



Financial Service Guide

Version 1.0

31st January 2024

Complies with Corporations Act s942A & s942B

Purpose of this FSG

This Financial Services Guide (FSG) informs you of important legal matters relating to your relationship with Purpose Advisory when seeking financial advice, and with your Authorised Representative (Financial Adviser).

It's important that you're aware of the information in this document prior to you being provided with an authorised financial service (e.g. financial advice). It's our duty to provide you with this document at the first available opportunity.

This Financial Services Guide will cover:

- *Who is Purpose Advisory*
- *How our financial advice licence with Apex Macro Financial Group works*
- *How we and your adviser are remunerated*
- *How our financial advice process works*
- *Topics of advice we can provide*
- *What to do if you have a complaint*
- *Financial adviser profiles*

This document should assist you to determine whether or not to use any of our financial advice services.

Who is Purpose Advisory

Purpose Advisory is an Australian business which provides financial advice, financial coaching, business consulting, business coaching & life coaching, amongst its wide range of services. In our capacity as financial advisers and coaches, we're licensed in Australia to provide personal financial advice. We hold this licence through a third-party company, known as a "licensee". We've chosen to access this licence through Apex Macro Financial Group, our licensee, who provide access to deliver financial advice, as well as offering compliance support and limited other business services.

Who is Apex Macro Financial Group

Apex Macro Financial Group is the holding company of an Australian Financial Services License (AFSL) for the group of Apex Macro Companies. The group of companies have been established since April 2014 and

provide esteemed financial services to the public. Apex Macro Financial Group have Authorised Representatives all around Australia who extend their services to a wide audience.

ABN	33 617 164 413
AFSL	498715
Registered address	772A Station Street, Box Hill North. VIC 3129
Postal Address	772A Station Street, Box Hill North. VIC 3129
Phone	03 8592 0081 or 1300 003 888 Or 0413 788 255
Email	info@apexmacro.com
Website	www.apexmacro.com

Who is Providing the Financial Advice

Financial advice in Australia can only be provided by the holder of an AFSL. As such, it is officially Apex Macro Financial Group (our licensee) who will be providing financial advice to you. Under this arrangement, your financial adviser is referred to as the "authorised representative" of the licensee, and Purpose Advisory is referred to as the "corporate authorised representative" of the licence. Whilst you will be working directly with Purpose Advisory and with your financial adviser, Apex Macro Financial Group will remain primarily responsible for the quality and compliance of the advice you receive.

For this reason, financial advice fees will be paid to Apex Macro Financial Group initially, rather than to Purpose Advisory. Apex Macro processes these fees on behalf of its representatives.

Lack of Independence

The term "independent financial adviser" is legally protected in Australia. As such, neither Apex Macro Financial Group nor any of its authorised representatives can label themselves as

“independent”, “impartial” or “unbiased”. This is because certain representatives in the group may:

- Receive commissions/rebates/payments for some advice provided on life risk insurance products being recommended
- Receive commissions/rebates/payments for some investment products being recommend

How Our Financial Advice Process Works

Our advice process is best understood in 6 separate phases:

1. **Discovery** - we get to know you, your goals & values, current situation, opportunities, challenges & risks and find out what you are most wanting our assistance with
2. **Advice scoping** - we identify specific objectives you wish for us achieve with and for you, in line with your goals and you agree with us in advance to prospective advice service fees
3. **Research** - we thoroughly research your current financial products, personal health situation (when seeking insurance advice) and clarify your preferences, whilst we research and compare various strategic options and specific financial product options for you
4. **Recommendations** - we prepare and present to you our recommendations in a detailed Statement of Advice (SoA) or Record of Advice (RoA) document. We ensure you understand our advice and work with you to determine which steps you agree to actioning with us before we proceed.
5. **Implementation** - we guide and assist you to implement the actions you've agreed on following our advice, including establishing new financial products, adjusting existing products and other financial transactions
6. **Ongoing support** - where desired, we agree with you on an Ongoing Service arrangement, giving you access to additional financial advice and support.

Important Documents

- **Financial Services Guide (FSG)** - This document provides an important overview of our services and your relationship with us
- **Statement of Advice (SoA)** - We produce an

SoA whenever we provide personal financial advice concerning your objectives, financial situation & needs.

- **Record of Advice (RoA)** - After providing an SoA, we might provide you with an RoA document, which outlines alterations to our original recommendations, caused by minor changes in your personal circumstances or needs.
- **Product Disclosure Statements (PDS)** - Each financial product in Australia must have a PDS which outlines its features & fees. We will point you towards the relevant PDS documents whenever we recommend a financial product to you
- **Target Market Determination (TMD)** - similar to a PDS, the TMD explains in more detail who a financial product is best suited for.

You are able to request a copy of these documents up to 7 years after they have been produced and presented to you.

Fees & Remuneration

We charge fixed fees for our advice services, which vary due to the complexity and time required to produce our advice. Our fees are based on an hourly rate which varies from \$330ph to \$770ph. You can view our most up-to-date set of advice and non-advice fees in our PA Services Guide. All fees specific to our advice to you will be disclosed in your SoA document.

For new or one-off advice services, we typically charge an advice deposit of approximately 30% during the scoping stage, with the balance of our fee being due during the recommendation phase.

We also provide ongoing services, structured as 12 month contracts. Ongoing service fees are typically paid annually, but can be paid monthly at a higher rate.

Due to our licensing structure, all fees related to financial advice, including upfront fees, brokerage, commissions and ongoing fees will be paid to Apex Macro Financial Group. Purpose Advisory will be paid up to 100% of these fees received by Apex Macro

Financial Group, minus a fee of 1.5% for the provisions of services from Apex Macro Financial Group.

Purpose Advisory remunerates our Financial Advisers with either a fixed salary and/or a percentage of the revenue generated from delivering advice services.

Insurance Commissions

If you decide to purchase a life insurance product with our assistance, Apex Macro Financial Group and Purpose Advisory may receive brokerage commissions from the relevant product providers. Depending on the product, this brokerage ranges from 0% to 66% of the first-year premium and between 0.00% and 30% on the renewal each year.

Conflicts of Interest

Neither Apex Macro Financial Group nor its directors hold any shares, loans or have any relationships or associations with any institutional product issuer that could be expected to influence the provision of financial services.

Apex Macro Financial Group and our Authorised Representative may receive additional benefits from the product providers we deal with. These may include sponsorship the professional development of our Authorised Representatives, and may also include lunches, invitations to sporting events, theatre tickets, branded promotional items, and occasional gifts such as Christmas hampers and bottles of wine on special occasions etc.

A register of any such payments or support received is maintained at Apex Macro Financial Group head office and in the office of our Authorised Representative and may be viewed on request.

Non-monetary benefits that are accumulated to total above \$300 for each provider is considered to be 'conflicted remuneration' and is banned. Additional benefits are not permitted to be paid to our Authorised Representative if they are as a result of, or conditional on, the amount of business an Authorised Representative gives to a product provider.

What To Do If You Have A Complaint

In the event of a complaint, it is our priority to understand and resolve the matter promptly, to ensure the integrity of our services to you. If you have any complaints about the services provided to you, you should take the following steps:

1. Contact your Financial Adviser and tell them about your complaint.
2. If your complaint is not satisfactorily resolved within three working days, contact the Apex Macro Financial Group in writing. Your complaint can be sent to:
Suite 225, Level 2/818 Whitehorse Road, Box Hill. VIC 3128 or email info@apexmacro.com.au
3. Apex Macro Financial Group will endeavour to resolve all complaints within 45 days of lodgment. Should there be special circumstances relating to the complaint, such that it is not reasonable for the complaint to be resolved in that time, Apex Macro Financial Group will inform you of the reasons for the delay. We may request an extension of time up to a total of 90 days.
4. If Apex Macro Financial Group has not responded within 45 (or 90) days, or you are not satisfied with the response, you can lodge a dispute with the Financial Ombudsman Service (FOS). This service is provided to you free of charge.

Australian Financial Complaints Authority (AFCA)

AFCA offers a free, independent dispute resolution service for the Australian banking, insurance and investment industry.

Phone: 1800 931 678

Website: www.afca.org.au

Email: info@afca.org.au

Address: GPO Box 3, Melbourne VIC 3001

Australian Securities and Investments Commission (ASIC)

ASIC also has a free call info line on 1300 300 630 which you may use to make a complaint and obtain information about your rights

Your Privacy & Confidentiality

We are committed to ensuring the confidentiality and security of the information provided by you to us. We support and embrace the Australian Privacy Principles set out in the Privacy Amendment (Private Sector) Act 2000 and the protection afforded by this act for the security of private information held on ordinary Australians.

A full copy of our Privacy Policies are available on our respective websites:



- www.apexmacro.com
- <https://purposeadvisory.com.au/privacy-policy>

We also collect copies of your identification to meet our obligations under the Anti-Money Laundering and Counter Terrorism Financing Act 2006. We may request that you provide us with your Tax File Number, however if you choose not to, there may be tax implications for you.

If you have any complaints about how we handle your private information, please contact one of the Directors of Apex Macro Financial Group Pty. Ltd. at the contact points shown above. We take your privacy seriously and will address your concerns through our complaints handling process. If you believe you do not receive a satisfactory resolution to your concerns, you may contact the Office of the Australian Information Commissioner (OAIC) (www.oaic.gov.au).

Please confirm receipt of this FSG via email.

Financial Adviser Profiles

Adviser Name	Tristan Scifo	Sabena Samuel
Photo		
Authorised Representative Number	458340	1023933
Email	tristan@purposeadvisory.com.au	sabena@purposeadvisory.com.au
Phone	+61 403 956 469	+61 401 225 407
Website	www.purposeadvisory.com.au	
Areas of advice we can support you with:	<p>Financial product advice:</p> <ul style="list-style-type: none"> ● Deposit and Payment Products – Basic and Non-basic Deposit Products ● Derivatives – All ● Government Debentures, Stocks or Bonds ● Life Products <ul style="list-style-type: none"> ○ Investment Life Insurance Products ○ Life Risk Insurance Products ● Managed Investment Schemes <ul style="list-style-type: none"> ○ Managed Investment Schemes, including IDPS ● Retirement Savings Account Products ● Securities ● Superannuation – All including Self-Managed Superannuation Funds and (RSA's) ● Tax (financial) advice services 	<p>Financial product advice:</p> <ul style="list-style-type: none"> ● Deposit and Payment Products – Basic and Non-basic Deposit Products ● Derivatives – All ● Government Debentures, Stocks or Bonds ● Life Products <ul style="list-style-type: none"> ○ Investment Life Insurance Products ○ Life Risk Insurance Products ● Managed Investment Schemes <ul style="list-style-type: none"> ○ Managed Investment Schemes, including IDPS ● Retirement Savings Account Products ● Securities ● Superannuation – All including Self-Managed Superannuation Funds and (RSA's) ● Tax (financial) advice services

Qualifications & Accreditations	<ul style="list-style-type: none"> • Bachelor of Commerce in Applied Finance & Actuarial Studies (Macquarie University) • Bachelor of European Business Management (Ecole de Management de Normandie) • Advanced Diploma of Financial Planning (Integrity Education Group) 	<ul style="list-style-type: none"> • Bachelor of Commerce (B.Com.), Accounting and Finance (Stella Maris College) • Financial Analysis and Business Administration (IBS Hyderabad) • Diploma of Financial Services (Financial Planning) (Kaplan Professional) • Advanced Diploma of Financial Planning and SMSF Accreditation (Mentor Education Pty Ltd)
Biography	<p><i>Director, Founder, Adviser & Strategic Coach at Purpose Advisory, a husband, a dad, a creator & a strategic thinker.</i></p> <p><i>I became a financial adviser in 2013 after a short career leadership training at schools and in with corporate teams. My graduate studies had been in Actuarial Studies and Business, and I'd found that helping people to manage their money was an incredible way to help them live a better life.</i></p> <p><i>My clients benefit from the unique expertise of my of decades-long experience as a coach, educator, facilitator, and financial adviser. But my specialty is in facilitating personalised, strategic conversations to help people plan their cashflow, their investments, their property decisions, their career plans and their greater life plans. I also deliver acceleration business coaching for a select few industries.</i></p>	<p><i>Lead Advisor & Strategic Coach at Purpose Advisory, a wife, lifelong learner and an analytical thinker.</i></p> <p><i>An interest towards understanding how investments work led me to studies in the same field. I have been working in the financial advice industry for the last 17 years.</i></p> <p><i>I am passionate about providing my clients with unbiased advice and helping them achieve their financial and lifestyle goals. I have guided my clients through the significant changes in this industry during the past couple of years. I believe that the main focus of my role is to be a financial coach to my clients and provide them peace of mind. What I really love to do above everything else is to guide my clients in arriving at the most appropriate solution for their needs.</i></p>