HALL CHADWICK
WEALTH ADVISORY

FINANCIAL SERVICES GUIDE

4 AUGUST 2023

Why Am I Receiving This Document?

Before providing financial advice, Hall Chadwick Wealth Advisory is required by law to provide you with a Financial Services Guide (FSG).

This Financial Services Guide (FSG) provides you with important information about who we are, what we do, which will help you decide whether to use the services that we offer.
It contains information about:

- Hall Chadwick Wealth Advisory
- The services we offer and their cost
- Whether any relevant associations or relationships exist that may influence our advice
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

Hall Chadwick Wealth Advisory

Hall Chadwick Wealth Advisory holds an Australian Financial Services Licence (AFSL 485306) which has been issued by the Australian Securities and Investments Commission (ASIC).

Hall Chadwick Wealth Advisory is required to comply with the obligations of the Corporations Act and the conditions of its licence.

Not Independent

We may receive commissions from insurance product providers and therefore we are not able to refer to ourselves or our advice as 'independent', 'impartial'or 'unbiased'.

What Services Do We Provide?

Hall Chadwick is authorised to provide advice and services in respect of the following financial products:

- Deposit and payment products;
- Government debentures, stocks or bonds;
- Life Investment and Risk products;
- Managed Investment Schemes (including investor directed portfolio services);
- Retirement Savings Accounts;
- Standard margin lending facilities;
- Superannuation.

In practical terms, this authorises us to assist you with:

- Retirement planning
- Portfolio management
- Managed investments
- Self-managed superannuation funds (SMSF)
- Margin lending and Geared Investments.

As the holder of an AFSL, Hall Chadwick Advisory is responsible for the financial services provided to you.

Our Representatives

Hsu Chiang (ASIC No. 1002646)

Is a representative of Hall Chadwick Advisory and is authorised to provide advice and deal in the following;

- Deposit and payment products;
- Government debentures, stocks or bonds;
- Life Investment and Risk products;
- Managed Investment Schemes (including investor directed portfolio services);
- Retirement Savings Accounts;
- Superannuation including, Self-managed superannuation funds (SMSF)
- Margin lending and General Investments.
- Securities

Harry Kalaitzoglou (ASIC No. 414724)

- Debentures, stocks or bonds issued by a Government.
- Deposit and payment products.
- Investment life insurance products and life risk insurance products.
- Interests in managed investment schemes including "IDPS".
- Retirement Savings Accounts ("RSA") products.
- Superannuation.
- Self-managed Superannuation Funds.
- Standard Margin Lending Facility.
- Securities

The Financial Advice Process

We recognise that the objectives and personal circumstances of each client are different. What is right for one client may not be right for another.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we address all issues.

When we provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice which you can take away and read.

The Statement of Advice will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

For managed funds and personal risk insurance we will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about the advice and investments recommended.

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

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice it will typically be documented in a Record of Advice which we retain on file. You may request a copy of the ROA document at any time up to 7 years after the advice is provided.

Advice Documents

When we provide you with financial advice you may receive:

- A Statement of Advice (SOA), or in specific circumstances, a Record of Advice (ROA), which sets out the scope and basis for our advice and how it addresses your needs and objectives. It will disclose fees and charges payable by you and any remuneration and benefits we may received.
- A Product Disclosure Statement (PDS) which includes information on the products we have recommended including features, risks, benefits and costs.

Payments and Benefits

All fees are payable to Hall Chadwick Wealth Advisory.

Your Financial Adviser is an employee of Hall Chadwick and they are paid a salary. They may also receive a performance bonus which is based on factors including the revenue that they generate for the practice. Your Financial Adviser may also be a director and owner of the practice and may receive shareholder distributions or share in the profits that the practice makes.

Other Benefits

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

How we are Remunerated

Plan Preparation Fee

The Plan Preparation fee includes all meetings with you, the time we take to determine our advice and the production of the SOA.

The Plan Preparation fee is based on the scope and complexity of advice provided to you. Usually, this cost ranges from $2000 to $5000. We will agree on the fee with you before we start on your plan.

Plan Implementation Fee

If you decide to proceed with our advice we may charge a fee for the time we spend assisting you with implementation. The fee for this service will be detailed in the SOA and will range between $1000 to $3000.

Ongoing Services Fees

To ensure that the advice we provide continues to meet your needs and objectives, we may offer an ongoing review service to ensure that your financial plan remains appropriate. Ongoing fees will depend on what ongoing service we provide to you. This fee will be agreed with you and is either a set amount, or a percentage of your portfolio balance. The services and fees will be set out in the SOA or ROA that we provide to you.

Commissions

There may be some circumstances where Hall Chadwick Wealth Advisory receives commissions and other benefits from some product and service providers. These commissions may vary depending on the product or service which is recommended.

We will provide you with details of all fees, commissions or other benefits we may receive when we provide advice to you in a SOA or ROA.

Insurance Commissions

Hall Chadwick Wealth Advisory usually receives a one-off upfront commission when you take out an insurance policy we recommend in the rates disclosed in the Product Disclosure Statement.

We also receive a monthly or annual commission payment for as long as you continue to hold the policy.

Placement Fees

Except where receipt may conflict with our professional duties to you, Hall Chadwick Wealth Advisory may receive one-off placement fees where you invest in some listed investments (e.g. bank issued hybrids and IPO's). These will be paid by the issuer of the investment and will typically be a set % of the investment amount.

Referrals – Associated or Related Entities

The table below outlines the associated or related entities we are involved in and the details of any direct or indirect benefit we may receive if we refer you to them. Regardless of any benefits we may receive, we will not refer you unless it is in your best interest and necessary for you to achieve your goals and objectives.

Name of Entity	Nature of association
Hall Chadwick Chartered Accountants	Hall Chadwick Wealth Advisory may refer you to Hall Chadwick Chartered Accountants for accounting, tax or other business services. Hall Chadwick Wealth Advisory and Hall Chadwick Chartered Accountants have common ownership.
Steadfast Life (ABN 81 111 380 388)	Hall Chadwick Wealth Advisory may refer clients interested in life insurance products and services to Steadfast Life as an incidental part of it's business. If recommendations proceed, Hall Chadwick will be entitled to receive 25% of all upfront and trail commission received by Steadfast Life for Life insurance products arranged for a person referred to Steadfast Life.

Conflicts Of Interest

We are required to act in your best interests and not to advise or deal where there is a conflict between your interests and our duties and interests. Your financial adviser may recommend investments in shares that they hold or may hold in the future. However, you will be advised where there is a conflict or a perceived conflict. We will not proceed where there is a material conflict.

Making A Complaint

We aspire to providing you with exceptional advice and service at all times and, if you are not satisfied with our performance, then we encourage you to contact us. Any complaint, whether provided to us verbally or in writing, will be formally acknowledged and treated in accordance with our complaints process. It will be investigated and carefully considered before we confirm how we propose to respond.

If your complaint isn't resolved to your satisfaction or within 30 days you can refer the matter to the Australian Financial Complaints Authority (AFCA). We are a member of AFCA (member number 37714) and their determinations bind us. You can contact AFCA on 1300 56 55 62 or info@afca.org.au. This service is provided to you free of charge.

Hall Chadwick Wealth Advisory has internal arrangements, including adequate professional indemnity insurance, to be able to compensate consumers for any loss or damage they may suffer as a result of its errors or misconduct.

Your Privacy

Hall Chadwick Wealth Advisory 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.

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 accountant or your superannuation fund.

If you do not provide us with all of the information that we request, we may not be able to provide our services to you.

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.

Changes To This Financial Services Guide

We reserve the right to review and amend this Financial Services Guide from time to time and to notify you by posting an updated version on our website (www.hallchadwick.com.au).

Financial Services Guide and Privacy Policy

Confirmation of Receipt

- I/we confirm that I/we have received the Hall Chadwick Wealth Advisory Pty Limited Financial Services Guide.
- I/we confirm that I/we have received the Hall Chadwick Wealth Advisory Pty Limited Privacy Policy

Name	Signature	Date

Name	Signature	Date