

Financial Services Guide

Version 29/04/2025



Vogue 2.0 Pty Limited

Financial Services Guide
Issued 29 April 2025

*Vogue 2.0 Pty Ltd is a
Corporate Authorised Representative Number 1314539 of
Lifestyle Asset Management Pty Ltd,
a privately owned holder of
Australian Financial Services Licence No. 288421*

**This Financial Services Guide is not complete without
the Adviser Profile of the person providing advice,
which must be read conjointly.**

THIS DOCUMENT IS A FINANCIAL SERVICES GUIDE ("FSG").

This document contains information that we are legally obliged to provide, to give you a better understanding of Vogue 2.0 Pty Ltd ("Vogue 2.0") and to enable you to make an informed decision on whether to engage us to provide financial services and/or advice to you.

This FSG contains important information about:

- The financial services we provide
- Our compensation arrangements
- How we and our associates are remunerated
- Dispute Resolution System
- Information you need to supply
- Other information you need to know
- Financial relationship with related entities

FINANCIAL SERVICES VOGUE 2.0 IS AUTHORISED TO PROVIDE

Vogue 2.0 is authorised as a Corporate Authorised Representative of Lifestyle Asset Management Pty Ltd ("LAM") under its Australian Financial Services Licence ("AFSL") to:

- Provide financial product advice
- Deal in financial products

To wholesale and retail clients

The financial products on which Vogue 2.0 provides advice are:

- Specialist Personal and Business Risk Insurances inclusive of Life products, life investment and life risk insurances.
- Advice on the following financial products will be provided by Vogue Advisory Group Pty Ltd (VAG) under a dedicated Service Agreement between the two entities:
 - Government debentures, stocks and bonds
 - Managed Investment Schemes, including Investor Directed Portfolio Services.
 - Retirement savings accounts
 - Basic Deposit Products
 - Superannuation, including Self-managed Super Funds
 - Personal and Corporate Superannuation
 - Managed Portfolio Services
 - Securities

Authorisation to deal in the above products allows us to apply for, acquire, vary or dispose of those financial products in the implementation of advice provided to you.

NOT INDEPENDENT

The use of the terms independent, impartial, unbiased, or similar terms are restricted under section 923A of the Corporations Act.

Vogue 2.0 cannot use these words or expressions because LAM allows representatives to receive commissions from insurers for life risk policies arranged by them. Please refer to the sections on fees in this FSG for further information on commission Vogue 2.0 may receive.

VOGUE 2.0 CAN PROVIDE YOU WITH ADVICE ON THE FOLLOWING SERVICES

Insurances:

Life and business risk insurances - income protection, total and permanent disability, trauma protection, business expenses, succession planning and partnership protection
Advice on other financial products will be provided by VAG

Your adviser is required to provide you with an **Adviser Profile**, which provides specific information about your adviser's experience and specialisation. It must be read in conjunction with this FSG to provide the information necessary for you to make an informed decision.
Your adviser will be acting as a Representative of Vogue 2.0. While Vogue 2.0 is directly responsible for the insurance financial services and advice as set out in this FSG, the licensee (LAM) has ultimate responsibility for services provided under its AFSL 288421.

COMMUNICATING INFORMATION TO US

It is preferable that information is provided in a way that gives us a clear and documented basis for mutual understanding of your circumstances, needs and preferences. This can include copies of documents and written communications in emails or other online systems that we will give you information about when required.

If information additional to that supplied direct by is required in order to provide complete advice, you may be requested to give written authorisation for your adviser to obtain information from third parties.

WHAT INFORMATION CLIENTS WILL RECEIVE

If you engage us to provide you with personal financial advice, we will confirm our recommendations in writing so that you can make an informed decision about the appropriateness and suitability of our advice. Our recommendations are usually given to you in a written Statement of Advice (SoA). Subsequent advice on actions recommended in an SoA may be provided in a written Record of Advice (RoA)

Where we recommend a particular financial product, we will provide a Product Disclosure Statement (PDS), which contains specific and important information about that product. It is important that you read and understand any PDS that we provide you before you act on a financial product recommendation.

If you decide not to receive personal advice, general advice is available. General advice is information provided about financial products that does not take into account your personal needs, objectives or circumstances.

We can also act on your behalf without providing personal financial advice If you give specific instructions to transact and deal in a financial product (that Vogue 2.0 is authorised to offer). We can act on your instructions whether you provide them by telephone, email or other agreed means of communication.

PRIVACY

We are committed to ensuring the privacy and security of your personal information.

Vogue 2.0 keeps records of your personal profiles, including information supplied by you and third parties to the adviser relating to investment and insurance objectives, financial position and personal needs. We also maintain records of recommendations made to you. Personal information supplied may be stored electronically.

All information, however obtained, will be handled in accordance with Vogue 2.0's Privacy Policy and Australian Privacy Principles administered by the Office of the Australian Information Commissioner (OAIC).

A copy of our Privacy Policy can be viewed or downloaded from our [or LAM's] website (www.lamfs.com.au) or can be requested from your adviser or LAM's Compliance Officer on 1300 226 271.

REMUNERATION AND BENEFITS

The fee schedule is structured to ensure that you only pay for services as they are agreed. The basis and amount of all fees, commissions, adviser service fees and any referral fees will be fully disclosed in your SoA or RoA and explained by your adviser prior to the implementation of any advice. An explanation of the fees and charges of the product provider will also be outlined in the relevant PDS.

HOW CLIENTS PAY FOR THE SERVICE

Financial Planning Fees	<p>Before providing advice or service, your adviser may charge you an upfront fee for services based on either:</p> <ul style="list-style-type: none">• Time spent developing advice or implementing services• A fixed dollar amount• A percentage of funds invested; or• A combination of these methods <p>These fees will be disclosed before service is provided to you and your agreement to our terms is required before engagement.</p>
Adviser Service Fee	<p>When you elect to have ongoing advice, you will be charged a fee, which will be disclosed to you at the time of making the arrangement.</p>
Commissions	<p>Commissions on insurance products are based on a percentage of the premium, which is the industry standard practice.</p>
Referrals	<p>If you have been referred to your adviser by a third party, (e.g. accountant) the third party may receive a fee, commission or other benefit for the referral. This fee comes out of the fees received by Vogue 2.0 and your adviser and does not represent an additional cost to you.</p>
Alternative Remuneration	<p>If Vogue 2.0 or your adviser receives alternative remuneration such as entertainment and gifts from financial institutions, in accordance with the Industry Code of Practice, Vogue 2.0 and your adviser maintain a register of material alternative remuneration paid and received. Copies of these registers are available on request.</p>
Post FSG notification benefit	<p>There will be occasions when our benefit cannot be ascertained at the time of issue of the FSG and in those cases. Once we do ascertain the amount or nature of the benefit to us, we will inform you as soon as practical.</p>

Details of fees charged to clients and commissions earned in relation to services provided are set out below.

REMUNERATION EXAMPLES:

The upfront fee for specialist insurance advice may be up to a maximum of \$3,300 (inclusive of GST), plus the legislated commission cap of 60% (66% incl GST) of the first year's premium. This includes implementation of that advice. The ongoing service fee will be from commissions from the insurance provider of 20% (22% incl GST) of ongoing renewals.

The SoA will detail fees, commissions or benefits that relate to your specific matter.

HOW VOGUE 2.0, ADVISERS AND LAM ARE REMUNERATED

Payments of the above fees from client activities will generally be made by the insurance providers to the licensee, LAM.

- LAM does not retain any direct share of revenue from client activities, which LAM passes on to Vogue. LAM receives from Vogue 2.0 a fixed monthly fee for its services as licensee.
- Financial advisers receive a salary from either Vogue 2.0, which is not related to revenue received. The only direct share of revenue that advisers receive is payment of up to 10% of upfront commissions for new policies paid to Vogue 2.0 by insurance providers.

REFERRAL FEES

Referral fees may be paid to external entities for referral of business to Vogue 2.0 or your financial adviser. Details will be provided in your SoA. They are paid from fees received by Vogue 2.0 and are not an additional cost to you.

ALTERNATIVE FORMS OF REMUNERATION

If your financial adviser or Vogue receive alternative forms of remuneration or nonmonetary benefits worth more than \$300, they are required to record these benefits in an alternative remuneration register, which is available for inspection within 7 days of your request.

WHERE ARE DETAILS ABOUT REMUNERATION DISCLOSED?

The structure of how revenue from client activities is distributed to financial advisers, Vogue 2.0 and LAM is described above in this FSG.

This information is repeated in the Adviser Profile with further commentary, to the extent that it is relevant to the individual adviser.

If you receive personal insurance advice from your financial adviser, the SoA will detail how income and other benefits received are distributed and referral fees paid in relation to that advice.

DISPUTE RESOLUTION SYSTEM

How do clients complain about the services provided?

Vogue 2.0 is committed to providing a high level of client satisfaction and maintaining our reputation for honesty and integrity.

1. If you feel that we have fallen short of our commitment we would like you to tell us by bringing it to the attention of your adviser or Vogue 2.0.
2. If you feel this is not adequately addressed by the adviser or Vogue 2.0, you can notify our licensee, LAM. LAM is committed to resolving any concern a client has quickly, fairly and in the strictest confidence. You can notify it to Lifestyle Asset Management:
 - a. by phone to the Compliance Officer on 1300 226 271, or
 - b. by mail to Level 35 Tower One, 100 Barangaroo Avenue, BARANGAROO NSW 2000, or
 - c. by email to erm@lifestyleam.com.au
3. If you are dissatisfied with our efforts to resolve the dispute or query, LAM is a member of Australian Financial Complaints Authority (AFCA) and you have recourse free of charge to that organisation:
 - a. by phone on 1800 931 678
 - b. online at www.afca.org.au.
 - c. by mail to Australian Financial Complaints Authority, GPO Box 3, Melbourne Vic 3001
 - d. by email to info@afca.org.au

LAM has Professional Indemnity Insurance for compensation claims by clients against LAM and its representatives and advisers.

ADVICE AND SERVICES PROVIDED UNDER THE LICENCE OF:

Lifestyle Asset Management Pty Ltd Australian Financial Services Licence 288421

LICENSEE CONTACT DETAILS

Lifestyle Asset Management Pty Ltd
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Barangaroo NSW 2000
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Email: erm@lifestyleam.com.au
Website: www.lamfs.com.au

VOGUE 2.0 CONTACT DETAILS

Vogue 2.0 Pty Ltd
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