





















## HOW IS YOUR ADVISER PAID NOW AND ONGOING? (FEES, CHARGES, COMMISSIONS)

Your Adviser may charge you for providing financial advice or services. The amount and how you choose to pay is either a fixed fee, commission or a combination of these. Regardless of your preferred payment method, the fee is based on the services provided and how they relate to your circumstances. You will be asked to agree to the fee in writing.

	COMMISSION	EXAMPLE
Insurance Policies — Upfront	0% - 66% of the premium paid	On an annual premium of \$3,000 this would be up to \$2,310.
Insurance Policies — Ongoing	0% - 22% of the renewal premium paid	On a renewal premium of \$3,000 this would be up to \$660.
Advice — Upfront	"up to 4.4% - Maximum \$4,400"	Investing \$100,000 would be up to \$4,400.
Advice — Ongoing	1.65% pa of the Fund Under Management (FUM)	On a \$100,000 investment this would be \$1,650 pa or \$137.50 monthly.

If the insurance policy lapses in the first year 100% commission is clawed back. And 60% commission in year 2. Your adviser may charge you a fee equivalent to the value of the clawback amount in the event your policy lapses and they are not paid for their services.

Any fees, charges or commissions are payable to MONEYSHERPA PTY LTD and will be disclosed in advice documents provided to you.

MoneySherpa PTY LTD will pass on 95% of the commission to Vogue Advisory Group.

Your financial adviser may receive up to 100% of the allocated commission paid to the Vogue Advisory Group.

### Third Party Referral Payments

If you have been referred to Vogue Advisory, a commission may be paid to that third party. If Vogue Advisory Group refers you to a third party for an external service, they may receive a commission for that referral. Any payments received on a referral will be disclosed to you in writing at the time the advice is given.

## DISPUTES OR COMPLAINTS

### WHAT TO DO IF YOU HAVE A DISPUTE OR COMPLAINT

We are committed to providing you with the best possible service. If at any time we have not met your expectations – or you have a complaint about any of our services – please inform us so we can work towards a resolution.

### HOW TO MAKE A COMPLAINT

If you have a complaint, we request you follow these steps:

1. You may lodge a complaint Online, by email, by phone or in person.
2. Vogue Advisory Group will acknowledge your complaint promptly, and within 24 hours of receipt where possible. We will try to resolve your complaint quickly and fairly.
3. We will provide a final response to you in writing no later than 30 calendar days after the complaint is received by us.
4. If this does not resolve your concern write or email the licensee complaints officer [complaints@lifesharpa.com.au](mailto:complaints@lifesharpa.com.au)
5. We will respond and seek to resolve the issue
6. If you are still not satisfied, you may contact our External Dispute Resolution Service (it's free)

If your complaint relates to a product or service acquired through a third party (for example, a lender) we may ask you to contact the relevant third party. They will deal with your complaint under their complaints resolution process. We will help you.

If you are not satisfied with the resolution of your complaint by the third party, you are entitled to have your dispute considered by their External Dispute Resolution Scheme.

### STILL NOT SATISFIED?

If you do not think we have resolved your complaint to your satisfaction, you may request our External Dispute Resolution Scheme to help you. You do this at any time, but they may ask you to wait until our internal processes are complete before they will consider your complaint further.

Our External Dispute Resolution Scheme is the Australian Financial Complaints Authority (AFCA) Limited which can be contacted by:

- MoneySherpa Pty Ltd
- Member number 34698
- Telephone: 1800 931 678
- Online complaint form: <https://www.afca.org.au/make-a-complaint/complain/>
- Email: [info@afca.org.au](mailto:info@afca.org.au)
- Website: <https://www.afca.org.au>
- Mail: GPO Box 3, Melbourne VIC 3001
- Fax: 03 96136399

Vogue Advisory Group has the benefit of a Professional Indemnity Insurance policy maintained by MoneySherpa and required by the Corporations Act which meets ASIC's requirements.

## CONFIRMATION OF RECEIPT BY CLIENT

(where FSG is received in person)

Receipt of the Financial Services Guide is acknowledged:

	CLIENT 1	CLIENT 2 (if applicable)
Client signature/s		
Name		
Date Received		

## CONFIRMATION OF PROVISION BY ADVISER

(where FSG is mailed or emailed)

I confirm that I sent a copy of the Financial Services Guide as follows:

Sent to (Client Name/s)	
Sent on (Date)	
Sent by	Vogue Advisory Group Pty Ltd