

Seed Wealth Australia Financial Services Pty Ltd

Financial Services Guide (FSG)

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Version 1.4

Seed Wealth Australia Pty Ltd

Not independent

Seed Wealth Australia Financial Services Pty Ltd receives commissions from life insurance products. As such we are not able to refer to ourselves as 'independent', 'impartial' or 'unbiased'.

About the Licensee

Seed Wealth Australia Financial Services Pty Ltd

ABN: 71 666 954 187
AFSL Number: 548344
Address: 3/69 Eyre Street
North Ward QLD 4810
0747 715 262
contact@seedwealth.com.au

About the Corporate Authorised Representative

Seed Wealth Australia Pty Ltd

ABN: 81 629 732 216
AFSL Number: 548344
Address: 3/69 Eyre Street
North Ward QLD 4810
0747 715 262
contact@seedwealth.com.au

This FSG has been prepared and provided with the authority of Seed Wealth Australia Financial Services Pty Ltd.

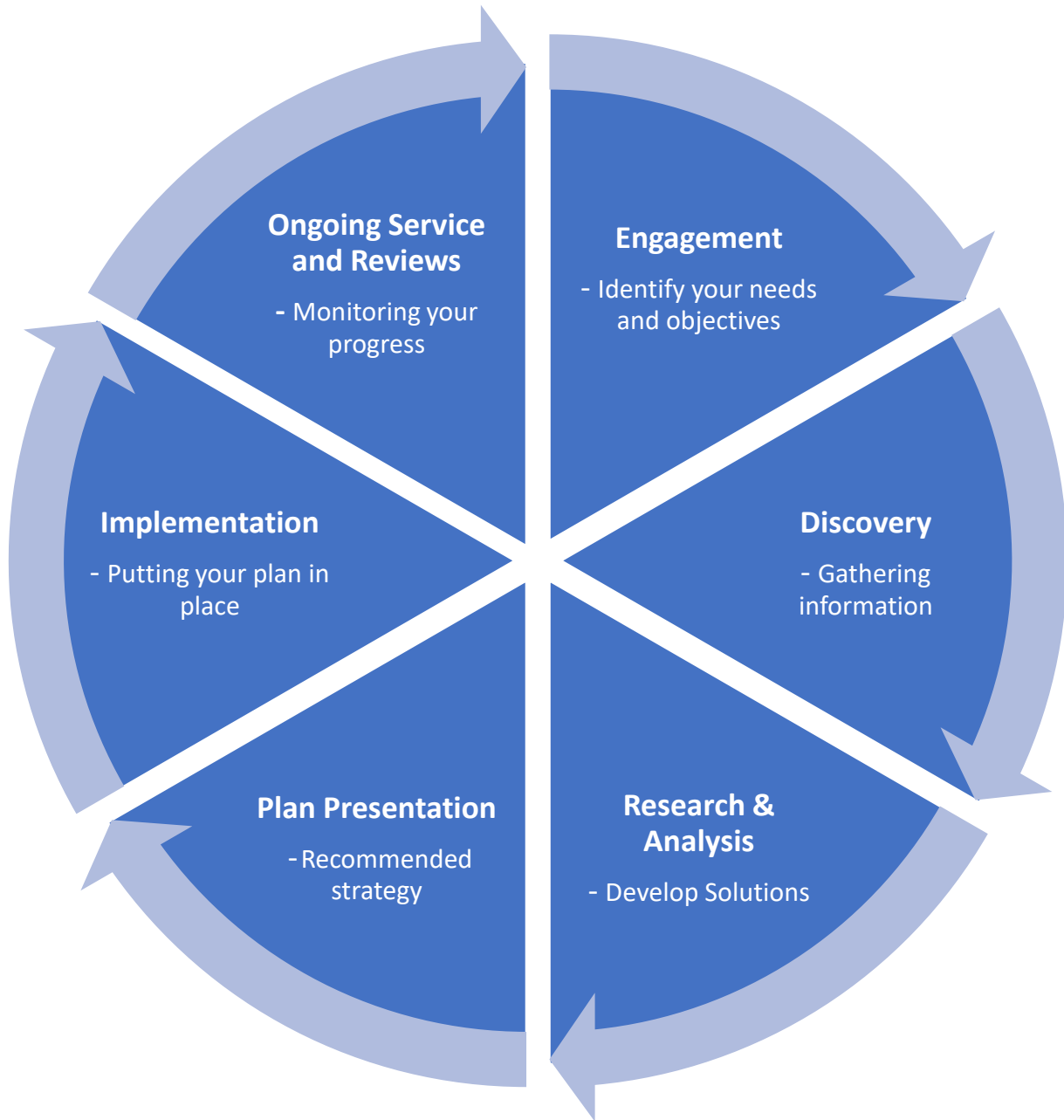
Purpose of the FSG

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use any of the financial services we offer.

It explains:

- who we are and how we can be contacted;
- the services we provide;
- our fees and how we are remunerated in relation to the services we provide;
- how you can make a complaint.

The Financial planning Process



Services We Offer

In providing advice and other services described in this FSG, we act on behalf of Seed Wealth Australia Financial Services Pty Ltd who is responsible for the services we provide.

We can provide you with personal and general advice about services and financial products below. We can also arrange for financial products to be issued without advice from us.

Individual advisers within our firm may not be qualified to provide advice in all the services and products noted below. Their individual profile guides will note any limitations to the advice they are qualified to provide. At all times we will ensure the appropriate adviser is available to you to provide advice consistent with your goals.

We can provide advice on	We can arrange the following products and services
<ul style="list-style-type: none"> • Investments strategies (strategic asset allocation and goals-based investing) • Budget and cash flow management • Debt management (including borrowing for personal purposes) • Salary packaging • Superannuation strategies and retirement planning • Personal insurance • Estate planning • Centrelink and other government benefits • Ongoing advice and services, including regular portfolio reviews • Aged care 	<ul style="list-style-type: none"> • Deposit & Payment Products – Basic Deposit • Deposit & Payment Products – Non-Basic Deposit • Investment Life Insurance Products • Life Risk Insurance products • Managed Investment Schemes, including IDPS • Retirement Savings Account Products • Securities • Superannuation • Standard Margin Lending Facility

Documents we may provide you with

You will receive various documents as part of our financial planning process for each stage of your advice journey. We will provide these documents electronically to a nominated email address, you may also request documents be provided to you in hardcopy.

SOAs and RoAs

When we provide personal advice, ordinarily this will be recorded and provided in a Statement of Advice (SOA), known as a financial plan. The SOA contains a summary of your goals and the strategies and the financial products we may recommend achieving your goals. It also provides you with detailed information about product costs, associated fees and other benefits we and others will receive because of the advice we have provided.

If we provide you with further personal advice, it will be recorded in a Record of Advice (RoA). RoAs will be kept on record for seven years and you may request a copy of such records by contacting our office during that period.

PDS

If we recommend or arrange a financial product for you, we will provide you with a Product Disclosure Statement (PDS) or Investor Directed Portfolio Service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product.

You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

Approved Product List

Seed Wealth Australia Financial Services Pty Ltd maintains an approved products and services list ('APL') from various approved Australian and International providers.

Seed Wealth Australia Financial Services Pty Ltd periodically reviews these products to ensure they are competitive with similar products that address similar client needs and objectives. These products are researched using external research houses as well as our in-house research team. Generally, the products we recommend are on the APL. However, if it is appropriate for your needs we may, subject to Seed Wealth Australia Financial Services Pty Ltd approval, recommend other products.

You can obtain a copy of the APL upon request.

Separately Managed Accounts

Seed Wealth Australia operates their own Separately Managed Accounts (SMA) via the Colonial First State Investments Edge platform. The SMAs may be recommended to you by your adviser if they are appropriate for your circumstances. The SMAs are offered in collaboration with Morningstar Investment Management Australia Ltd as the asset consultant and Ironbark Asset Management (Fund Services) Ltd as the Responsible Entity of the SMA.

Morningstar Investment Management Australia Ltd, Ironbark Asset Management (Fund Services) Ltd and Colonial First State Investments receive fees for their involvement in our SMAs that will be disclosed to you in your Statement of advice if we recommend one of these accounts to you. Seed Wealth Australia and your adviser do not receive any additional investment fees for managing the investments in the SMAs on your behalf.

Providing us with instructions

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions via telephone, mail or email using the contact details provided in this Guide.

If the information provided is incomplete or inaccurate, the advice or services we provide may not be appropriate.

If at any time you wish to terminate your relationship with us, please contact us using the details provided in this Guide.

Tax implications of our advice

Seed Wealth Australia Financial Services Pty Ltd's authorised representatives may be registered with ASIC as qualified tax relevant providers and authorised to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

How we are paid

We receive remuneration from:

- Advice and Service fees paid by you (fee for service)
- Commission from insurance products
- Other payments and benefits stated in this guide

The Adviser Profile explains how your adviser is paid.

Our Fees

The actual fee charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed. The following section outlines the types of fees that may apply and are inclusive of GST.

Our agreed advice and service fees may include charges for:

- Initial advice and implementation
- Ongoing /Annual advice and services
- Investment fees
- Hourly rate/Ad hoc fees

We accept the following payment methods for our advice fees:

- Direct payment
- Credit card
- Deduction from your superannuation/investment account.

All fees and commissions will be paid directly to Seed Wealth Australia Financial Services Pty Ltd. They retain an amount (licensee fee) to cover the licensee costs and the balanced is passed to us. The amount is determined annually, based on a number of factors, including our business revenue and the number of advisers in the practice.

Initial Service Fees

These are fees paid when you agree to receive our advice.

Initial Service	Fee amount
Research and Preparation of Statement of Advice	\$2,200 - \$20,000
Implementation Fee (if applicable)	\$1,100 - \$10,000

Ongoing Service Fees

These fees support our ongoing services which help you stay on track to meet your goals. These fees vary depending on the scope and complexity of services provided.

Ongoing Service	Fee amount
Advice Review Portfolio review Administration Assistance when required	\$2,500 - \$33,000

Commissions

Any commission amounts will be disclosed to you when providing advice. The following table is a guide of commissions we may receive.

Product type	Initial Commission	Ongoing Commission	Example
Insurance	Up to 66% of the first year's premium for new policies implemented	Up to 22% of the insurance premium each following year	On any insurance policies implemented, if your premium was \$1,000, we would receive an initial commission of up to \$660 and an ongoing commission of up to \$220 per annum.

Note: We may receive commissions on increases or additions to existing policies put in place before 2018 of up to 130%, and between 88% to 66% for policies written after that time.

Associations and Relationships

We have no existing relationships that might reasonably be expected to be capable of influencing us in providing advice.

You may be referred to an external specialist to receive further advice. We do not receive any referral fees or commission for introducing you to the specialist. You are free to engage your own preferred professionals.

If you need to review your private health insurance, Seed Wealth Australia Financial Services Pty Ltd may refer you to its referral partner AIA. If you decide to purchase private health insurance from AIA, Seed Wealth Australia Financial Services Pty Ltd may receive a referral payment calculated based on 20% of the first years' premium relating to any health insurance that may be purchased on your behalf with AIA health insurance.

We may also receive additional benefits by way of sponsorship of educational seminars, conference or training days. Details of any benefits received above \$100 will be recorded on a register which is available to you on request. By law, your adviser is not permitted to receive benefits in excess of \$300 per year from any product issuer.

Privacy Policy

We are committed to maintaining the privacy and security of your information. Any personal information we collect will be handled in accordance with its Privacy policy www.seedwealthaustralia.com.au

How you can make a complaint

If at any time you feel like you are not satisfied with our services, the following are your options in finding a resolution.

- Contact your adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three business days, please contact our Compliance Manager -
3/69 Eyre Street
North Ward QLD 4810
0747 715 262
contact@seedwealth.com.au

If your complaint has not been resolved satisfactorily within 30 days, you may escalate your complaint to the relevant External Dispute Resolution Scheme.

Issue	Contact
Any issues relating to financial advice, investments, superannuation, insurance matters, or credit matters	Australian Financial Complaints Authority (AFCA) GPO Box 3 Melbourne VIC 3001 1800 931 678 www.afca.org.au info@afca.org.au
Any issue relating to your personal information	The Privacy Commissioner GPO Box 5218 Sydney NSW 2001 1300 363 992 privacy@privacy.gov.au

You may also contact the Australian Securities & Investments Commission (ASIC) on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. Seed Wealth Australia Financial Services Pty Ltd is also covered by professional indemnity insurance and this satisfies the requirements imposed by the *Corporations Act 2001*. The insurance covers claims arising from the actions of former employees or representatives of Seed Wealth Australia Financial Services Pty Ltd, even where subsequent to these actions they have ceased to be employed by or act for Seed Wealth Australia Financial Services Pty Ltd.

Want more information?

If you have any more questions about the information in the guide or about our services, speak with your adviser or contact us on 07 4771 5262.