



# Financial Services Guide (Adviser Profile)

Version 6.2 Commencing 16 October 2024

This adviser profile should be read in conjunction with the Shartru Wealth Management Pty Ltd Financial Services Guide(FSG). It's a snapshot of who I am and it sets out my contact details, professional details, the services and products I provide and how I am paid. I am authorised to distribute this FSG to you. You can contact me using the details below.

## **National Service Financial Pty Ltd**

Corporate Authorised Representative Number 1281192

ACN: 622 673 330 ABN: 58 622 673 330

Address: Suite 302, 1 Bryant Drive, Tuggerah NSW 2259

Phone: (02) 4347 9444

Email: info@nationalservicefinancial.com.au

## **I have the following qualifications**

**Stephen Owen**, Authorised Representative Number 001253077

- Graduate Diploma in Financial Planning from the Securities Institute of Australia (2004)
- Certified Financial Planner (CFP) (2009)
- Ethics & Professionalism in Financial Advice Course from Kaplan (2024)
- Member of the Financial Advice Association of Australia (FAAA, 2024)
- ICFS SMSF Specialist (SuperConcepts, 2024)

## **Services Shartru Wealth can advise you on**

Please refer to page 2 of the FSG.



## Products I can offer you

I am authorised to provide Personal Advice on and deal in the following financial products:

Authorised Financial Products	Stephen Owen
Deposit and payment products limited to: (a) basic deposit products; (b) deposit products other than basic deposit products	✓
Derivatives	NA
Debentures, stocks or bonds issued or proposed to be issued by a government	✓
Life products including: (a) investment life insurance products; and (b) life risk insurance products	✓
Interests in managed investment schemes including: (a) investor directed portfolio services	✓
Retirement savings accounts	✓
Securities	✓
Standard margin lending facility	N/A
Superannuation (standard)	✓
Self-managed superannuation funds	✓
Tax (financial) adviser	✓
Portfolio Review: <ul style="list-style-type: none"> <li>• Internal databases are maintained detailing client's investments that were recommended by the licensee. This does not constitute portfolio monitoring.</li> <li>• Portfolios are reviewed on a regular basis, subject to the client's discretion.</li> </ul>	✓

## How will I charge you for the service?

I provide clients with a choice of paying a fee-for-service or allowing me to receive commission from the insurance provider that is recommended. In such cases my hourly rate may be reduced or waived for the initial advice and the Implementation fee. A combination of these methods of payment for my services will also be considered. I can provide you with a fee estimate after assessing your requirements. I do not charge or receive commission on managed investment schemes.

Service Fees	Stephen Owen
Hourly rate (or part thereof)	\$330
Advice and/or implementation fee (depending on complexity)	Up to \$11,000
Ongoing retainer (based on service package, billed through agreed method)	Up to \$7,000 for twelve months



### **Do I receive remuneration, commission, fees or other benefits in relation to providing the financial services or assistance to you and how is that commission calculated?**

1. I am a salaried employee of National Service Financial Pty Ltd which is a Corporate Authorised Representative of Shartru Wealth Management. I do not receive any fees nor commissions for advice, however receive a regular wage plus dividends.
2. Where a life insurance company product has been recommended the issuer of the product may pay Shartru Wealth a commission which ranges between 30% and 60% of your first year's premium plus GST. E.g. If your first year's premium is \$500 and the initial commission is 60% Shartru Wealth will receive \$300.
3. The issuer of the insurance product may also pay Shartru Wealth an ongoing commission which can vary depending on the product. It ranges between 8% and 20% of your second and subsequent years premium. If your premium for the second and subsequent years is \$500 and the ongoing commission is 20% Shartru Wealth will receive \$100 per annum.
4. I may receive a salary, management fee or distribution of profits from CAR and/or Shartru Wealth. The amount of this salary is dependent on a range of factors including the amount of operational expenses required to operate National Service Financial Pty Ltd.
5. When share trading services are utilised to deal in shares, I may receive between \$33 and 90% of the brokerage amount paid to the stockbroker. For example, if brokerage for a share trade is \$77, I will receive \$49.05
6. Neither National Service Financial Pty Ltd nor I receive conflicted remuneration.
7. The exact amounts of any fees, commissions, bonuses or other incentives received by National Service Financial Pty Ltd and the licensee will be included in a Statement of Advice, Record of Advice and Product Disclosure Statement(s) that we will provide to you. That will include any referral fees that we receive or pay to other parties as well.

### **Do I have any Referral Arrangements in place or potential Conflicts of Interest?**

1. National Service Financial Pty Ltd and I have referral arrangements in place with a range of specialist businesses as this allows me to refer you to other professionals in areas that I do not practice in.
2. If you have been referred to us by another party, we do not pay a referral fee.
3. If we refer you to another party, we do not receive a referral fee\* (\*whilst no referral fee is paid, please note that they are a related party to CAR and me or Shartru Wealth).
4. If it is in your best interests and appropriate for your needs and objectives, I may recommend products/ services issued by a company or associate within the Shartru Group that may benefit from the recommendation by receiving product, administration, investment fees, and other fees. These fees are all disclosed in the relevant PDS, IDPS or fees guide and will be fully disclosed in your SoA.
5. National Service Financial Pty Ltd and I do not own shares in Shartru IM and Shartru Wealth.
6. National Service Financial Pty Ltd shares office space with Galaxy Finance & Property Group and Galaxy Conveyancing. There is no monetary benefit received nor a 'fee for referral' agreement in place with either company mentioned.
7. I may refer you to Arc Accounting, I do not receive a monetary benefit or referral fee for this. However, Arc Accounting is 100% owned by my spouse, Alicia Owen.