

Core Advisor Group Pty Ltd

Financial Services Guide

v14.2023



Investment Advice.
Life Insurance.
Retirement Planning.

About This Guide

This Financial Services Guide (FSG) contains important information about the financial services we offer as well as the financial services licensee that we represent – Core Advisor Group Pty Ltd.

The purpose of this FSG is to assist you in deciding whether you want to use the services being offered. It sets out information about:

- Core Advisor Group
- the financial services offered
- how the financial service is provided
- how we are paid for the services
- any potential conflicts of interest
- how to access our internal and external dispute resolution procedures if you have a complaint.

You should also be aware that you are entitled to receive a Statement of Advice when we first provide you with personal advice, (advice that takes into account your objectives, financial situation and needs). The Statement of Advice will contain the advice, the basis on which it is given and information about fees, remuneration and associations which may have influenced the provision of the advice.

You can request the record of the advice by contacting the representative or us in writing, by telephone or by email.

In the event we make a recommendation to acquire a particular financial product (other than securities), we must also provide you with a Product Disclosure Statement containing information about the product, which will enable you to make an informed decision in relation to the acquisition of that product.

Lack of Independence Disclosure Notice:

We can't call ourselves independent. Here's why.

The law makes it very difficult for most advisors to say they are independent, unbiased or impartial, even if they are not in any way linked to a financial product provider (like a bank).

If, for example, an adviser gets paid a commission to help a client arrange some insurance they are automatically prohibited from calling themselves independent. Most advisers who receive those commissions charge their clients very little (if anything) for the advice or the help they provide putting a policy into place. From time to time, we receive these commissions.

So, although we always put your interests before ours when giving advice we cannot (by law) call ourselves independent, unbiased or impartial.

Who will Provide the Financial Service?

Core Advisor Group Pty Ltd
ABN 19 109 451 916

Silk One Commercial
Unit 401, 847 Stanley Street
WOOLLOONGABBA QLD 4102

PO Box 594
ALBION BC QLD 4010

Tel (07) 32 600 600
Fax (07) 32 600 699
www.coreadvisor.com.au

Core Advisor Group holds an Australian Financial Services Licence (AFSL number 281394).

Core Wealth Advisors Pty Ltd is a corporate authorised representative (1261261) of Core Advisor Group. ABN 21 623 746 430.

PKF Wealth (QLD) Pty Ltd is a corporate authorised representative (1267243) of Core Advisor Group. ABN 29 152 408 243.

Core Super Services Pty Ltd is a corporate authorised representative (1283167) of Core Advisor Group. ABN 16 642 916 747.

Who is My Advisor?

Your advisor is a representative of Core Advisor Group Pty Ltd and will be acting on behalf of Core Advisor Group when they make recommendations. Core Advisor Group is responsible for the financial services provided to you. More detail about your advisor is provided in the accompanying document.

What advisory services are available?

We are licensed to provide advice on and deal in the following products:

- Deposit Products
- Government Debentures, Stocks & Bonds
- Life Insurance Investment Products
- Life Insurance Risk Products
- Managed Investment Schemes
- Securities
- Retirement Savings Account Products
- Superannuation.

Core Advisor Group can provide the following services:

- Investment Advice and Strategies
- Retirement Planning Advice and Strategies
- Margin Lending / Gearing Advice and Strategies
- Life Insurance Advice and Strategies
- Superannuation Advice and Strategies
- Self-Managed Superannuation Advice and Strategies
- Rollover Advice
- Succession Planning Advice and Strategies
- Portfolio Review Service.

Your advisor may choose to specialise in certain financial products. The advisor profile in the accompanying document sets out which of these financial services our representatives are authorised to give advice on.

The law requires that any advice we provide must be appropriate to your personal circumstances having regard to our investigation and consideration of those circumstances at the time of the advice. We will only recommend an investment to you after considering its suitability for your individual needs, objectives and financial circumstances. Our objective is to provide personalised service, after identifying your needs.

You have the right to not tell us personal information. However, if you don't tell us, the advice you receive may not be appropriate to your needs, objectives and financial situation.

Portfolio Monitoring:

Internal databases are maintained detailing client's investments that were recommended by the licensee. This does not constitute portfolio monitoring. Portfolios are reviewed on an annual basis, subject to the client's discretion.

Our responsibility to you

We will:

- Only advise within the Core Advisor Group approved product list
- Manage your portfolio in accordance with agreed mandates
- Take instructions from you
- Consider but not advise on tax issues
- Not ask you to sign blank documents.

How much will you pay for the Service provided?

Core Advisor Group can be remunerated for its services in a number of ways. We have outlined below those methods. We could receive fees direct from product providers, fees could be invoiced to you or it could be a combination of both.

Fees paid directly by you

- A fee for service based on an hourly rate of up to \$550.00 (inclusive of GST) per hour for consultative services.
- or
- A minimum of \$1,650.00 applies for initial advice with a maximum initial advice fee of \$9,900.00 (incl. GST) which includes the preparation of the Statement of Advice (SoA). The amount charged may be based on the scope and complexity of advice provided and/or the value of the funds you invest. Your financial advisor will discuss and confirm the advice and SoA preparation fee with you before starting work on your SoA. This fee is usually payable in full, based on our invoice, within 14 days of receipt of your SoA.

And / Or Fees paid to us at your direction by Product Providers:

Investment and Insurance

- We may receive remuneration where you direct payment to us via a financial product we recommend. This may be in addition to or instead of a payment you make to us directly.
- We will disclose and explain all fees, remuneration and other payments we are likely to receive for advice and other services we provide to you. This will be disclosed in the advice documents we provide to you (e.g. our Statement of Advice).

Core Advisor Group representatives do not receive any fees or brokerage directly. All are paid direct to the Licensee. Each representative is paid a salary and based on the volume of business submitted during a particular period, may qualify for a bonus.

NOTE: Remember; Core Advisor Group will discuss the remuneration options with you and agree an appropriate method with you. Full details of all specific fees will be provided to you in a Statement of Advice at the time of receiving any recommendation.

Core Advisor Group and your financial advisor may also receive additional benefits such as help with marketing expenses, complimentary or subsidised attendance at conferences, and other rewards such as gift vouchers, tickets to sporting events and invitations to social events. Benefits greater than \$300 in value are recorded in a Register retained by Core Advisor Group.

Referrals

Your financial advisor may provide other services independently of Core Advisor Group. Where required these areas of advice will be provided only by referral and may be to a solicitor, accountant or other professional. We may pay or receive payment for referrals; any referral fee will be disclosed to you in a Statement of Advice.

Compensation Arrangements

The licensee is required to have compensation arrangements in place that meet the requirements of the Corporations Act. Core Advisor Group has Professional Indemnity Insurance to satisfy that requirement. This insurance also covers the acts of employees when providing financial services on behalf of Core Advisor Group and who have since left us.

Disputes Handling and our Complaints Policy

We treat any complaint we receive seriously. If you are dissatisfied with your experience as our client, we ask that you communicate with us (e.g. by phone, email or in person) and we will do our best to resolve the issue for you.

1. Acknowledgement of your concerns within 24 hours of receipt
2. Speedy assessment and investigation
3. Timely provision of a response no more than 30 days after we receive your complaint.

Please put your complaint in writing and send to:

Chris McKnight or Michael Purvis
Director
Core Advisor Group Pty Ltd
PO Box 594
ALBION BC QLD 4010

If we cannot resolve the issue to your satisfaction within that timeframe we will refer you to the Australian Financial Complaints Authority Limited (AFCA), the free government-approved external disputes resolution scheme of which we are a financial member.

AFCA Contact details:

Ph: 1800 931 678

Website: www.afca.org.au

Postal: GPO Box 3, Melbourne VIC 3001

Privacy Statement / Access to Information

Your financial advisor will collect your personal information to provide you with the services described in this FSG. For example, your information is required to assess your personal financial needs and objectives or to purchase financial products from product providers. If you do not want to disclose your personal details, you have the right not to do so but without that information, we may not be able to provide you with an appropriate level of service or advice.

If you wish to access your information, you should ask your financial advisor. No fee will be charged for an access request, but you may be charged reasonable costs of giving you any information you have requested.

Who else will have access to my Personal Information?

Your financial advisor and Core Advisor Group may disclose your personal information (as necessary):

- on a confidential basis to industry bodies, Core Advisor Group employees, agents, contractors or external service providers that provide financial, administrative or other services for the purposes of your investments. External service providers may include consultants, business partners, product providers and mail houses
- to external service providers to develop new products and services
- to provide marketing material to you about products and services offered by Core Advisor Group or our external service providers. If you do not want your personal information to be used in this way, you may opt out by notifying your financial advisor
- where the law requires us to do so
- if you consent.



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