



Financial Services Guide

Date 01 07 2023

Version 3.0

Adviser Services Hub Pty Ltd

Purpose of the FSG

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use any of the financial services offered by Advice Street Pty Ltd and your adviser. Advice Street is authorised to provide financial services to you on behalf of Adviser Services Hub Pty Ltd (AFSL No. 525625).

It explains:

- who we are and how we can be contacted;
- the services we provide;
- our fees and how we are remunerated in relation to the services we provide;
- how you can make a complaint.

Advisers Services Hub Pty Ltd receives commissions from life insurance products. As such we are not able to refer to ourselves as 'independent', 'impartial' or 'unbiased'.

Documents we may provide you

You will receive various documents as part of our financial planning process for each stage of your advice journey. We will provide these documents electronically to a nominated email address, you may also request documents be provided to you in hardcopy.

1.1 SOAs and RoAs

When we provide personal advice, ordinarily this will be recorded and provided in a Statement of Advice (SOA), known as a financial plan. The SOA contains a summary of your goals and the strategies and the financial products we may recommend for achieving your goals. 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.

If we provide you with further personal advice, 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.

1.2 PDS

If we recommend or arrange a financial product for you, we will provide you with a Product Disclosure Statement (PDS) or Investor Directed Portfolio Service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product.

You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

1.3 Other Documents

If you enter into an Ongoing Service Agreement with your adviser for a period greater than 12 months, a Fee Disclosure Statement (FDS) will be issued to you. The FDS will contain information about the services you were entitled to, the services you have received and the fees you paid during the previous year. The FDS also includes information about the fees to be charged and services to be provided for the coming year and seeks your consent to renew our ongoing services.

About the Licensee

Adviser Services Hub Pty
Ltd 54 637 693 228
AFSL #: 525625
Suite 2, 15 Forest Rd, Hurstville, NSW 2220
1300 887 337

About the Corporate Authorised Representative

Advice Street
ABN 38 648 834 280
AR Number 1286200
Address Level 5 20 Bond Street Sydney NSW 2000

This FSG has been prepared and provided with the authority of Advisers Services Hub.

Services We Offer

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

We can provide you with personal and general advice about services and financial products below. We can also arrange for financial products to be issued without advice from us.

Individual advisers within our firm may not be qualified to provide advice in all the services and products noted below. Their individual profile guides will note any limitations to the advice they are qualified to provide. At all times we will ensure the appropriate adviser is available to you to provide advice consistent with your goals.

We can provide advice on	We can arrange the following products and services
<ul style="list-style-type: none">• Investments strategies (strategic asset allocation and goals-based investing)• Budget and cash flow management• Debt management (including borrowing for personal purposes)• Salary packaging• Superannuation strategies and retirement planning• Personal insurance	<ul style="list-style-type: none">• Deposit & Payment Products - Basic Deposit• Deposit & Payment Products - Non-Basic Deposit• Government Debentures, Stocks or Bonds• Investment Life Insurance Products• Life Risk Insurance products

<ul style="list-style-type: none"> • Estate planning • Centrelink and other government benefits • Ongoing advice and services, including regular portfolio reviews • Aged care • Gearing strategies 	<ul style="list-style-type: none"> • Managed Investment Schemes, including IDPS • Retirement Savings Account Products • Securities • Superannuation
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Approved Product List

Advisers Services Hub maintains an approved products and services list ('APL') from various approved Australian and International providers.

Advisers Services Hub periodically reviews these products to ensure they are competitive with similar products that address similar client needs and objectives. These products are researched using external research houses as well as our in-house research team. Generally, the products we recommend are on the APL. However, if it is appropriate for your needs we may, subject to Advisers Services Hub approval, recommend other products.

You can obtain a copy of the APL upon request.

Providing us with instructions

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions via telephone, mail or email using the contact details provided in this Guide.

If the information provided is incomplete or inaccurate, the advice or services we provide may not be appropriate.

If at any time you wish to terminate your relationship with us, please contact us using the details provided in this Guide.

Tax implications of our advice

Under the Tax Agent Services Act 2009, Advisers Services Hub is authorised by the Tax Practitioners Board to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

Our Fees

The actual fee charged to you will depend on the complexity and nature of the advice or service 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.

Our agreed advice and service fees may include charges for:

- Initial advice and implementation
- Ongoing /Annual advice and services
- Investment fees
- Hourly rate/Ad hoc fees

We accept the following payment methods for our advice fees:

- Direct payment
- Credit card
- Deduction from your superannuation/investment account.

All fees and commissions will be paid directly to Advisers Services Hub. They retain an amount (licensee fee) to cover the licensee costs and the balanced is passed to us. The amount is determined annually, based on a number of factors, including our business revenue and the number of advisers in the practice.

1.1 Initial Service Fees

These are fees paid when you agree to receive our advice.

Initial Service	Fee amount
Research and Preparation of Statement of Advice	Starting at \$4,400 - \$22,000

1.2 Ongoing Service Fees

These fees support our ongoing services which help you stay on track to meet your goals. These fees vary depending on the scope and complexity of services provided.

Ongoing Service	Fee amount
Annual advice review	Starting from \$6,600 - \$40,000

1.3 Commissions

Any commission amounts will be disclosed to you when providing advice. The following table is a guide of commissions we may receive.

Product type	Initial Commission	Ongoing Commission	Example
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Insurance	Up to 66% of the first year's premium for new policies implemented	Up to 22% of the insurance premium each following year	On any insurance policies implemented, if your premium was \$1,000, we would receive an additional commission of up to \$660 and an ongoing commission of up to \$220 per annum.
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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 written after that time.

Associations and Relationships

The shareholders of Adviser Services Hub also operate mortgage broking activities.

Your adviser is also authorised to provide mortgage broking services via Advice Street Lending Pty Ltd. From time to time, your adviser may recommend you obtain credit services from Advice Street Lending Pty Ltd.

Your Adviser is a director and shareholder, Advice Street Lending Pty Ltd. Where you are referred to Advice Street Lending Pty Ltd by your Adviser, and you take up the services of that business, your Adviser may be entitled to profits from their shareholding of these businesses.

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

How you can make a complaint

If at any time you feel like you are not satisfied with our services, the following are your options in finding a resolution.

- Contact your adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three business days, please contact Adviser Services Hub Administrator at admin@adviserserviceshub.com.au
 - The administrator can be reached at 1800 887 337 or admin@adviserserviceshub.com.au or at Suite 2, no 15 Forest Rd, Hurstville, NSW 2220
- If your complaint has not been resolved satisfactorily within 30 days, you may escalate your complaint to the relevant External Dispute Resolution Scheme.

Any issues relating to financial advice, investments, superannuation, insurance matters, or credit matters	<p>Australian Financial Complaints Authority (AFCA)</p> <p>GPO Box 3 Melbourne VIC 3001</p> <p>1800 931 678 www.afca.org.au info@afca.org.au</p>
Any issue relating to your personal information	<p>The Privacy Commissioner</p> <p>GPO Box 5218 Sydney NSW 2001</p>
	<p>1300 363 992 privacy@privacy.gov.au</p>

You may also contact the Australian Securities & Investments Commission (ASIC) on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. Advisers Services Hub is also covered by professional indemnity insurance and this satisfies the requirements imposed by section 912B of the *Corporations Act 2001*. The insurance covers claims arising from the actions of former employees or representatives of Advisers Services Hub, even where subsequent to these actions they have ceased to be employed by or act for Advisers Services Hub.

About your adviser – Steven Hastie

Trust plays a huge role in financial services and this is one key attribute that Steven holds closely to his heart. The moment you meet Steven, there is an earnest nature about him. Steven lives by a set of core values which are defined by empathy for others, positivity as well as a strong thirst for knowledge and education.

Advice Street's Principal Adviser Steven Hastie has worked in wealth management and advice since 2013. He earned the award Adviser of the Year 2020 at MLC Advice. Employing an easy-going approach, he focuses on streamlining his clients' affairs and helping them make sense of financial concepts.

Advice Street specialises in helping clients grow, protect and transfer wealth. We focus on comprehensive financial planning. We are well versed in strategic debt management, cashflow, budgeting and portfolio construction for accumulators, as well as pre- and post-retirees. Advice Street also provide advice on insurance, investments and superannuation assisting a wide variety of clients to achieve their financial goals. Paramount to all of our advice is tax planning as well as the implications and importance of correct structuring. We also work with small to medium enterprises in a financial advice capacity.

Steven believes that every client has unique financial goals and will work closely with clients to develop a plan for achieving them. This ensures that their long-term financial strategies are supported by an equally long-term relation.

Steven Hastie is a Sub-Authorised Representative of Advice Street Pty Ltd, Corporate Authorised Representative No.1286200. Authorised Representative No.472126.

1.1 How I am paid

Steven Hastie is remunerated by salary and dividends from Advice Street.