FINANCIAL SERVICES GUIDE

Dated 1st May 2025

Australia Pacific Funds Management Pty Ltd
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Address: Level 13 North 459 Collins St Melbourne Vic 3000
Telephone: [03] 8621 8485
Australian Financial Services Licence Number: 339151

HOW CAN WE HELP YOU?

Before seeking our advice, you probably have a number of questions you would like to ask about us and how we can help you. To help you get to know us and decide whether to use our Services, we have prepared this Financial Services Guide (FSG) which is designed to explain:

1. Who we are;
2. Matters we can help you with;
3. How we are paid;
4. Privacy;
5. Our complaint resolution process;
6. Other matters you might want to know;
7. Our relationships.

If you need more information or clarification, please contact us.

1. WHO WE ARE

Australia Pacific Funds Management provides financial Services through its own Australian Financial Services Licence [AFSL 339151]. This allows our advisers to offer a unique approach based on Services and advice enabling us to act in the client's best interests at all times.

This FSG is given to you by your adviser with the authority of Australia Pacific Funds Management. When a member of our team provides financial Services to you, they will be acting for you on behalf of Australia Pacific Funds Management.

2. MATTERS WE CAN HELP YOU WITH

We can help you with the following:

- Retirement planning strategies
- Wealth creation
- Superannuation strategies
- Self-managed superannuation advice
- Cash flow planning
- Insurance Services
- Gearing strategies
- Social security advice
- Estate planning

We provide financial product advice for the following financial products:

- Deposit and payment products, including basic deposit products, deposit products other than basic deposit products and non-cash payment products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Risk insurance products, including life, trauma, income protection and total and permanent disability insurance
- Retirement savings accounts
- Securities
- Superannuation
- Managed investments

If we provide personal advice to you, we are required under law to act in your best interests and prioritise your interests ahead of our own.

You may specify how you would like to give us instructions. For example; by telephone, email, fax or other means. But in all cases we must receive a written confirmation of these instructions.

3. HOW WE ARE PAID

Initial & On-going Commissions and Fees

The upfront commission for risk insurance financial products can range between 33% and 66% of the annual premium depending on the product provider, while on-going commission may range between 10% and 33%. For example, on an insurance premium of $1,000 paying 66% initial commission and 22% on-going commission, the upfront commission would be $660 and the on-going commission $220 per year. This is paid via the insurance provider to Australia Pacific Funds Management.
The ongoing commissions for investment type financial products can range between 0.5% and up to 1.5% of funds under management. For example, for an investment of $10,000 in a managed investment paying 1.1% on-going commission, the ongoing commission would be $110 per year.

Or

Fee for Services

We may charge a fee for our Services in conjunction with, or instead of, commission. The fee may range between $350 to $17,000, depending on the advice you have sought and whether we receive a commission. You may also be charged a Statement of Advice (SoA) preparation or implementation fee. This can range between $350 and $5,000 (inclusive of GST) depending on the complexity and the time spent. Any fee for Services must be paid within seven (7) days of the date of the tax invoice being issued to you.

Further details about commissions and or other benefits your adviser receives for recommending investments will be available to you when specific recommendations are made in the Statement of Advice or Record of Advice.

4. PRIVACY

We will need to find out your individual objectives, financial situation and needs before we recommend any financial product to you. You have the right not to divulge this information to us, if you do not wish to do so. 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.

We are committed to protecting and maintaining the privacy, accuracy and security of the personal and financial information you give us. Keeping this information private is very important to us. If you want to access your personal information, please let your adviser know. Australia Pacific Funds Management is required, pursuant to the Anti-Money Laundering and Counter Terrorism Financing Act [AML/CTF] and its corresponding rules and regulations, to implement certain customer identification processes.

We may be required to obtain information about you at the time of providing financial Services to you and from time to time thereafter in order to meet our obligations.

We have certain reporting obligations pursuant to the AML/CTF Act and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

5. OUR COMPLAINT RESOLUTION PROCESS

We are committed to providing quality advice to you. This commitment extends to providing accessible complaint resolution mechanisms for you.

If you have any complaint about the Services provided to you, you should contact the Complaints Manager, Paul McCombe, at Australia Pacific Funds Management on [03] 8621 8485 and we will try and resolve your complaint within 30 days.

We are here to help. We are a member of the Australian Financial Complaints Authority (AFCA) and, if we cannot reach a satisfactory resolution, you can raise your concerns with them through the contact details below:

Australian Financial Complaints Authority
By Telephone: 1800 931 678
By Fax: 03 9613 6399
By Post: Australian Financial Complaints Authority, GPO Box 3, Melbourne, Vic. 3001
By Email: info@afca.org.au.

6. OTHER MATTERS YOU MIGHT WANT TO KNOW

We will also provide you with an SoA whenever we provide you with any advice which takes into account your objectives, financial situations and or needs. The SoA 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 we give you further advice, or when no financial product is recommended, a Record of Advice (RoA) may be provided to you instead of an SoA. You can request a copy of the RoA by contacting us (if you have not previously received a copy) within 7 years of that further advice being given.

In the event we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product, 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.

We hold professional indemnity insurance cover for the activities conducted under our AFS licence which we believe satisfies the requirements of the Corporations Act.

7. OUR RELATIONSHIPS

Neither your Adviser nor the Licensee have any association or relationship with the issuers of financial products that might reasonably be expected to be capable of influencing them in the provision of financial Services, other than products of Australia Pacific Mortgage Fund Ltd, a direct related party of Australia Pacific Funds Management Pty Ltd. Clients of Australia Pacific Funds Management Pty Ltd may be provided with opportunities to participate in investments of Australia Pacific Mortgage Fund Ltd from time to time where such investment is consistent with a client's overall investment strategy.

On behalf of our clients, Australia Pacific Funds Management may enter into transactions with, and use the services of, any related parties. It is our policy to only to ensure any arrangements are on arms-length commercial terms.

Not Independent

Australia Pacific Funds Management Pty Ltd and its authorised representatives are not independent in relation to the provision of personal advice. Australia Pacific Funds Management Pty Ltd is an investment manager for some Managed Portfolios and receives fees in respect of this activity. Australia Pacific Funds Management Pty Ltd may also receive commissions from life insurance providers when we recommend life insurance to our clients. A related entity of Australia Pacific Funds Management Pty Ltd called Australia Pacific Funds Management Ltd receives fees in respect of both wrap Services.

ATTACHMENT – OUR TEAM

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