



Financial Services Guide

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Licensee:

TruWealth Group Pty Ltd (AFSL 499444)
This Financial Services Guide (FSG) is authorised for distribution by TruWealth Group Pty Ltd.

Authorised Representatives:

- The trustee of the EWIG Investments Trust trading as TruWealth Advice (ASIC# 407493) (ABN 20961261605)
- Natallia Smith (ASIC# 001001424)
- Lauren Power (ASIC# 001269686)

The Authorised Representatives act on behalf of TruWealth Group who is responsible for the services that they provide.

Contact Details

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Why am I receiving this document?

This FSG will help you decide whether to use the services that we* offer. It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we and your adviser are remunerated
- How we deal with complaints if you are not satisfied with our services.

* In this document 'we' refers to Truwealth Advice, Natallia Smith and Lauren Power.

What services do we provide?

We are authorised to provide personal advice and dealing services in the following areas:

- Deposit Products
- Superannuation and SMSF
- Retirement planning
- Portfolio Management
- Managed investments
- Securities (direct shares)
- Personal risk insurance
- Margin Lending facilities

The financial advice process

We recognise that the objectives and personal circumstances of each client are different. What is right for one client may not be right for another.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

For administration platforms, managed funds and personal risk insurance products we will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.



At all times you are able to contact us and ask questions about our advice and the products we recommend. You can provide instructions to us in writing, via phone or via email.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products. If we provide further advice, it will typically be documented in a Record of Advice which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

Fees

All fees are payable to the EWIG Investments Trust trading as TruWealth Advice. The cost of our advice will be proportional to the skill and knowledge required for the type of work, the degree of responsibility applicable to the work, complexity of your situation and scope of our engagement. Our services and fees will be set out in a formal agreement with you called Terms of Engagement.

Initial Engagement Fee

This fee covers the advice services that we provide to you over the first 12 months. It is an agreed fee based on the scope and complexity of our advice. We typically charge 25% of the total fee upfront with the remaining 75% over the 12 months.

Annual Service Fees

Our annual fee depends on the services that we provide to you. The fee will be an agreed fixed fee which is paid monthly.

Consultation Fee

Our consultation fee for Discovery and Engagement meetings is charged at an hourly rate of \$385 per hour or part thereof (inclusive of GST) indexed to the Consumer Price Index.

No Commissions

We receive NO commissions from product and service providers.

When insurance companies are unable to turn off their commissions on existing policies, we rebate them directly to your account where possible or donate to your preferred charity.

Other Benefits

We may receive additional benefits by way of sponsorship of educations seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Adviser Remuneration

Natallia Smith is a beneficiary of the EWIG Investments Trust and is remunerated through the profits of the practice.

Lauren Power is an employee of TruWealth Advice and is paid a salary.

Making a Complaint

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our services, then we encourage you to contact us. Please call us, send an email or put your complaint in writing to our office. There is information on our website about how we deal with complaints.

If you are not satisfied with our response, then you can refer your complaint to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or www.afca.org.au. AFCA provides a fair and independent complaint resolution service which is provided to you free of charge.

TruWealth Group is required to hold adequate Professional Indemnity insurance for the financial services that it and its current and past representatives provide.



TruWealth
Your Personal CFO

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information.

It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website.