



Financial Services Guide

Version 1.0

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WHO IS THE VOGUE ADVISORY GROUP?

Vogue Advisory Group (ACN: 624 229 867) (“Vogue Advisory Group”) is an Authorised Representative (AR) (no. 126 1760) of MoneySherpa Pty Limited (ACN: 164 927 708) which holds Australian Financial Services Licence (AFSL No. 451289) and authorises Financial Advisers under its AFSL. All AFSL’s are issued by the Australian Securities and Investment Commission (ASIC) and govern how we provide these services.

Your Financial Adviser will be a Sub-Authorised Representative of Vogue Advisory Group Pty Limited who will provide the service on behalf of the licensee. Vogue Advisory Group does not act on behalf of anyone else.

VOGUE ADVISORY GROUP IS NOT INDEPENDENT

To be considered Independent, impartial, or unbiased a financial services provider must not receive commissions (apart from commissions that are rebated in full to its clients).

Vogue Advisory Group is not independent, impartial or unbiased because we:

- (a) receive commissions for the advice we provide on life risk insurance products.

WHAT IS THIS DOCUMENT?

This document is a Financial Services Guide. We are required to provide it to you before we provide you with any Financial Service (which helps with insurance, super and investments).

It contains important information about various fees and charges that may be payable by you to us, payments that we may receive from a product provider (for example a lender, insurer or fund manager), or payments we make to third parties, when we provide you with a financial service or product.

It also contains information about what you should do if you have a complaint or dispute in connection with our provision of those services.

You should read this document, ensure you understand what it means for you and retain a copy for your records. If anything is unclear – please contact the Vogue Advisory Group.

HOW TO CONTACT VOGUE ADVISORY GROUP

Contact details:

Mr Michael Baldwin

Director– Vogue Advisory Group

Suite 1, Level 2, 21 Lake Street, VARSITY LAKES Q 4227

PO Box 478 VARSITY LAKES Q 4227 Australia

T 1300 709 985 | F 07 3041 6951 |

clientservices@vogue-fs.com.au

WHAT ARE WE LICENCED TO PROVIDE TO YOU?

Our AFSL authorises us to provide Advice in relation to the following products:

- Deposit and payment products
 - Deposits and Payment Products – Non-basic Deposit Products
- Government Debentures, Stocks or Bonds
- Life Products
 - Investment Life Insurance Products
 - Life Risk Insurance Products
- Managed Investment Schemes
 - Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Securities
- Superannuation
 - Superannuation - All

Your Adviser can offer you strategic and financial product advice. We are also licenced to arrange for you to acquire, vary or dispose of these products and general insurance products.

WE CAN HELP YOU WITH FINANCIAL PRODUCTS

We can help you choose the life insurance, superannuation, savings and investment product that meets your requirements. We can also help you acquire, alter or dispose of these products.

The Vogue Advisory Group website also includes general information which does not take into account your personal goals and circumstances. When you ask us for specific advice and we take into account your specific circumstances and goals, we provide Personal Advice.

When we do this, we will generally document it in a Statement of Advice (SoA). The SoA will detail and consider your current financial situation and requirements. The SoA provided will outline:

- What the advice covers (the scope)
- Details of why you are seeking advice (i.e. your goals and any specific requirements)
- Your personal circumstances (financial, health and anything else relevant to the advice)
- The advice itself and any recommendation being made (strategic and/or financial products) plus the advantages, disadvantages and any risks involved
- Any payments to us (fees, commissions or other benefits) and how that is determined
- Any associations we have that may influence the advice provided to you

Sometimes, for simpler advice or further advice, a simpler document called a Record of Advice (RoA) may be used. These documents detail the advice, and the basis for that advice including the information you have provided us about your goals and objectives. It will also detail how the advice can be implemented and how it will help achieve your goals together with any fees or charges.

You may request in writing a copy of any advice document up to seven years after the advice has been given. We are required by law to keep copies of any RoA or SoA for a minimum of seven years.

If you have any questions about this document or the financial advice, investment or risk insurance products or services provided, please ask your Financial Adviser.

WHAT PRODUCTS AND PROVIDERS DO WE DEAL WITH?

Vogue Advisory Group does not offer its own products, nor are we owned by, or licenced through, a bank, insurance company, super fund, or investment manager. We act on your behalf to source the most appropriate product for your needs from the providers we have reviewed and included on our Approved Product List which is authorised by our licensee.

Our Approved Product List is based on our review of available products. Only those products which we deem suitable for Vogue Advisory Group members are included. There are no relationships with other entities which limit the products selected for review or included on the Approved Product List. Where we recommend the acquisition of a product based on your needs we will generally select from this list only.

However, if you already hold a product not on the Approved Product List we may, based on our review of that product at the time, recommend that in the circumstances retaining this product or acquiring more of it as the most appropriate solution for you. You will be provided with a Product Disclosure Statement (PDS) or other disclosure documents (as available from the issuer), if we recommend a particular financial product.

HOW YOU MAY INSTRUCT US

Generally you can instruct or contact your Financial Adviser directly with any instructions and provide them in writing, by email or by confirming verbal conversations. When we give you a statement of advice or other document, it will generally include an approval to proceed which you will need to sign and return before any action can occur.

COLLECTING YOUR PERSONAL INFORMATION

As a financial services provider, we have obligations to provide appropriate advice, verify your identity and the source of any funds. These are obligations under the Corporations Act 2001 and the Anti-Money Laundering and Counter Terrorism Finance Act 2006.

That means you will be requested to provide us with information about your personal circumstances which may include financial, health and anything else relevant to enable us to provide appropriate advice to you. AUSTRAC requirements mean that your Adviser will need to confirm your identity by sighting and verifying documents such as your Passport and Driver Licence.

The information will be recorded in a Fact Find by your Adviser and you will be asked to sign that document so you are sure it accurately reflects what was discussed.

Naturally you have the right not to provide us with information. However, if you do not, the advice you receive may not be appropriate for you based on your actual circumstances. In some circumstances we may not be able to help you.

You should read the information and warnings contained in the SoA or other advice documents carefully before making any decision relating to a financial product or advice.

WHAT INFORMATION DO WE KEEP AND YOU CAN EXAMINE ON YOUR FILE

All personal information we gather from you, as well as any advice provided to you is maintained in a file. We only keep your Tax File Number and sensitive personal information if we have your written permission. If you would like to examine your personal information, please let your Financial Adviser know.

PRIVACY POLICY

Vogue Advisory Group is committed to a Privacy Policy to ensure the privacy and security of your personal information. The Privacy Policy helps you understand how we protect and store your personal information and comply with the Australian Privacy Principles.

Please refer to our website to view the Vogue Advisory Group's Privacy Policy, <http://www.vogue-fg.com.au/terms-and-privacy/>

WHAT IS YOUR ADVISER AUTHORISED TO DO?

Your Adviser is authorised to provide **Personal Advice** and **Deal** in the following financial products:

- Deposit and payment products (Deposits and Payment Products, Non-basic Deposit Products)
- Government Debentures, Stocks or Bonds
- Life Products (Investment Life Insurance Products, Life Risk Insurance Products)
- Managed Investment Schemes (Managed Investment Schemes, IDPS)
- Retirement Savings Account Products
- Superannuation (Incl. Self-managed Superannuation Funds)
- Securities

HOW CAN YOU PROVIDE INSTRUCTIONS TO YOUR ADVISER?

You can contact your Adviser directly with any instructions and provide them in writing, by email or by confirming verbal conversations.

DOES YOUR ADVISER HAVE ANY RELATIONSHIPS WHICH MAY INFLUENCE THE ADVICE PROVIDED TO YOU? - Vogue Advisory Group Pty Ltd do not have any other relationships that may create a conflict of interest or potentially influence our advice to you.

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
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
- 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