

FINANCIAL SERVICES GUIDE

Our guide to assisting you with your financial needs

Version 1.7

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Part 1



LET US GUIDE YOU

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we offer and whether they are suited appropriately to meet your needs. This FSG provides you with important information on how to engage with one of our advisers.

This FSG should be read in conjunction with the Adviser Profile and covers the following:

- Information about Merlea Investments Pty Ltd as a licensee
- Details on how you may instruct your adviser
- Who will be responsible for providing the financial services
- Details of the financial services and/or products Merlea Investments Pty Ltd can provide
- The documents you may receive
- Remuneration received by your adviser
- Other forms of remuneration or benefits
- Privacy (i.e. collection and handling of your personal information)
- The complaints procedure
- Compensation arrangements in place

Please take the time to review this document before engaging our services.

Throughout this FSG, Merlea Investments Pty Ltd is referred to as “we”, “us”, “our” or any variations. The term “adviser” refers to Merlea Investments Pty Ltd’s authorised representatives.

Not Independent

For some listed securities transactions – such as initial public offerings (IPO) or new listings – we receive remuneration and benefits from the product issuer. Also, we may receive commissions associated with the issue of life insurance products. For these reasons, we do not represent ourselves as independent, impartial or unbiased.

Merlea Investments Pty Ltd (ABN 38 062 546 516), is an Australian Financial Services Licensee (AFSL 226 415).

Distribution of the Financial Services Guide (version 1.7) by the providing entity has been authorised by Merlea Investments Pty Ltd.

Authorisation date: 1st July 2021.



WHO WE ARE AND WHAT WE STAND FOR

Established in 1994 Merlea Investments is a leader in the Australian financial services marketplace, offering a range of financial products and services that challenge traditional investment boundaries and offer diverse capabilities.

Merlea Investments is owned by Brian Nash, who is an adviser with Merlea Investments Pty Ltd.

We have clients all over Australia who are using our experience to create wealth, enjoy a comfortable retirement, or both.

Our goal is to utilise our clients' assets, as well as their income, to achieve their personal goals without adversely affecting their current lifestyle.

We are committed to facilitating high quality advice and continued excellence in our service to you.

We offer personal advice for each client who is treated as a valuable customer – not just a number.

OUR RESPONSIBILITY

Your adviser provides financial advice and services on behalf of Merlea Investments Pty Ltd and accordingly we are responsible for the financial advice and services they provide.

Our advisers are committed to providing quality financial advice and a wide choice of products and/or services to suit individual client circumstances.

Your adviser is obliged by law to act in your best interests and provide appropriate advice, when providing financial advice to you.

As part of our commitment to you, Merlea Investments Pty Ltd advisers adhere to the Codes of Ethics/Conduct of FINSIA and the FPA.

THE ADVISER PROFILE

Prior to providing any personalised financial advice products and/or services our advisers are required to provide you with a copy of this FSG along with an Adviser Profile.

The Adviser Profile contains important information about your adviser. This includes their Authorised Representative number and/or Corporate Authorised Representative number, accreditations, qualifications and experience, areas of advice and types of financial services they can provide, details of how they get paid and fees that you may be charged.

If you have not received an Adviser Profile, please ask your adviser for a copy or contact us (see page 6 for contact details).

WHAT WE CAN PROVIDE

Merlea Investments Pty Ltd is licensed to provide financial product advice on the following services:

- Wealth creation strategies
- Life insurance advice
- Superannuation strategies
- Debt reduction strategies
- Cash flow management
- Retirement planning
- Aged care strategies
- Tax (financial) advice
- Portfolio review services
- Ongoing advisory services
- Centrelink advice
- Deposit product advice
- Direct share trading facility
- Standard margin lending

We can advise in the following products:

- Basic deposit products
- Debentures, stocks and bonds
- Life insurance (personal and business)
- Managed investments
- Retirement Savings Accounts (RSA)
- Securities
- Standard margin lending
- Superannuation
- Self-managed superannuation

Merlea Investments Pty Ltd maintains an Approved Product List (APL). Subject to attaining required accreditation, your adviser is able to recommend any product on the Merlea Investments APL.

There may be instances where your adviser will need to consider products outside of the APL. In these cases, your adviser may apply to Merlea Investments Pty Ltd's Research Department to obtain a one-off product approval.

DOCUMENTS YOU MAY RECEIVE

If you decide to obtain personal financial advice, your adviser will need to determine your needs, objectives and relevant financial circumstances.

At the initial advice appointment, your adviser will typically gather the relevant information by using a client data collection form. You will be asked to provide accurate information about your personal and financial situation and keep your adviser informed of any changes to your relevant circumstances.

Your adviser will also need to verify your identity.

When your adviser provides personal financial advice to you, you may receive one or more of the following documents:



- Letter of Engagement
- Statement of Advice (SoA)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Fee Disclosure Statement (FDS)
- Renewal Notice (Opt In)

The SoA will set out the advice that has been tailored to your specific circumstances and provide you with details of all relevant disclosures including details of any remuneration payable.

Where you receive ongoing or further advice a RoA may be provided.

A PDS will be provided if a product recommendation is made and includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

An FDS will be issued to you in instances where you enter into an Ongoing Fee Arrangement with your adviser for a period greater than 12 months. The FDS will contain information about the services you were entitled to receive, the services you actually received and the fees you paid during the period. The FDS will be provided to you annually.

Should you commence an ongoing fee arrangement for the first time after 1 July 2013 (or in circumstances where the ongoing fee arrangement is significantly varied after 1 July 2013), your adviser will also issue a Renewal Notice every 2 years. The Renewal Notice will give you the option of renewing the ongoing fee arrangement.

You may request in writing a copy of any advice document up to seven (7) years after the advice has been given.

HOW TO GIVE INSTRUCTIONS

Your adviser may accept your instructions by phone, letter, email or fax. In some instances, your adviser can only accept written instructions from you and they will let you know when this occurs.

YOUR PRIVACY

Your adviser is required to maintain physical or electronic records of documentation for any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your adviser. However, in this case, your adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally,

your adviser may also decline to provide advice if they feel they have insufficient information to proceed.

Merlea Investments Pty Ltd respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please see our Privacy Policy.

This Policy is located at:

www.merlea.com.au/privacy-policy

DISCLOSURE OF INFORMATION

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

Merlea Investments Pty Ltd may engage third party service providers to assist in the provision of products or services.

Some services may require disclosure of personal information to service providers outside Australia including <Super Guardian & Clear Planning Solutions Pty Ltd-Philippines>. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents for Merlea Investments Pty Ltd advisers.

All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

ADVISER REMUNERATION

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your adviser provides a recommendation for a financial product or service, your adviser may be remunerated through either:

- An initial fee for service; or
- An ongoing fee for service; or
- A contribution fee or implementation fee; or
- Commission payments from product providers where applicable; or
- A combination of any of the above.

All fees or commissions are initially paid to Merlea Investments Pty Ltd before being distributed in full to your adviser or to the relevant Practice.

LICENSEE REMUNERATION

Merlea Investments Pty Ltd receives a flat fee of the adviser's remuneration for the provision of services required under its Australian Financial Services Licence.

REFERRALS

Should you be referred to your adviser by a third party, such as an Accountant or Mortgage Broker, the third party may receive a fee for the referral. You will receive more detailed information concerning any referral fee in your SoA or other relevant document.

OTHER FORMS OF REMUNERATION BENEFITS

Merlea Investments Pty Ltd and/or its advisers may receive non-monetary benefits where:

- The amount is less than \$300 and identical or similar benefits are not given on a frequent basis;
- The benefit has a genuine education or training purpose (including attendance to conferences) and is relevant to providing financial product advice; and/or
- The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider

Payments or benefits received are disclosed in a register. A copy of the register is available upon request.

RELATED COMPANIES

Your adviser may hold shares in other companies related to product providers which may influence, or be seen to influence, the advice that they provide you. Your adviser will disclose any relevant shareholding and any other potential conflicts within the Adviser Profile and/or advice document.

PROFESSIONAL INDEMNITY

Merlea Investments Pty Ltd maintains a group policy which includes appropriate Professional Indemnity Insurance cover for Merlea Investments Pty Ltd as required by the Corporations Act 2001.

REPORTING YOUR CONCERNS

If you have a complaint about any financial service provided to you by your adviser, you should take the following steps:

1. Contact the Claims team at Merlea Investments Pty Ltd Limited to discuss your complaint.

Phone (08) 8267 4419
 Email clientservices@merlea.com.au
 Mail Claims Manager
 Merlea Investments
 PO Box 470
 North Adelaide SA 5006

2. We will acknowledge receipt of a complaint within one business day, however, where this is not possible, acknowledgement will be made as soon as practicable.
3. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution.
4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaint Authority (AFCA), an External Disputes Resolution Scheme, of which Merlea Investments Pty Ltd is a member

The contact details for AFCA are:

Phone 1800 931 678 (free of charge)
 Online www.afca.org.au
 Email info@afca.org.au
 Mail GPO Box 3
 Melbourne VIC 3001

Furthermore, the Australian Securities and Investments Commission (ASIC) has a free of charge infoline on 1300 300 630, which you may use to obtain information about your rights and to make a complaint.



CONTACT US**Head Office****Merlea Investments Pty Ltd**

Address	PO Box, 470, North Adelaide SA 5006
Phone	08 8267 4419
Fax	08 8267 4203
Email	clientservices@merlea.com.au
Website	www.merlea.com.au

For contact details of our various state offices, please visit our website at www.merlea.com.au

For more information:

Please visit moneysmart.gov.au for more information on financial advice.

