

## **FINANCIAL SERVICES GUIDE**

### **Affinity Advisory Pty Ltd as trustee for the Affinity Unit Trust**

Date: 07 February 2025

This Financial Services Guide (“**FSG**”) is provided by: Affinity Advisory Pty Ltd ACN 100 705 931 as trustee for the Affinity Unit Trust ABN 63 189 296 087 AFSL No. 485811 (“**we**” or “**us**”).

#### **Purpose of FSG**

This FSG sets out key information about the financial services we may provide to you. It also sets out information about your rights with respect to the financial services we provide.

We strongly recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please contact us.

#### **Documents you may receive**

If we provide you with financial advice, we will provide that advice to you in a Statement of Advice (“**SOA**”). The SOA will contain our advice, the basis upon which we provide the advice, and specific information about the remuneration we receive.

In some circumstances, we may also record our advice through preparing a record of advice (“**ROA**”) instead of providing you with a SOA. If you have not been provided with the ROA, you may request a copy of it free of charge at any time within 7 years after the advice was provided to you, by contacting us.

If you enter into an ongoing arrangement with us, we will ask you to renew the agreement each year.

If we provide you with advice to establish a self-managed superannuation fund (“**SMSF**”) or commence a pension or arrange for those services to be provided to you, we will ensure that you are provided with a product disclosure statement (“**PDS**”) unless we are satisfied that you have already received or have access to all of the information that would have been

contained in the PDS. The PDS is issued by the SMSF trustee and is designed to provide you with information to make an informed decision about whether to acquire an interest in the SMSF. The PDS will include details about the significant risks and benefits, costs, charges and other significant characteristics or features of the SMSF.

#### **Financial services we provide**

We hold a limited AFSL which authorises us to:

- provide financial product advice on SMSFs.
- provide financial product advice on your existing superannuation products, but only to the extent required for:
  - making a recommendation that you establish a SMSF; or
  - providing advice to you on contributions or pensions under the superannuation product.
- deal (issue, acquire, dispose) or arrange to deal in a SMSF.
- provide class of product advice with respect to:
  - superannuation products;
  - securities;
  - simple managed investment schemes;
  - general insurance products;
  - life risk insurance products; and
  - basic deposit products.

Class of product advice allows us to consider your personal circumstances in determining the appropriate kind of financial product that is suitable to you. However it does not allow us to recommend any particular financial product.

#### **How can you provide us with instructions?**

You can give us instructions by phone, email or any other means that we agree with you from time to time.

## Who do we act for?

As an AFSL holder, we act on our own behalf when providing you with financial services.

## Fees and charges

### *Initial*

We will charge you a fee for the financial services we provide to you. That fee may either be a fixed fee or based on the amount of hours it takes us to prepare and provide you with the financial services. These fees will be included in the statement of advice ("**SOA**") which will be provided to you.

We do not receive any commissions from product issuers or re-sellers.

Our advisers do not receive any commission payments. They are paid a salary which does not change depending on the amount of financial services they have provided.

### *Ongoing*

If you enter into an ongoing service arrangement with us, we will charge you a yearly fee. This will be disclosed in the SOA.

### *Accounting*

We may charge you additional fees, which arise as a result of the implementation of any advice we provide you. For example, audit or compliance fees in relation to the SMSF that is established. These fees are not related to the financial services we provide you, and will be set out in the engagement letter we enter into with you.

Please contact us if you require any further information about how we or our advisers are remunerated.

## Associations

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you.

We own shares in Cornerstone. Cornerstone is our preferred provider when implementing advice regarding the set-up of an SMSF.

We are fully committed to providing quality financial services. However if you are unhappy with our services, we have an internal complaint process to deal with your concerns.

### *Step 1*

Please contact us if you have any complaints with respect to our financial services. Please

provide us with as much information about the complaint as you can. We will then attend to your complaint, and may contact you for more information. Once we have enough information, we will endeavour to resolve your complaint in 5 business days.

### *Step 2*

If you are not happy with the outcome, you may request that our compliance officer review your complaint and our proposed resolutions. The compliance officer may contact you for more information. The compliance officer will contact you with his or her decision.

### *Step 3*

If you still do not receive a satisfactory outcome or we do not respond to you within 45 days after you make the initial complaint, you have the right to complain to the Australian Financial Complaints Authority (**AFCA**) at the following address:

**Mail:** GPO Box 3  
Melbourne VIC 3001

**Ph:** 1800 931 678

**Fax:** 03 9613 6399

**Website:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

You may only contact AFCA once you have followed the above procedure.

## Compensation arrangements

We hold professional indemnity insurance in respect of our financial services which complies with the *Corporations Act 2001* (Cth). The professional indemnity insurance covers all of the financial services you are provided, even if they were provided by a person who is no longer our adviser.

## Further Information

If you have any further queries about our financial services, please do not hesitate to contact us.

## Contact us

Affinity Advisory Pty Ltd as trustee for the Affinity Unit Trust

119 Ferrars Street  
Southbank VIC 3006

Ph: 03 9686 0400

Email: [info@affinity.com.au](mailto:info@affinity.com.au)