



Financial Services Guide

Provided by

SET Wealth Pty Ltd authorised representative No. 1277325 (**SET Wealth**)

Troy Mickan authorised representative No. 332643 (**Troy**)

(together **we, us, our**)

as authorised representatives of

Maven Financial Planning Pty Ltd ABN 95 630 575 094 AFSL No 514202 (**Licensee**)

Date: 10/12/2024

*The distribution of this financial services guide (**FSG**) is authorised by the Licensee*

This Financial Services Guide (FSG) contains information that will help you decide whether to use the financial services we offer. It sets out:

- who we are and how we can be contacted
- the advice and services we provide
- information about the Licensee
- our fees and how we and the Licensee are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us or the Licensee

Documents you may receive

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

- a Statement of Advice (**SoA**) or Record of Advice (**RoA**). These documents set out the advice we provide to you. If you have not been provided with the ROA, you may request a copy of it free of charge at any time within 7 years after the advice was provided to you, by contacting us;
- a Product Disclosure Statement (**PDS**) which provides details about the significant risks and benefits, costs, charges and other significant characteristics or features of the products we have recommended.

If you enter into an ongoing service agreement with us, you will receive a fee disclosure statement each year and a renewal notice every two years.

Not Independent

Because:

- We receive commissions on the sale of life risk insurance products that are not rebated in full to clients.

We are not able to refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased'.

Financial services we are authorised to provide

We are authorised by the Licensee to provide financial advice and deal in the following financial products:

- deposit and payment products (basic and non-basic deposit products);
- debentures, stocks or bonds issued or proposed to be issued by a government;
- investment life insurance;
- life risk insurance;
- interests in managed investment schemes including investor directed portfolio services and MDA services;
- retirement savings accounts;
- securities;
- standard margin lending facilities; and
- superannuation.

This means that we can provide you with advice in the following areas:

- Investments strategies (strategic asset allocation)
- 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

How can you provide us with instructions?

You can give us instructions by phone, email or any other means that we agree with you from time to time. Please refer to our client engagement agreement for more information on this.

Who does the Licensee act for?

As authorised representatives, we provide financial services on behalf of the Licensee. In providing those financial services, the Licensee acts on its own behalf.

Fees

All fees are payable to SET Wealth. A detail breakdown of fees is set out below.

General advice

SET Wealth may charge you a fee for any general advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with the general advice. Details of the fee will be agreed with you in an engagement letter. You may request information about these fees within a reasonable time after receiving this FSG but before you are provided with any general advice.

Personal advice

SET Wealth will charge you a fee for any personal advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with personal advice. These fees will be agreed with you beforehand as part of the client engagement agreement and will be disclosed in a SoA or RoA which will be provided to you.

Ongoing fees

We provide ongoing services to help you stay on track to meet your goals. Our ongoing advice service fees depend on the ongoing service that we provide to you.

The ongoing advice service fee will be agreed with you in our ongoing fee arrangement.

Brokerage fees

We may charge a brokerage fee of between 0.11% and 0.66%, with a minimum of \$250 (plus GST) when you buy or sell listed investments. This fee will typically be applied to each transaction as a set percentage of the investment amount.

The services and fees will be set out in the SoA or RoA that we provide to you.

Insurance commissions

We receive a one-off upfront commission when you take out an insurance policy we recommend. We also receive a commission payment for as long as you continue to hold the policy. You will be advised of the exact amount of these commissions in the SoA or RoA.

Investment commissions

To the extent we are permitted to do so by law, we may receive a monthly commission payment from some investment providers. This will be based on your account balance and will continue to be paid for as long as you hold the investment. You will be advised of the exact amount of these commissions in the SoA or RoA.

Other Benefits

We may also receive additional benefits by way of sponsorship of education seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Adviser remuneration

Troy receives a share of revenue from SET Wealth and does not receive commissions from product issuers. However, Troy owns shares on issue in SET Wealth and shares in the profits that SET Wealth makes.

Associations

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you. No such associations or relationships exist.

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 the Licensee. Please call the Licensee or put your complaint in writing to the Licensee's office. The Licensee will endeavour to resolve your complaint in 5 business days.

If you still do not receive a satisfactory outcome or the Licensee does not respond to you within 30 days after you make the initial complaint, you have the right to complain to the Australian Financial Complaints Authority (**AFCA**) at the following address:

GPO Box 3
Melbourne VIC 3001
Ph: 1800 931 678
Fax: 03 9613 6399
Website: www.afca.org.au
Email: info@afca.org.au

You may only contact AFCA once you have followed the above procedure.

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out 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 Privacy Policy is available on request and on our website at www.setwealth.com.au.

Compensation arrangements

The Licensee holds professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the requirements of the Corporations Act 2001 (Cth). The professional indemnity insurance covers all of the financial services we are authorised to provide to you.

Contact us

If you have any queries about our financial services, please do not hesitate to contact us:

Licensee's contact details:

22 Nile Street, Port Adelaide SA 5015
(08) 8447 2088
admin@mavenfp.com.au

SET Wealth's details:

PO Box 721, Hahndorf SA 5245
0412 688 410
troy@setwealth.com.au