Financial Services Guide

Shartru Wealth Management Pty Ltd

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Important Information

This Financial Services Guide ("FSG") is intended to provide you with important information to consider before engaging with our services and our business. The matters covered by the FSG include who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures, including how you can access them.

Shartru Wealth advisers are authorised in areas they are qualified in, as such they may provide general or personal advice to you. In the event you receive general advice from your adviser, you will not receive a Statement or Record of Advice.

We may provide you with personal advice that takes into account your needs, financial situation and circumstances. Where we provide you with personal advice, we will provide you with a Statement of Advice ('SOA'). The SOA outlines our advice and the basis on which the advice was given. It also outlines relevant information about us, our fees and charges associated with our advice. We are only able to provide personal advice about certain products as stipulated under our Australian Financial Services License ('AFSL'). If we provide further personal advice after providing our initial advice, we may record this in a Record of Advice, instead of an SOA. You may request a record of the further advice that is provided to you, if you haven't already been provided with it. You can also contact us within 7 years from when the advice is provided, to request this record.

When a financial product is recommended to you, you will be provided with a PDS issued by the product provider. The PDS contains information about the product to assist you in making an informed decision about the financial product. It will outline relevant terms, significant risks, and fees and charges associated with the product.

Not Independent

Shartru Wealth Management Pty Ltd, its Corporate Authorised Representatives, and Authorised Representatives may receive commissions on Life Insurance products. For these reasons we do not refer to ourselves or our advice as independent, impartial, or unbiased.

When you receive advice

Your adviser is an Authorised Representative of Shartru Wealth Management Pty Ltd. They may also operate under a Corporate Authorised Representative; those details are in their Financial Services Guide (Adviser Profile) which should be attached and read in conjunction with this document. Shartru Wealth and your adviser are responsible for the financial services provided to you. You may specify how you would like to give us instructions, for example by telephone, email, or other means.

Your adviser maintains a record of your personal profile, which includes details of your objectives, financial situation and needs. They also maintain records of any recommendations

made to you. If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded. There may be a charge for this. Shartru Wealth is committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. We take your privacy seriously; a copy of our privacy policy can be viewed at www.shartruwealth.com.au.

Sometimes we use artificial intelligence (AI) tools to assist in delivering our services. While we take reasonable steps to ensure the accuracy of content generated by these tools, AI may produce inaccurate, outdated, or incomplete information. We advise clients to review all information collected from you, and the recommendations provided to ensure both are correct and concise. We are committed to maintaining human oversight to review all advice and recommendations supported by AI-driven outputs.

Shartru Wealth Management offer the following services

Financial Services
Financial strategies and financial advice generally
Savings and wealth creation strategies
Investment planning and financial product advice
Securities advice
Pre-retirement and Retirement Planning
Risk and risk management (i.e. wealth protection) analysis and advice
Estate Planning
Superannuation planning and advice
Taxation considerations (associated with different financial products and different financial strategies)
Business succession planning

Your adviser is authorised by Shartru Wealth to provide you with the types of financial advice (i.e., personal/general) and product as detailed in their Financial Services Guide (Adviser Profile).

Remuneration, other benefits, and potential conflicts of interest in relation to the financial services provided to you:

1. Shartru Wealth Management Pty Ltd Authorises Harbourside Investment Management ("HIM") ABN 46 604 880 006 as a Corporate Authorised Representative in which these entities are also a related party. HIM receives fees for its work as an investment adviser through a managed account service. These fees are typically 0.15% per annum for each strategy, and performance fees may apply to certain strategies. Specific fee details will be included in your Statement of Advice you receive for a personal financial advice recommendation or disclosure documents if a result of General advice.
2. Harbourside Investment Management (HIM) managed account service is provided by an external MDA provider, Implemented Portfolios Pty Ltd (Implemented Portfolios) ABN 36 141 881 147 AFSL Number 345143, which is part of Generation Development Group Limited ABN 90 087 334 370. Implemented Portfolios has appointed Harbourside Investment Management (HIM) as the investment manager for all strategies, and at times HIM may appoint a sub-manager to provide the provision of portfolio services within the MDA service.
3. HUB24 Limited ABN 87 124 891 685 serves as the administration and technology platform for these services through a strategic partnership with implemented Portfolios.
4. Shartru Wealth may make available the provision of portfolio services provided by Harbourside Capital Pty Ltd (ABN 16 166 765 537). Shartru Wealth and Harbourside Capital are related parties. The fees that Harbourside Capital charge will be included in the Statement of Advice you receive for a personal financial recommendation or disclosure documents if a result of General advice.

5. Shartru Wealth Management Pty Ltd and Strategic SMSF Solutions Pty Ltd (ABN 12 656 498 458) are related parties. Strategic SMSF Solutions Pty Ltd charges fees for the provision of SMSF admin services which may be as a result of a recommendation from Shartru Wealth Management Pty Ltd. Shartru Wealth manages this conflict of interest by ensuring that the services and price charged for those services is benchmarked against other providers in the industry.

If it is in your best interests and appropriate for your needs and objectives, your adviser 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 Product Disclosure Statement, Investor-Directed Portfolio Services or fees guide and will be fully disclosed in your SoA.

Benefits payable to your adviser or their business will be disclosed to you in writing and/or advice documents, these are also detailed in their Financial Services Guide (Adviser Profile).

If you have a complaint

Please contact the Complaints Manager using any of the contact details at the start of this FSG. We will try and resolve your complaint quickly, fairly and within prescribed timeframes.

If the complaint cannot be resolved to your satisfaction within 30 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA), of which we are a member. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Compensation Arrangements

In accordance with s912B of the Corporations Act 2001, Shartru Wealth holds Professional Indemnity Insurance in place that covers the financial services we offer that covers present and past authorised representatives.

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