

AMC FINANCIAL GROUP PTY LTD



Version – February 2024

FINANCIAL SERVICES GUIDE

Our guide to assisting you with your financial needs.

AMC Financial Group Pty Ltd (ABN 47 144 956 847), trading as Super Financial Solutions, is a Corporate Authorised Representative (No. 452283) of Australian Financial Directions Pty Ltd (ABN 14 135 004 947), holder of an Australian Financial Services Licence (AFSL 344971).

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FINANCIAL SERVICES GUIDE (FSG)

This document is a Financial Services Guide (“FSG”) and is provided to you by AMC Financial Group Pty Ltd (“us”, “we”, or “Advisor”). The Advisor acts for and is an authorised representative of Australian Financial Directions Pty Ltd (“AFD”). AFD is a licensed Australian Financial Services Licensee within the meaning of the Corporations Act 2001.

Before obtaining financial services from us, you probably have a number of questions you would like to ask us. You have the right to ask about our charges, the type of services we can provide and what you can do if you have a complaint about our services.

Key information is set out in answer to the questions below. If you need more information or clarification, please ask us.

When we provide you with personal advice, which is advice that takes into account one or more of your objectives, financial situations and/or needs, we will provide you with a Statement of Advice (“SOA”).

The SOA will include information about the basis on which the advice is given and information about costs and expenses involved and the implementation of that advice (including the financial impact of replacing any products you currently hold), the remuneration & benefits we are likely to obtain and any relationships, associations or interests that we may have that could reasonably be regarded as capable of influencing our advice.

In circumstances where further advice is provided to you, and we have determined that there has not been a significant difference in your circumstances, needs or objectives – or that there is no significant difference in the basis of the advice we will provide as compared to the previous advice we provided you - we may create a Record of Advice (“ROA”) instead of providing you a SOA document.

We may forward this ROA to you or merely retain it on your client file if you prefer. You have the right to request a copy of the ROA within seven (7) years of the further advice being provided to you.

In the event we make a recommendation to acquire a particular financial product or offer to issue or arrange the issue of a financial product (other than a financial product listed on a licensed market such as the ASX), we must also provide you with a Product Disclosure Statement (“PDS”) containing information about the particular product which will help you to make an informed decision relating to acquisition of that product.

Who is responsible for the Financial Services I will receive?

We are a Corporate Authorised Representative of AFD, holder of an Australian Financial Services Licence (AFSL 344971). AFD has approved the issuing of this FSG and is ultimately responsible for the financial services that will be provided to you by us. AFD's contact details are:

Australian Financial Directions Pty Ltd

Level 1, 197 Adelaide Terrace
EAST PERTH WA 6004

PO Box 6222
EAST PERTH WA 6892

Phone: (08) 6556 2992

Email: afd@ausfindir.com.au

Web: www.ausfindir.com.au

Not Independent

While we will always seek to meet our legal obligations to act in our clients' best interests within the meaning of section 961B of the Corporations Act 2001, we do not fall within the definitions of "independent", "unbiased" or "impartial" under section 923A. The reason we do not fall within these definitions is because we give our clients the option to allow life insurance companies to pay us commissions for the services that we provide to our clients rather than for us to be required to directly invoice our clients and for our clients to be required to pay us directly. We remain committed to continue to give our clients this important choice.

What questions should I ask?

Before you consider any financial product or advice, whether given by us or some other Advisor, you should always ask yourself the following questions.

- **Who is my Advisor?**
- **What qualifications does my Advisor have?**
- **What financial services are available to me?**
- **How is my Advisor remunerated?**
- **How will I pay for the financial service?**

Information relating to the above questions is contained in the Advisor Profile below.

How will my information be treated?

Your privacy is important to us but in order to provide you with a financial service, we may need to find out your individual objectives, financial situation and needs before we recommend any financial product to you. You have the right not to divulge this information to us if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

We keep a record of the personal information you provide to us, which may include details of your investment objectives, financial situation, and particular needs. On your request, we can provide you with a copy of that and advice documents, which we keep on record for no less than 7 years. Please note that there may be a fee for this service.

If you wish to examine your file, you should ask us, and we can make arrangements for you to do so.

We are committed to implementing and complying with AFD's Privacy Policy, to ensure the privacy and security of your personal information. A copy of AFD's Privacy Policy is available upon request or can be viewed/downloaded directly from AFD's web site (www.ausfindir.com.au).

Does my Advisor have a relationship with any Product Provider?

The short answer is **NO**. Neither of us, your Advisor or AFD has an ownership, relationship, or interest with the issuers of financial products that might reasonably be expected to be capable of influencing us in the provision of financial services.

What will I receive from my Advisor?

Do I get detailed information about the remuneration and other benefits my Advisor gets from making the recommendations?

Yes. You have the right to know about details of the remuneration and or other benefits your Advisor receives for recommending financial products. We will provide this information to you in this FSG, and more detailed information related to specific financial products when we make specific recommendations in the SOA or ROA.

Will you give me advice that is suitable to my needs, objectives, and financial circumstances?

We will do so when you request personal advice from us. To be able to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial product to you in the context of personal advice. You have the right not to divulge this information to us if you do not wish to do so. In that case, we would be required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

What should I know about any risks of the financial products or investment strategies recommended to me?

We will explain to you any significant risks of the financial products and strategies that we recommend to you. If you require further information or clarification about the issue, you should ask us.

What if I wish to make a complaint?

We are committed to providing quality financial services to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following steps:

- (1) Contact your Advisor first to see if the matter can be resolved.
- (2) Should you find that the matter has not been (or could not be) resolved, please contact the AFD's Complaints Officer by phone ((08) 6556 2992), email (afd@ausfindir.com.au) or by post (PO Box 6222, EAST PERTH WA 6892).

AFD will endeavour to resolve your complaint quickly & fairly and within the parameters of our Disputes Resolution procedures. However, if a satisfactory resolution cannot be reached, you can raise your concerns with the

Australian Financial Complaints Authority (AFCA)

GPO Box 3, MELBOURNE VIC 3001

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

Website: www.afca.org.au

We are a member of AFCA's complaints resolution scheme. The Australian Securities & Investments Commission ("ASIC") also has a free call Info line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.

Do you have compensation arrangements in place?

We have in place Professional Indemnity (PI) insurance in relation to the services we, our Advisors and employees provide to you. Subject to the policy's terms & conditions, coverage can also extend to former Advisors and employees involved with the financial services that they, at the time, provided to you.

Who is my Advisor?

Anthony Cordi is an Authorised Representative (No: 307896) of AFD. **Anthony Cordi** provides Financial Services pursuant to an Agreement with AMC Financial Group Pty Ltd.

What are my Advisor's qualifications?

Anthony Cordi has worked in the financial services industry and providing advice since 2006 and joined AFD in 2014 as a Sub-Authorised Representative.

Anthony Cordi holds an Advanced Diploma in Financial Services (Financial Planning] and he holds a membership with AIOFP (Association of Independently Owned Financial Professionals. With these qualifications and experience, **Anthony Cordi** is well qualified to help clients to achieve their financial goals.

If you would like to make an appointment, please visit our website www.superfs.com.au or contact **Anthony Cordi** on **0427 057 750**.

What Financial Services are available to me?

Anthony Cordi is authorised to provide financial product advice to clients and deal in:

- Life investment or life risk products
- Superannuation

The services **Anthony Cordi** offers to clients include:

- Superannuation advice, including salary sacrifice and consolidation strategies
- Personal insurance strategies
- Ongoing Advisory services
- Referrals to specialists, e.g. accountants and solicitors

Products recommended by your Adviser have been approved by AFD.

What remuneration does my Advisor receive?

Anthony Cordi is remunerated by one or more of the following methods outlined below and will be outlined further in your Advice Document.

Fee for service

If you pay a fee for service to the Licensee, AFD may pay 100% of these fees to us. **Anthony Cordi** will disclose this to you at the time of providing you with advice. This includes disclosure of the amounts that **Anthony Cordi**, AFD or us may each receive as a result of providing a financial service to you.

Remuneration from Product and/or Service Providers

AFD may receive remuneration from product and/or service providers who in turn may pay a proportion of this to us. **Anthony Cordi** will disclose, at the time the advice is provided to you, the amounts that **Anthony Cordi**, AFD or us may each receive (if any) as a result of providing a financial service to you.

Salary

Anthony Cordi may be paid a salary based on their experience and capability.

Bonus

Anthony Cordi may be eligible to receive a bonus, based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

Other Benefits

If **Anthony Cordi** is entitled to any other benefits, these will be disclosed.

How will I pay for the Financial Service?¹

Your payment for services could include the following:

• Initial advice	• Implementation of Advice
• Review	• Ongoing advice
• Ongoing reviews	• Ongoing Advisor services
• Customised Services	• A combination of any of these services

This fee is determined by either one or a combination of the following:

1. An hourly rate of \$110 – \$550 per hour depending on the complexity of your circumstances.
2. An agreed fee.
3. A percentage of funds under advice, excluding borrowed funds, depending on the complexity of your circumstances of up to 2.2% depending on the complexity of your circumstances; or
4. A combination of any of the above.

¹ ALL amounts and rates include GST.
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Initial and On-going Fees/Commissions

The initial fees for investment type financial products can range between 0% and up to 5.5% of the value of the funds at the time while on-going fees may range between 0.275% p.a. and up to 2.2% p.a. For example, for an investment of \$10,000 in a managed superannuation investment paying 4.4% initial fee and 1.1% p.a. on-going fee, the upfront fee would be \$440, and the on-going fee would be \$110 p.a.

The upfront commission for risk insurance financial products can range between 0 % and 66% of the premium in the first year depending on the product provider, while on-going commission may range between 0 % and 22% p.a. For example, on an insurance premium of \$1,000 paying 55% initial commission and 22% on-going commission, the upfront commission would be \$550, and the on-going commission would be \$220 per year.

A combination of Fees for Service and/or commissions from a Product or Service Provider

A combination of fee for service and/or commission from a product or service provider may be payable. If this is the case, it will be disclosed to you at the time **Anthony Cordi** provides you with advice.

At the time **Anthony Cordi** provides you with advice, any fees/commission that **Anthony Cordi**, AFD or us may receive from product or service providers will be disclosed to you.

In any event, **Anthony Cordi** will obtain your agreement to the arrangement prior to proceedin