

## Financial Services Guide (FSG)

The financial services referred  
to in this guide are offered by:

**STRATEGEM INVESTMENT SERVICES PTY LTD**

ABN: 25 006 596 587

Australian Financial Services Licence No: 244222

Australian Credit Licence No: 244222

35 Mundy Street  
BENDIGO VIC 3550

PO Box 839, BENDIGO VIC 3552

Phone: 03 5445 4777 Fax: 03 5441 5264

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[www.strategem.com.au](http://www.strategem.com.au)



# Financial Services Guide (FSG)

This guide sets out the services that we offer you. It is designed to assist you in deciding whether to use any of those services and contains important information about:

- The services we offer you,
- How we and our associates are paid,
- Any potential conflict of interest we may have,
- Professional indemnity insurance arrangements,
- Our internal and external dispute resolution procedures and how you can access them,
- Our Privacy Policy.

When we give you financial advice - **a Statement of Advice** - we take into account your current objectives, financial situation and needs.

In the Statement of Advice we will:

- Confirm our understanding of your current objectives, financial situation and needs relevant to the scope of the advice,
- Tell you what our strategy recommendations are,
- Tell you what the advantages and disadvantages of our strategy recommendations will be if you implement them, including any costs that you may incur,
- Tell you about our fees and/or any life insurance commissions that we may receive,
- Tell you about any associations we have with Financial Product Issuers or other parties which may have influenced the advice we give you.

If we recommend to you a particular Financial Product we will give you information about the particular Financial Product—**a Product Disclosure Statement**—to help you make an informed decision about the Financial Product.

## **Not Independent**

Strategem Investment Services Pty Ltd receive commissions from life risk insurance products held by our clients. As such, we are neither independent, impartial, or unbiased as defined in Section 923A of the Corporations Act.

Strategem is a leading provider of accounting, business advisory and wealth management services to private individuals and small to medium size businesses.

### Our Services

Strategem Investment Services Pty Ltd offers a comprehensive range of financial planning services to assist you to achieve your financial and lifestyle goals and objectives.

Our financial planning services are predominantly provided using a "fee for service" approach with an emphasis on strategy preparation and development.

The Strategem Asset Management Service ("SAMS") is a complete investment administration tool that assists our clients to effectively manage their financial affairs. In addition, SAMS clients also receive up-to-date research and investment advice, which helps them make those important investment decisions.

Strategem Investment Services Pty Ltd is a Professional Practice of the Financial Planning Association of Australia Ltd.

Strategem Investment Services Pty Ltd is part of the Strategem Financial Group which also provides the following services:

### Who is my adviser?

Your adviser will be one of the team of advisers employed by Strategem Investment Services Pty Ltd. Our representatives are either employees or directors of Strategem Investment Services Pty Ltd.

Our employee representatives are primarily remunerated by salary. However, the employee representatives may be eligible for an incentive payment from the Strategem New Client Referral Policy for introducing new clients to the licensee. A copy of the policy is available on request.

It is not necessary for you to receive our advice for us to act on your behalf. We may still deal on your behalf by carrying out your instructions. However, you should be aware that if you do not obtain advice, you face the risk that the Financial Product/s you select will not fully take into account your objectives, financial situation or needs.

### Tax Accounting Services:

- Business Strategy & Advice
- Accounting
- Auditing
- Taxation
- SME Valuation & Succession Planning
- Self Managed Superannuation Services



### Financial Planning

- Investment Advice
- Risk Insurance
- Sharebroking
- Portfolio Management
- Pension Plan & Centrelink Advice

### Wealth Management :

## Who is responsible for the financial services provided?

Your adviser will be acting on behalf of Strategem Investment Services Pty Ltd who is responsible for the financial services provided including the distribution of this Financial Services Guide (FSG).

## Do you have any relationships or associations with Financial Product issuers?

Strategem Investment Services Pty Ltd has no significant financial relationship or connection with a product supplier, nor does it have any other material conflict of interest giving financial advice. Strategem Investment Services Pty Ltd is owned by interests associated with directors of Strategem Financial Group.

We also have referral agreements in place with other providers of professional services for financial services and any benefit paid to the referrer will be disclosed to you in the Statement of Advice.

It is not Strategem Investment Services Pty Ltd's policy to receive or allow its Representatives and staff to receive non-financial benefits from the financial institutions and life insurance companies with whom we have distribution agreements. In accordance with the FPA's Code of Practice on Alternative Forms of Remuneration in the Wealth Management Industry, Strategem Investment Services Pty Ltd and its Representatives maintain an Alternative Form of Remuneration Register.

The Register outlines any Alternative Forms of Remuneration which are offered by or received from financial institutions and life insurance companies by Strategem Investment Services Pty Ltd and/or its representatives. We record all offers even if they are not accepted.

The register is publicly available and hard copies can be provided upon request.

## What kinds of financial services are you authorised to provide me and what kinds of Financial Product/s do those services relate to?

Strategem Investment Services Pty Ltd is authorised to provide financial product advice and deal in the following products under its Australian Financial Services Licence:

- Basic Deposit Products
- Non-Basic Deposit Products
- Investment life insurance products
- Old Law Securities Options Contracts and Warrants
- Government debentures, stock or bonds
- Life risk insurance products
- Managed Investment Schemes (including IDPS)
- Retirement Savings Account products
- Securities
- Margin Lending facilities (Standard)
- Superannuation Products

Strategem Investment Service Pty Ltd is not authorized to provide advice or deal in the following financial products:

- General Insurance Products
- Foreign Exchange

Strategem Investment Services Pty Ltd is also authorised to engage in credit activities, other than as a credit provider, under its Australian Credit Licence.

## What information should I provide to receive personalised advice?

Before providing personal advice, your Adviser is required to act in your best interests when providing advice. If the personal advice includes providing a credit service, your adviser must not suggest a credit contract or consumer lease that is unsuitable for you. In order to achieve this, your Adviser will ask you to provide information relating to your objectives, financial situation and needs that are relevant to the issue on which advice is being sought.

You have the right not to provide information to us, if you do not wish to. However, if you do not, the advice you receive may not be appropriate to your objectives, financial situation and needs.

We will warn you if the advice is based on incomplete or inaccurate information. You should read the warnings contained in the Statement of Advice carefully before making any decision relating to a Financial product/s.

## What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We are committed to ensuring the privacy and security of your personal information. All personal information is handled in accordance with the Privacy Act, as set out in our Privacy Policy available on line at [www.strategem.com.au](http://www.strategem.com.au) or by contacting us to obtain a copy.

If you wish to examine your file please ask us. We will make arrangements for you to do so.

## How can I give you instructions about my Financial Product/s?

You may tell us how you would like to give us instructions. For example, personally, by telephone, fax or other means such as e-mail.

If we provide you with further market related advice, you may request a record of the further market related advice, at that time or up to 90 days after providing the advice.

## How will I pay for the services provided?

Depending on the type of advice/service you request we may receive the following payments which will be outlined in an agreed Terms of Engagement:

- For financial planning advice and/or credit services you will pay us a fee based on, but not restricted to, an hourly rate,
- For contracted ongoing portfolio management services (eg "SAMS") you will pay us a negotiated fee, usually based on the value of funds under management, the number of investments and the complexity of the portfolio,
- For ongoing reviews and incidental advice provided to clients who have an engagement other than a dedicated ongoing portfolio management service, you will pay us a fee based on, but not restricted to, an hourly rate which may, where applicable, be subsidised by ongoing service commissions paid to us by a Life Insurance Product Issuer where allowable by law,
- If the service we provide includes buying or selling shares on your behalf you will pay us brokerage for securities dealing,
- If we assist you to purchase an investment product then we will negotiate with you on an ongoing service fee.

If we assist you to purchase a Life Insurance product then:

- A commission is generally payable by the Life Insurance Company to Strategem Investment Services Pty Ltd. This commission is not an additional charge to you and can be up to 66% of the first year's premium in the first year of the policy and up to 33% of the premium payable in subsequent years.
- This commission is payable for the life of the policy and is generally retained by Strategem Investment Services Pty Ltd to cover the cost of providing the initial and on-going advice in relation to the policy.
- However, if you cancel or reduce the policy within the first 24 months, we may be required to repay some or all commissions to the insurer. In that event, we reserve the right to invoice you for any repaid commissions to cover the cost of preparing this advice to you unless the cancellation or reduction of your policy has been agreed with us beforehand.

We will give you a Statement of Advice containing details of our fees payable by you and any life insurance commissions we may receive.

We will also disclose to you if any part of the fees paid to us are shared with a referrer.

## How are any life insurance commissions, fees or other benefits calculated for providing the financial services?

Our hourly rates will vary from time to time. A copy of our current Schedule of Fees is enclosed for your information.

- Our hourly fee based charges are calculated by multiplying the hours we have spent, or expect to spend, on your engagement by the charge out rate we have agreed.
- Under our dedicated ongoing review services, eg. SAMS, our fees are calculated by negotiation and will be communicated to you each financial year.
- Brokerage charges for securities dealing are on a sliding scale and are detailed in the Schedule of Fees attached.

Please note Strategem Investment Services Pty Ltd reserves the right to charge a higher rate than the standard rate included in the fee schedule for critical time constraint engagements, which often involve out of hours work. We also charge higher rates for any work that we regard requires exceptionally high skill levels and/or concentrated research. Such fees will be disclosed in the Engagement Agreement and the Statement of Advice.

If you receive personal advice and/or a credit service from us, we will tell you about any life insurance commissions, fees and any other benefits, where possible in actual dollar amounts, in the Statement of Advice. Our adviser will give you this Statement of Advice, before we proceed to act on your instructions.

## Will anyone be paid for referring me to you?

It is the general policy of Strategem Investment Services Pty Ltd not to receive referral fees or payments. As stated earlier, we do have referral agreements in place for financial services. Where a referral fee is received, or paid to a referrer, this will be fully disclosed to you.

Employee representatives of Strategem Investment Services Pty Ltd may also be eligible to receive a payment under the Strategem New Client Referral Policy. All Strategem employees are entitled under this Policy.

Where a referral fee is received or an incentive payment is made, we will tell you in the Statement of Advice who will receive that referral fee or incentive payment and the amount received.

## What protection will you have if we give you negligent advice

Strategem Investment Services Pty Ltd maintains adequate compensation arrangements including professional indemnity insurance which covers us and our employees for errors or omissions relating to our services.

This insurance satisfies our obligations under the Corporations Act and covers claims against our employees after they cease to be employed by us, provided the insurer is notified of the claim when it arises and is within the relevant policy period.

## What should I do if I have a complaint?

- #ž Contact our Complaint Manager on (03) 5445 4777.
- \$ž We will try and resolve your complaint quickly and fairly. We will acknowledge your complaint within 1 business day, investigate it and respond to your complaint no later than 10 days after we received it.
- %ž Strategem Investment Services Pty Ltd. is a member of the Australian Financial Complaints Authority. If the complaint can't be resolved to your satisfaction you have the right to refer the matter to the authority who can be contacted on 1300 931 678.

If you have any further questions about the range of financial and credit services that Strategem Investment Services Pty Ltd can provide please contact us on 03 5445 4777. Retain this document for your reference and any future dealings with Strategem Investment Services Pty Ltd.

## SCHEDULE OF FEES INVESTMENT SERVICES

SERVICE	BASIS OF FEES																
<p><b>Fee based services</b></p> <ul style="list-style-type: none"> <li>provision of advice</li> <li>on-going review and reporting</li> </ul>	<ul style="list-style-type: none"> <li>Hourly rate as follows:               <table border="0" data-bbox="638 492 1276 739"> <tr> <td>Senior Financial Planner</td> <td>\$375.00</td> <td>per hour</td> </tr> <tr> <td>Financial Planner</td> <td>\$284.00</td> <td>per hour</td> </tr> <tr> <td>Associate Advisor</td> <td>\$232.00</td> <td>per hour</td> </tr> <tr> <td>Para-planner</td> <td>\$204.00</td> <td>per hour</td> </tr> <tr> <td>Support staff</td> <td>\$155.00</td> <td>per hour</td> </tr> </table> </li> <li>GST @ 10% is payable on fees</li> <li>Life insurance commissions are retained.</li> </ul>		Senior Financial Planner	\$375.00	per hour	Financial Planner	\$284.00	per hour	Associate Advisor	\$232.00	per hour	Para-planner	\$204.00	per hour	Support staff	\$155.00	per hour
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Support staff	\$155.00	per hour															
<p><b>Ongoing Review Services</b></p>	<p>We offer a number of portfolio management and regular review services tailored to your individual needs.</p> <p>The fees for these services will vary and will be set out in a Terms of Engagement which is mutually agreed to prior to commencement of the service.</p>																
SECURITIES DEALING																	
Value of order	ASX Trades (CHESS sponsored)																
\$1 - \$5,000	\$75.00																
\$5,001 - \$10,000	\$75.00 plus 1.5% for the amount in excess of \$5,000																
\$10,001 - \$25,000	\$150.00 plus 1.0% for amounts in excess of \$10,000																
\$25,000 plus	Negotiable																
<p>For Strategem Asset Management Service ("SAMS") clients we will deliver share dealing costs approximate to the web-based retail rates currently \$32.95 (including GST) per trade up to a value of \$25,000.</p> <p>Should more than one contract note be issued on a single order, an additional \$30.00 fee will apply per additional contract note.</p> <p><b>GST @ 10% is payable on all brokerage</b></p> <p style="text-align: right;">Effective 31 July 2021</p>																	