



Financial Services Guide

Version: 1.3

Dated: 1 July 2021

Not Independent

We are not independent, impartial or unbiased within the meaning of the Corporations Act because we receive life insurance commissions, we recommend related party products and we are restricted to advising on a limited number of financial products.

This Financial Services Guide describes our financial planning and advisory services to assist you to decide whether to use our services. It describes how we are remunerated, our professional indemnity insurance and how we handle any complaints you may have.

We may give you other documents when providing our services. These may include:

- **Statements of Advice** - If we provide you with advice about your personal circumstances, we will set out our advice in a Statement of Advice (or in some cases, a shorter document called a Record of Advice). This will also tell you how we will be remunerated for the advice we give you. When we provide further advice to you, we may not give you a Statement of Advice, however we will record the advice and you can ask us for a copy of the advice by calling us.
- **Product Disclosure Statements** - If we recommend that you acquire a financial product, we will also provide you with a Product Disclosure Statement containing information about the product's features and risks.

OUR SERVICES

We hold an Australian financial services licence 480599.

Our high quality financial planning and advisory services can assist you to:

- Identify your financial and investment objectives, taking into account your current financial position and personal circumstances;
- Help you to develop financial goals and investment strategies;
- Advise you how to implement your investment strategies; and
- Recommend and arrange financial products that are suitable for your needs.

We provide advice in the following areas:

- Cash Management – budgeting, debt management
- Superannuation – consolidating or optimising superannuation, finding lost superannuation
- Life Insurance – personal or business succession
- Investment – full financial plan or one off investment.
- Retirement – transition to retirement, social security advice, aged care planning
- Retirement planning – income and investments
- Self-Managed Super Fund – advice, establishment
- Estate Planning

The financial products we can arrange for you include:

- Deposit and payment products
- Securities
- Managed investment schemes
- Superannuation, including SMSFs
- Derivatives
- Foreign exchange contracts
- Investor directed portfolio services
- Managed discretionary account services
- Government debentures, stocks and bonds
- Retirement savings accounts
- Life risk and investment products

We research a broad range of products and select those that are worthy of recommendation to our clients. We also review the performance of those products periodically to ensure they remain competitive and will meet your ongoing needs.

We act for you when giving advice and arranging financial products.

HOW CAN YOU DEAL WITH US?

You can deal with us in person, by phone, fax or email. It is important that you provide us with complete and accurate information about your circumstances and you take the time to check any assumptions we make and the basis for our advice. If you don't our advice may not be appropriate for your needs.

Naturally, your circumstances may change over time. When this happens, our initial advice and recommendations may no longer be appropriate for you. We can periodically review your financial position, personal circumstances, financial goals and investment strategies to decide whether those strategies and goals and the financial products you hold are appropriate. Or, you can contact us for a review when your circumstances change.

HOW WE ARE PAID

Financial planning and investment services	<p>For clients to whom we provided services before 1 July 2014, we may receive a commission from the product issuer (usually at the end of each month or annually). The amount varies depending upon the product, but is in the range of:</p> <ul style="list-style-type: none"> • Insurance— between 0% and 25% of the premium you pay. <p>➔ Financial Planning & Investment Services</p> <p>Our fees for financial planning and investment services depend on the type of services we provide to you.</p> <ul style="list-style-type: none"> • Initial advice fee - For our initial review and advice, we charge a fee of between \$550 to \$5,500 incl GST, depending on the complexity of your situation. We may ask you to pay this in advance. • Implementation fee – For implementing our recommendations, we charge a fee of between \$220 to \$2,200 incl GST, depending on the extent of the work required.
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	<ul style="list-style-type: none"> • Ongoing advice fee – If you ask us to provide ongoing review and advice services, we will charge between 0.1% - 1.5% of the value of the investments that we manage for you. <p>We will provide a fee estimate when you engage us to provide services to you.</p> <p>➔ Ad Hoc Hourly Fees</p> <p>Where ad hoc services are required, we charge for our financial planning and investment services on the basis of the time that we spend looking after your needs. The rate will depend on the nature of the services you ask us to provide, for example:</p> <ul style="list-style-type: none"> • Financial planning and investment advice - \$550 incl GST per hour • Implementation of our advice - \$550 incl GST per hour • Ongoing review services - \$550 incl GST per hour • Administration support - \$550 incl GST per hour <p>We will provide a fee estimate for ad hoc services when you engage us.</p> <p>➔ Performance Fees</p> <p>In certain situations, we may offer a fee option based on the performance of your portfolio over and above a predetermined and agreed benchmark.</p> <p>Performance fees are negotiated with the client and must be agreed to by the client annually. The performance being fully described in the Statement of Advice provided to the client.</p>
Life insurance services	<p>If we arrange life insurance for you, we will receive a commission from the insurer with whom we place your insurance. The amount is a percentage of the premium (excluding taxes and statutory charges) and is included in the premium quoted to you. We will tell you the amounts that we will receive (or if we do not know, the way our remuneration will be calculated) when we advise you about your insurance requirements. This commission is included in the premium for the policy.</p>
	<p>Joshua Stega is a shareholder in both JAS Wealth Pty Ltd and myAFS Pty Ltd.</p>

WHO WE PAY?

Advisers	Our advisers are paid an annual salary. Our advisers may be eligible to receive a performance bonus if they meet pre-set agreed key performance indicators.
Referrers	We do not pay referrers.

IMPORTANT ASSOCIATIONS

Joshua Stega is a shareholder in both JAS Wealth Pty Ltd and myAFS Pty Ltd.

OUR PROFESSIONAL INDEMNITY INSURANCE

We have professional indemnity insurance in place which covers us for any errors or mistakes relating to our financial planning services. This insurance meets the requirements of the Corporations Act and covers the services provided by us and our authorised representatives after they cease working with us provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

WHAT TO DO IF YOU HAVE A COMPLAINT?

If you wish to complain about our services, you can either discuss the matter with your adviser or contact our Complaints Officer on 02 8075 4566. We will acknowledge receipt of your complaint immediately, and attempt to resolve it within 15 days.

Our AFS licensee is a member of the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme that provides fair and independent financial services complaint resolution that is free to consumers. If an issue has not been resolved to your satisfaction, you can lodge a complaint with AFCA. Any decision AFCA makes is binding on us, but not on you.

You can contact AFCA at www.afca.org.au, info@afca.org.au or (freecall) 1800 931 678. You can also write to AFCA at:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

HOW CAN YOU CONTACT US?

We can be contacted at:

Your financial planner Joshua Stega Authorised Representative No 308485 of JAS Wealth Pty Ltd, Corporate Authorised Representative No 436749 of myAFS Pty Ltd, AFSL 480599 Level 36, 1 Macquarie Place Sydney NSW 2001 Ph: 02 8075 4566 Email: Joshua.stega@jaswealth.com.au jaswealth.com.au	Our AFS licensee myAFS Pty Ltd ABN: 61 607 514 689 AFS Licence No: 480599 c/o JAS Wealth, PO Box 7655, Gold Coast MC QLD 9726 Ph: 02 8075 4566 Email: hello@myafs.com.au myafs.com.au
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This FSG has been authorised for distribution by the AFS licensee identified above.

HOW WE PROTECT YOUR PRIVACY?

We are committed to protecting your privacy. We use the information you provide us to advise you on your financial circumstances, goals and strategies. We provide your information to the product issuers with whom you choose to deal (and their representatives). We do not trade, rent or sell your information. We may disclose your information to recipients in Malaysia where Accounting and Adviser Services (AAS), our key accounting provider, maintains an office. If a recipient is not regulated by laws which protect your information in a way that is similar to the Privacy Act, we will seek your consent before disclosing your information to them.

If you don't provide us with full information, we can't properly advise or assist you with your financial services needs. For more information about how to access the information we hold about you, how to have it corrected and how to complain if you think we have breached the privacy law, ask us for a copy of our Privacy Policy by contacting us on 02 8075 4566 or visiting our website at myafs.com.au.

OUR PAYMENT TERMS

We will invoice you for our services and you must pay us within 14 days of the date of the invoice. We accept payment by direct deposit to our bank account or EFT. If you have completed an application form for a product we

have recommended, we will direct you to pay the product issuer direct unless we have agreed to hold those moneys for you and make payment on your behalf.

This FSG was prepared on 1 July 2021 and is version 1.3.