



Financial Services Guide

Licensee: Strata Advice Pty Ltd
(AFSL 528306)

Why am I receiving this document?

This Financial Services Guide (FSG) will help you decide whether to use the Separately Managed Account (SMA) and Term Deposit service offered by Strata Guardian. It contains information about:

- Our fees and charges
- Any conflicts of interest which may impact the services
- How we deal with complaints if you are not satisfied with our services

Our professional indemnity insurance arrangements.

When we provide you with financial planning services you may receive:

- A Letter of Engagement which documents the service we provide to you.

Authorised Representatives:

Strata Guardian Pty Ltd trading as Strata Guardian
(ABN 20646722518)
(CAR#001292771)

Timothy Fuller (AR#454021)

Address & Phone Number:

Ground Floor, 25 Palmerston Cres.
South Melbourne, VIC
1300 482 736

Version: 1st August 2022

- A Product Disclosure Statement

Not Independent.

We are not independent, as the service we provide through our digital onboarding and ongoing portals pertains only to investments relating to the Strata Guardian investment models and products.

We offer the ability to refer to an external network of independent advisers upon request, on a non-commercial basis. Please let us know if you would like to explore this.

(PDS) which explains the products you have selected.

Strata Advice

Strata Advice Pty Ltd holds an Australian Financial Services License (528306) which has been issued by the Australian Securities and Investments Commission (ASIC).

Representative Information

Strata Guardian Pty Ltd trading as Strata Guardian is a Corporate Authorised Representative of Strata Advice Pty Ltd.

Strata Advice, on whose behalf we act, act for you when we provide you with service and assist you to acquire financial products

What services do we provide?

We are authorised to provide our investment service and assist you to apply for the separately managed account product.

The financial service process

Through our online platform, you can choose to allocate your assets across portfolios yourself. We will also provide you with a Product Disclosure Statement. This contains information to help you understand the product.

We do not advise you on the suitability of the separately managed account service for your circumstances. At all times you can contact us and ask questions about the service and investments wherein.

You can provide instructions to us via the website, but also in writing, via phone or via email/fax. Please note you are responsible for ensuring your instructions do however reach us.

Fees

We do not charge you a fee for the implementation service we provide through the website.

We can charge a fee for additional advice outside of the above, however this will be confirmed with you before any advice is prepared or delivered.

If you decide to use the Strata Term service, we charge an administrative fee of up to 0.20% (Incl. GST) on the balance of the amount invested per annum.

If you decide to invest in the SMA service through the website, we charge an Investment Management fee of 0.40% (Strata Guardian portfolio) and 0.50% (Strata Grow portfolio) (Incl. GST) per annum multiplied by your investment balance.

For example, if you invested \$100,000 into an investment managed by Strata Guardian, we would charge a fee of 0.40%. This would equate to \$400.00 per annum GST inclusive. Strata Advice Pty Ltd receives all fees.

Remuneration

Directors and shareholders of Strata Guardian Pty Ltd and are remunerated by way of annual salary and may receive distributions from this entity.

Referral Fees and Commissions

Strata Guardian receives no referral fees or commissions. All management fees are outlined in documentation provided to you.

In some situations, Strata Guardian may pay fees or commissions to external parties who have referred you to us.

Associated Businesses

Strata Guardian Pty Ltd is not associated with any product providers.

Professional Indemnity

We and Strata Advice have professional indemnity insurance in place which covers us for any errors or mistakes relating to our services.

Making a Complaint

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our services, then we encourage you to contact us. Please call us or put your complaint in writing to our complaints officer, address below.

- By mail: Ground Floor, 25
Palmerston Crescent South
Melbourne
- By phone: 1300 482 736
- Email:
contact@strataguardian.com

We will acknowledge your complaint in writing within 1 business day of receipt. We will endeavour to resolve your complaint quickly and fairly, within 30 days of receipt.

If you are not satisfied with our response you can refer it to the Australian Financial Complaints Authority. You can contact AFCA using the details below. This service is provided to you free of charge.

Australian Financial Complaints Authority

- **Via website:** afca.org.au
- By mail: GPO Box 3 Melbourne VIC
3001
- By phone: 1800 931 678
- By email: info@afca.org.au

Corporations Act and covers the services provided by us and our advisers 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.

Your Privacy

Strata Guardian is committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information.

We will collect personal information from you so that we can understand your personal situation and provide you with advice which meets your needs and objectives.

We will also collect information from you to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act. Using an authorised third party for identification validation, our databases hold only the information required to provide advice, manage your investments and what is mandated by law.

We will generally collect this information directly from you however in some cases we will seek your authority to collect if from other parties such as your strata manager.

We will hold and use your personal information so that we can continue to provide our services to you. We will only disclose your personal information to external parties where:

- The law requires us to do so
- You consent for us to do so

Our Privacy Policy contains further information on how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information. Our full Privacy Policy is available on our website.