

Financial Services Guide

Shartru Wealth Management Pty Ltd

ABN 46 158 536 871 | AFSL 422409

Address: 14 Macquarie Street, Belmont NSW 2280

Postal: PO Box 565, Belmont NSW 2280

Phone: 1300 478 424

Email: advice@shartru.com.au

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Important Information

This Financial Services Guide (“FSG”) is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. 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, along with 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.

Where you first receive personal advice (advice that takes into account your objectives, financial situation and needs) you are entitled to receive a Statement of Advice. The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice. If our representative provides further advice to you and your personal circumstances have not significantly changed, and that further advice is related to the advice we provided to you in a previous Statement of Advice and we do not give that further advice to you in writing, you may request a copy of the record of that further advice at any time up to 7 years from the date our representative gave the further advice to you.

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

It is intended that this FSG should assist you in determining whether to use any of the services described in this document. You have the right to ask us about our charges, the type of advice we will provide you (whether general or personal), and what you can do if you have a complaint about our services.

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). 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.



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 Investment Managed Account Service (SIMA). IAS has appointed Shartru Investment Management Pty Ltd (Shartru IM) as the investment manager for all strategies within the MDA. Shartru IM is a Corporate Authorised Representative and related party of Shartru Wealth Pty Ltd (Shartru Wealth) (ABN 46 158 536 871 AFSL 422409).
2. Shartru Agency is a related party to Shartru Wealth and undertakes consulting work in relation to property projects that Shartru Wealth may be offering their clients primarily through the Domacom platform.
3. If you are referred to Shartru Agency and you accept their assistance in purchasing a property, Shartru Wealth may receive 20% commission from fees earned by Shartru Agency. This is not an additional fee directly payable by you.
4. Shartru Wealth has referral arrangements with The Financial District and One10 for the provision of Credit Advice for its clients. Shartru Wealth may receive an initial commission of up to 28.5% of the brokerage payable from any credit provider. This is not an additional fee directly payable by you.

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

Shartru Wealth is a member of the Australian Financial Complaints Authority (AFCA). If you have a complaint about the service provided to you, you should take the following steps:

1. Contact us and tell us about your complaint in the first instance.
2. If your complaint is not satisfactorily resolved within 3 days, please contact the Compliance Manager of Shartru Wealth on 1300 478 424 or put your complaint in writing and send it to PO Box 565 BELMONT NSW 2280. We will seek to resolve your complaint quickly and fairly.
3. If the complaint cannot be satisfied to your satisfaction you have the right to complain to AFCA. They can be contacted on 1800 931 678 or info@afca.org.au. This service is provided to you free of charge. At the time of escalation of a complaint, we will provide you with further details on the process involved with AFCA.

The Australian Securities and Investments Commission (ASIC) also has a free call Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Shartru Wealth holds Professional Indemnity Insurance in place that covers the financial services we offer and covers present and past representatives.