty Ltd as the Trustee for The Heindl Insurance Trust T/A Heindl & Associates.

2. Deb may receive a salary, management fees or distribution of any profits from Heindl & Associates.

2. Where a life insurance company product has been recommended the issuer of the product may pay Heindl & Associates a commission. This commission ranges between 30% and 80% of your first year's premium.

This commission can vary depending on the product is calculated in a range of between 8% and 20%.



A transition period applies between 1 January 2018 and 1 January 2020, where commission caps are set at:

- (2018) 80% of the premium in the first year of the policy with a maximum trailing commission of 20% in subsequent years,
- (2019) 70% of the premium in the first year of the policy with a maximum trailing commission of 20%,
- (2020) 60% of the premium in the first year of the policy with a maximum trailing commission of 20%.

If the policy lapses in the first year 100% commission is clawed back, and 60% clawback in the second year. Your adviser may charge you a fee equivalent to the value of the clawback in the event your policy lapses and they are not paid for their services.

The example below shows the maximum amounts that would be paid for new policies from January 2018.

For example, if you decide to purchase Life insurance and pay a \$1,000 premium, your Adviser could receive up to \$800 initially and up to \$200 each year you renew that policy.

3. The exact amounts of any fees, commissions, bonuses or other incentives received by me and the licensee will be included in a Statement of Advice that we will provide to you.

Do you have any referral arrangements in place or any relationships which may influence the advice provided to you?

If you are referred to us by an external party we may pay that referrer 25% of the first years commission. Any amounts paid to referrers will be disclosed in the Statement of Advice that we will provide to you.

If we refer you to Acquire General Insurance Group for your general insurance needs we will receive 50% of the first years commission and 30% of the commission generated in subsequent years.



When you receive our advice

Your Questions	Our Answers
Will you provide me advice, which is suitable to my needs and financial circumstances	<p>Yes. But to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial products or services to you.</p> <p>You have the right not to divulge this information to us, if you do not wish to do so.</p> <p>In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.</p>
What should I know about the risks of the products or strategies you recommend to me?	<p>We will explain to you any significant risks of products and strategies which we recommend to you. If we do not do so, you should ask us to explain those risks to you.</p>
What information do you maintain in my file and can I examine my file?	<p>We maintain a record of your personal profile, which includes details of your objectives, financial situation and needs. They also maintain records of any recommendations made to you and the preliminary assessment for credit assistance.</p> <p>We also maintain records of any recommendations made to you.</p> <p>We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. A copy of our privacy policy is enclosed for your information.</p> <p>If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded.</p> <p>We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise of the likely cost in advance and can help to refine your request if required.</p>
Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my financial products?	<p>Yes. You may specify how you would like to give us instructions, for example by telephone, email or other means.</p>



If you have any complaints

Your Questions

Who can I complain to if I have a complaint about the provision of the financial services to me?

Our Answers

Shartru is a member of the Australian Financial Complaints Authority.

If you have any complaint about the service provided to you, you should take the following steps:

Contact us and tell us about your complaint.

If your complaint is not satisfactorily resolved within 3 days, please contact the Compliance Manager of Shartru or put your complaint in writing and send it to PO Box 565 BELMONT NSW 2280. We will seek to resolve your complaint quickly and fairly.

If the complaint cannot be satisfied to your satisfaction you have the right to complain to the Australian Financial Complaints Authority (AFCA). They can be contacted on 1800 931 678. This service is provided to you free of charge.

At the time of escalation of a complaint we will provide you with further details on the process involved with AFCA.

The Australian Securities and Investments Commission (ASIC) also has a freecall Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Shartru Wealth Management has in place a Professional Indemnity Insurance that is required by the Corporations Act and which meets ASIC's requirements and covers present and past representatives.