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Financial Services Guide

11 September 2022

Version 1.3

Arco Financial Services Pty Ltd
Suite 2, 27-31 Duerdin Street,
Notting Hill VIC 3168
Tel 03 9562 0742

AFSL No. 530960
ABN 73 649 341 033

www.arcogroup.com.au

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use any of the financial services we offer.

It explains:

- who we are and how we can be contacted;
- the services we provide;
- our fees and how we are remunerated in relation to the services we provide;
- how you can make a complaint.

Not Independent

Arco Financial Services Pty Ltd receives commissions from life insurance products. As such we are not able to refer to ourselves as 'independent', 'impartial' or 'unbiased'

About the Licensee

Arco Financial Services Pty Ltd
ABN 73 649 341 033
AFSL No 530 960
Suite 2, 27-31 Duerdin Street, Notting Hill
VIC3168
T: 03 9562 0742
E: afs@arcogroup.com.au

About the Corporate Authorised Representative

Arco Advisory Pty Ltd (A.C.N. 611 460 523),
Authorised Representative of Arco Financial
Services Pty Ltd (AR Number 1292715)
Suite 2, 27-31 Duerdin Street, Notting Hill
VIC3168
T: 03 9562 0742
E: afs@arcogroup.com.au

This FSG has been prepared and provided with the authority of Arco Financial Services Pty Ltd.

Documents we may provide you

You will receive various documents as part of our financial planning process for each stage of your advice journey. We will provide these documents electronically to a nominated email address, you may also request documents be provided to you in hardcopy.

SOAs and RoAs

When we provide personal advice, ordinarily this will be recorded and provided in a Statement of Advice (SOA), known as a financial plan. The SOA contains a summary of your goals and the strategies and the financial products we may recommend achieving your goals. It also provides you with detailed information about product costs, associated fees and other benefits we and others will receive because of the advice we have provided.

If we provide you with further personal advice, it will be recorded in a Record of Advice (RoA). RoAs will be kept on record for seven years and you may request a copy of such records by contacting our office during that period.

PDS

If we recommend or arrange a financial product for you, we will provide you with a Product Disclosure Statement (PDS) or Investor Directed Portfolio Service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product. You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

Other Documents

If you enter into an Ongoing Service Agreement with your adviser for a period greater than 12 months, a Fee Disclosure Statement (FDS) will be issued to you. The FDS will contain information about the services you were entitled to, the services you have received and the fees you paid during the previous year. The FDS also includes information about the fees to be charged and services to be provided for the coming year and seeks your consent to renew our ongoing services.

Client Engagement Experience

Our advice to you is principally about developing appropriate strategies to achieve your financial and lifestyle goals. One of the most valuable outcomes by undertaking this process is delivering to you a comprehensive financial road map, action plans, and guidance to help you achieve your financial and lifestyle goals.

It will be personalised to your needs, objectives, goals and personal circumstances. The plan can cover your working life, retirement years and may even consider the needs of future generations.

The following steps outline the process we generally follow when you meet with one of our advisors.

Generally, you will provide us with instructions in person, but you can also give us instructions by phone or via email. In some cases, we may require you to sign original documents (such as product application forms) or meet identification requirements and this may involve providing us with certified copies of identification documents).



Services We Offer

In providing advice and other services described in this FSG, we act on behalf of Arco Financial Services Pty Ltd who is responsible for the services we provide.

We can provide you with personal and general advice about services and financial products below. We can also arrange for financial products to be issued without advice from us.

Individual advisers within our firm may not be qualified to provide advice in all the services and products noted below. Their individual profile guides will note any limitations to the advice they are qualified to provide. At all times we will ensure the appropriate adviser is available to you to provide advice consistent with your goals.

We can provide advice on

- Investment strategies (strategic asset allocation and goals-based investing)
- Budget and cash flow management
- Debt management (including borrowing for personal purposes)
- Salary packaging
- Superannuation strategies and retirement planning
- Personal insurance
- Estate planning
- Centrelink and other government benefits
- Ongoing advice and services, including regular portfolio reviews
- Aged care
- Self Managed Superannuation Funds

We can arrange the following products and services

- Deposit & Payment Products – Basic Deposit & Non-Basic Deposit
- Government Debentures, Stocks or Bonds
- Investment Life Insurance Products
- Life Risk Insurance products
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Securities
- Superannuation
- Standard Margin Lending Facility

Approved Product List

Arco Financial Services Pty Ltd periodically reviews these products to ensure they are competitive with similar products that address similar client needs and objectives. These products are researched using external research houses as well as our in-house research team. Generally, the products we recommend are on the APL. However, if it is appropriate for your needs we may, subject to [AFSL] approval, recommend other products.

You can obtain a copy of the APL upon request.

Providing us with instructions

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions via telephone, mail or email using the contact details provided in this Guide.

If the information provided is incomplete or inaccurate, the advice or services we provide may not be appropriate.

If at any time you wish to terminate your relationship with us, please contact us using the details provided in this Guide.

Tax implications of our advice

Arco authorised representatives and corporate authorised representatives are qualified tax relevant providers.

Based on the information collected from you, your Arco adviser will consider the tax consequences of the financial advice they provide. However, this financial advice will not include a full assessment of your overall tax position or your tax liabilities and obligations. You should seek tax advice from your accountant.

Our Fees

The actual fee charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed. The following section outlines the types of fees that may apply and are inclusive of GST.

Our agreed advice and service fees may include charges for:

- Initial advice and implementation
- Ongoing / Annual advice and services
- Investment fees
- Hourly rate / Ad hoc fees

We accept the following payment methods for our advice fees:

- Direct payment
- Credit card
- Deduction from your investment / superannuation account. (Fees deducted from superannuation have to meet superannuation trustee requirements, and limited to superannuation advice).

All fees and commissions will be paid directly to Arco Financial Services Pty Ltd. They retain an amount (licensee fee) to cover the licensee costs and the balanced is passed to us. The amount is determined annually, based on a number of factors, including our business revenue and the number of advisers in the practice.

Initial Service Fees

These are fees paid when you agree to receive our advice.

Initial Service	Fee amount
Research and Preparation of Statement of Advice	\$2,200 - \$15,000

Hourly Rate

These are fees paid when you agree to receive assistance based on an hourly rate.

Hourly Rate	Fee amount
Total time spent assisting, including client meetings, preparation, administration	\$350 per hour inc of gst

Ongoing Service Fees

These fees support our ongoing services which help you stay on track to meet your goals. These fees vary depending on the scope and complexity of services provided.

Ongoing Service	Fee amount
Ongoing Advice	\$2,500 - \$35,000

Commissions

Insurance providers may pay us commissions if your adviser recommends insurance products to you. Commissions are based on a percentage of your insurance premium.

On all commission arrangements where the commission in the first year is greater than that payable in later years, the maximum upfront (year 1) commission is 66% and the maximum ongoing (years 2+) commission is 22% (inclusive of GST).

Where upfront and ongoing commissions are the same, there is no legislated maximum however product providers generally pay up to 33%.

For insurance products purchased prior to 1 January 2018, we may continue to be paid commissions in the same manner as what would have previously been advised to you at the time of obtaining the product(s).

Example: On any insurance policies implemented, if your premium was \$1,000, we would receive an additional commission of up to \$660 and an ongoing commission of up to \$220 per annum.

Associations and Relationships

We keep a full register of any benefits received by advisers of between \$100 to \$300. By law, your adviser is not permitted to receive benefits in excess of \$300 per year from a product issuer. If you would like a copy of either register, please ask your adviser and one will be made available to you.

How you can make a complaint

If you have a complaint about financial services provided to you, your complaint can be directed to your adviser in the first instance. You can also raise your complaint at any time by contacting us at:

Email: afs@arcogroup.com.au

In writing to: Suite 2, 27-31 Duerdin Street,
Notting Hill VIC3168

Phone: 03 9562 0742

We will investigate and endeavour to resolve your complaint promptly and fairly. If your complaint has not been resolved to your satisfaction within 30 days, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA is an external dispute resolution scheme which provides fair and independent financial services complaint resolution that is free to consumers.

AFCA's contact details are:

Email: info@afca.org.au

Website: www.afca.org.au

In writing to: Australian Financial
Complaints Authority

GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678

For any issue relating to your personal information you are able to contact the Privacy Commissioner

In writing: GPO Box 5218 Sydney NSW 2001

Email: privacy@privacy.gov.au

Telephone: 1300 363 992

The Australian Securities and Investment Commission (ASIC) has an information line 1300 300 630 which you may use to obtain information about your rights, and to make a complaint.

For more information, please visit their website: www.asic.gov.au

Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. Arco Financial Services Pty Ltd is also covered by professional indemnity insurance and this satisfies the requirements imposed by the *Corporations Act 2001*. The insurance covers claims arising from the actions of former employees or representatives of Arco Financial Services Pty Ltd, even where subsequent to these actions they have ceased to be employed by or act for Arco Financial Services Pty Ltd.

Privacy Statement

We comply with the Privacy Act 1988 (Cth) and the Australian Privacy Principles. We collect personal information, including sensitive information (e.g. health information), from you to provide you with products and services including financial advice. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services, and help us run our business. If you do not provide all the information we request, we may not be able to provide a product or service, including financial advice, to you. We may disclose your personal information to any third parties we engage to do something on our behalf such as our agents, contractors and external service providers, that assist us with our business in creating or implementing your financial plan. This will include external complaints bodies to whom a complaint relating to a product or service is referred to, any party acquiring an interest in our business and anyone acting on your behalf.

For further details of how we use and disclose your personal information and how you can access and update it, or to lodge a complaint about how we may have handled your personal information, please refer to our Privacy Policy which is available to download from our website at www.arcogroup.com.au or ask your adviser for a copy.