

Financial Services Guide

For Authorised Representatives of
one26 Pty Ltd

Australian Financial Services License no 329408

FINANCIAL SERVICES GUIDE

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One26 Pty Ltd

This Financial Services Guide (FSG) is issued by One 26 Pty Ltd ("One26") ABN 15 105 109 402 AFSL 329408, referred to as "One26", "we", "us" and "our".

Why have I received this document?

You will receive this Financial Services guide (FSG) from your One26 financial adviser ("Adviser") to explain the following:

- The services we offer;
- The documents you will receive with your advice;
- How your adviser and One26 is remunerated for these services;
- Complaints process.

Details of your Adviser are in the accompanying Authorised Representative Profile. This FSG must be read in conjunction with the Authorised Representative Profile and forms part of this FSG.

Your financial adviser acts on behalf of One26 as an Authorised Representative of One26, therefore One26 is responsible for this advice.

One26 responsibly monitors your Adviser to ensure they only provided services they are authorised to provide. We also monitor and coach our Advisers to ensure they have appropriate qualifications and are complying with the law and One26 compliance standards.

Not Independent

One26 Pty Ltd and our Advisers, may receive commissions associated with the issue of life insurance products. For this reason, we do not represent ourselves as independent, impartial or unbiased.



Who is One26?

One26 is an integrated financial services group providing a range of services to both individual investors, through Authorised Representatives, and to other financial planning firms. One26's head office is located in South East Queensland with a network of qualified financial advisers Australia wide.

Our recommendations are tailored to meet your individual needs and requirements. An initial consultation with our Advisers is confidential and has no obligation.

Contact Details

One26 Pty Ltd
Head Office
Level 1, 500 Sandgate Road
CLAYFIELD QLD 4011
Phone 07 3352 9600
Fax 07 3352 9688
Email financials@one26.com.au

We can help you create the financial security that lets you focus on what is really important to you, in your life at this time.

This FSG provides you with some important information on the services we offer and how we charge for these services. You can also find further information about One26 Pty Ltd at www.one26.com.au

To provide you with personalised information we have also provided you with information on each Adviser within our Firm. These Adviser profiles contain information about their individual contact details, qualifications, experiences and any industry memberships they have. We have also provided you with information about what strategies and advice each Adviser can provide you.

What can One26 provide you?

We are authorised to provide advice in the following areas of strategy:

- Financial Planning
- Guidance on budgeting and goal setting
- Savings and Wealth Creation Strategies
- Investment Planning
- Pre-Retirement Planning
- Centrelink Planning
- Retirement planning
- Wealth creation and Protection
- Superannuation strategies
- Self-managed superannuation advice
- Insurance services
- Gearing
- Debt Management
- Salary Packaging advice
- Social security
- Business Succession Planning
- Estate planning

We can provide advice and arrange transactions in the following financial products:

- Deposit and payment products, including basic deposit products;
- Debentures, stocks or bonds issued or proposed to be issued by a government;
- Risk insurance products, including life, trauma, income protection and total and permanent disability
- Managed investment schemes including investor directed portfolio services;
- Retirement savings accounts and income streams;
- Securities;
- Margin Lending;
- Personal and Group Insurance (excluding general insurance)
- Self Managed Superannuation

In addition, your Adviser is able to offer you an ongoing review service for your investment portfolio or life insurance program.

One26 Pty Ltd has a network of companies that we may refer you to. One26 is not responsible for general insurance services, real estate and direct property advice, taxation services and legal and consulting advice.

What to expect from your One26 Adviser

When you meet with a One26 Adviser they will address several “what if” type questions concerning the agreed areas of your Financial Life Stage and your future. Based on your responses, they will be able to identify specific outcomes that match your needs.

Your One26 financial adviser will only recommend a financial product to you after considering its suitability for your individual needs, objectives and financial situation. The products recommended are selected from our approved list of products which has been researched by a technical team and external experts.

In order to assist your Adviser there are several things that you can do prior to your appointment.

Have a think about your personal goals and objectives. What would you like your Adviser to discuss with you and provide advice on. Bring as much financial information as possible with you to the first appointment.

- Your Adviser will identify your needs and highlight any issues with you. This is a great time to ask questions.
- Once your Adviser has collated all available information they will provide a Financial Lifestyle Advice Statement, often called a Statement of Advice.
- The specific recommendations set out only for you will be discussed with you. You can then decide whether you want to proceed, make any changes or not proceed at all. Ensure that you understand the recommendations completely before signing anything and ensure your questions are adequately answered.
- Once you are happy to proceed you will be asked to sign an authority to proceed. You will sign this in conjunction with the relevant applications and documents that are given advice for.

At this appointment it will be important to bring any medical history details, bank account details or any other information that you generally have to go looking for.

It is also important that you keep us up to date by informing us of any changes to your circumstances so we are able to determine if our advice continues to be appropriate.

Documents you may receive

When providing you with personal advice that takes into account your objectives, financial situation and or needs, you will be presented with a Statement of Advice (SoA). The SoA will contain the advice, the basis on which it is given, information about fees and commissions that may be received, and any relationships or associations which may have influenced the provision of the advice.

In the event a recommendation is made to acquire a financial product, offer to issue or arrange the issue of a financial product, you will also be provided with a Product Disclosure Statement (PDS) or investor directed portfolio service (IDPS) prepared by the Product provider. This will contain information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

If your Adviser has previously provided you with a SoA, and you receive new advice related to this SOA, and your personal circumstances are still relevant, a Record of Advice (RoA) may be provided to you instead of a SoA. You have the right to request a copy of advice documents within 7 years of that further advice being given.

You should read warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to financial strategy or product.

Our Financial Guidance Process

The development and implementation of a comprehensive Financial Plan may be the major step, but it is only the first step towards achieving your financial goals and the resulting satisfaction.

After setting up your Plan, continued progress towards those goals, and peace-of-mind will depend largely on knowing that your interests are being looked after, and that you are going to be kept informed of the progress of your Plan in the ever changing economic conditions. In other words, you need to know that your Financial Plan will be expertly reviewed and that you will receive regular progress reports that suit you.

This may seem obvious, but every investor's circumstances and personal preferences are different. Only you can decide on the level of service you require. Only you know what information you want – and how often – so together, we need to formulate a service offering that suits you.

Your Adviser will help you define your vision for your financial future. Through diagnosis of your current situation, including your existing assets and future income we will construct a strategic plan designed to meet your goals. We will provide specific, comprehensive and or structural advice depending on your circumstances and needs. We specialize in using innovative strategies and lateral thinking to help you achieve your goals and objectives.

To make sure that you do get exactly the level of regular service and communication that you require, we can offer you a range of service packages which specify precisely what you expect from us, your Advisers.

The service offering will be explained to you and you will be able to determine what will benefit you.

There are external factors that can change over time and can have significant impact on your financial planning strategy. These are;

- Change of Employment
- Change of Income levels
- Increase or decrease of debt levels
- Marital Status

- Legislative changes
- Taxation Environment
- Centrelink issues
- The Economic Environment

Your Adviser will provide you with a Statement of Advice after your initial meeting, however it is important to review this regularly to ensure that it is achieving your goals or is on track to reach your objectives.

One26 is not a one size fits all firm however we have provided four levels of service to ensure we are able to help you reach financial comfort and security. These levels are aimed at moving with you. As you grow and achieve your goals and objectives, we are able to transition you to the next life stage.

Once we have provided advice to you only One26 is able to implement the recommendations for you. Should you implement our advice or have a third party implement our advice, we will discuss additional fees and charges with you. We will however also remove ourselves from future liability, or indemnity, from your portfolio.

One26's Fees

The fees your Adviser charges will be dependent on the complexity and scope of the advice, as well as the amount invested or insurance premium amount. These can include an agreed fee for service, initial or upfront commission, ongoing or trailing commission or a fee based on a percentage of the funds under management.

Your Adviser will discuss any fees with you prior to the commencement of any work. The Statement of Advice will fully disclose any fees and commissions, including the manner in which the fees and commissions are split between One26 Pty Ltd and your Adviser and any referring party where applicable.

Initial advice

The initial advice fee covers the cost of researching and preparing your financial plan. It is also based on a set dollar amount, between the range of \$1,000 and \$16,000, which will be provided to you within a Letter of Engagement or Initial Advice Agreement. These documents are agreements that set out what the advice will be and what it will cost you. Additionally, these fees will also be disclosed within the Statement of Advice.

Advice implementation

The advice implementation fee covers the administrative time spent implementing the recommended strategies and products and again is based on a set dollar amount, between the range of \$1,000 and \$5,500, dependent upon the complexity of your situation. The advice implementation fee will be disclosed in the Letter of Engagement, Initial Advice Agreement and in your Statement of Advice.

Ongoing advice

The ongoing advice fee covers the cost to review the strategies and products recommended to you in your Statement of Advice. An ongoing review, as previously mentioned, helps you take advantage of opportunities as they become available and to make changes when they are required.

The ongoing advice fee is calculated as a set dollar amount, between the ranges of \$1,000 and \$15,000, dependent upon the complexity of your situation. . Ongoing advice fees may increase each year in line with CPI or by a fixed amount, dependent upon the changes in your situation that impact on the time and advice that we provide to you.

Prior to providing you with ongoing advice we will advise you of this and what you will receive. Again, this fee will be disclosed within your Statement of Advice.

Additional advice

Should you require any additional advice that is not covered above, we will charge you a set dollar amount to provide this advice to you. This will be disclosed to you in the Statement of Advice.

Commissions

From July 1st 2013, One26 will no longer charge you an initial commission for investment type financial products. We continue to receive an ongoing style of commission for products pre-July 1st 2013. This commission can range between .25% and up to 7%. For example, for an investment of \$10,000 in a managed investment paying 1% on-going commission, the on-going commission is \$100 per year. This is paid from your platform provider from your balance.

The upfront commission for risk insurance financial products can range between 0% and 60% depending on the product provider, while on-going commission may range between 0% and 22%. For example, on an insurance premium of \$1,000 per annum paying 60% initial commission and 22% on-going commission, the upfront commission would be \$600 and the on-going commission \$220 per year. This is paid from your Insurer and is not an additional expense to you.

Payment methods

We are able to offer you the following payment options for payment of our advice fees:

- Direct Debit (credit card or savings), cheque
- Deduction from your investment
- Ongoing advice fees may be deducted in a single installment or in monthly installments

Distribution of fees

Our fees and any brokerage, commissions or additional payments paid by product providers are receivable by One26 Pty Ltd. One26 typically retains 100% of the remuneration.

Product provider relationships

Neither your Adviser or the Licensee has any association or relationship with the issuers of financial products that might reasonably be expected to be capable of influencing them in the provision of financial services.

Both One26 Pty Ltd and your Adviser maintain an Alternative Remuneration Register (soft dollar), which contains information about any alternative forms of payment or benefits that may be received over the amount of \$50. If you wish to inspect this Register, or ask any questions about this, please ask your Adviser.

Common questions answered

Do I receive detailed information about actual commissions and other benefits my Adviser gets from making the recommendations?

Yes. You have the right to know about details of commissions and or other benefits your Adviser receives for recommending investments. We will provide this information to you when we make specific recommendations in the Statement of Advice, Statement of Additional Advice or Record of Advice.

Will you give me advice that is suitable to my needs, objectives and financial circumstances?

Yes. One26 advisers are monitored to ensure the basis for their advice is relevant to your personal circumstances. However, to do so the Adviser first needs to find out your individual objectives, financial situation and needs before recommending any financial product or service to you. You have the right not to divulge this information, however if you do not wish to do so, your Adviser will warn you about the possible consequences of not having your full personal information. You should read the warnings carefully prior to making a financial decision.

What should I know about any risks of the investments or investment strategies recommended to me?

Your Adviser will explain to you any significant risks of investments and strategies that are recommended to you. If you feel this is not clear, you should ask us for further clarification.

What information do you keep on my file and how do I get access to it?

We maintain a record of your personal profile which includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you. You are entitled to obtain access to the information that we hold about you. If you wish to examine your file, you should write to us on the address below, and we will make arrangements for you to do so.

Privacy Officer
Level 1, 500 Sandgate Road
CLAYFIELD QLD 4011

Another Adviser may be appointed to you if your current Adviser leaves One26 or is unable to attend to your needs due to an extended absence from the business. In these circumstances, One26 will advise you of the change and your personal information will be passed on to the new Adviser.

If you choose to appoint a new Adviser, your new Adviser will be provided with access to your information. They will then become responsible for providing you with advice, upfront and ongoing and all current and future fees will be paid to your new Adviser.

If you are unhappy with our Advice

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service or advice provided to you, you should take the following steps:

1. Contact your adviser and tell your adviser about your complaint.
2. If your complaint is not satisfactorily addressed within 5 days, please contact the One26 Complaints Manager on 07 3352 9600 or email complaints@one26.com.au or mail to:

Complaints Manager
Level 1, 500 Sandgate Road
CLAYFIELD QLD 4011

We will to the best of our ability, resolve your complaint quickly and fairly.

3. If we cannot reach a satisfactory resolution, you can raise your concerns with the Australian Financial Complaints Authority (AFCA) on 1800 931 678 or by post at GPO Box 3, Melbourne, Vic. 3001. We are a member of AFCA's complaints resolution service. The Australian Securities & Investments Commission (ASIC) also has a free call Infoline on 1300 300 630 which you may use to make a complaint or obtain information about your rights.

Professional Indemnity Insurance

One26 Pty Ltd maintains the Professional Indemnity Insurance for your Advisers to provide advice, actions and recommendations. The insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

We are required by law to have compensation arrangements for loss or damage arising from certain breaches of the Corporations Act by One26 as well as internal compensation arrangements through Professional Indemnity Insurance.

We hold Professional Indemnity Insurance cover for the activities conducted under our AFS license. The limit of the indemnity is \$ 2,500,000 for any one claim and \$2,500,000 in the aggregate for all claims arising out of our AFS license activities. The insurance will cover claims made in relation to the conduct of authorised representatives, representatives and employees of the Licensee who no longer work for the Licensee (but who did at the time of the relevant conduct). We believe that our Professional Indemnity Insurance cover satisfies the requirements of s. 912B of the Corporations Act.

Privacy Disclosure and Collection Statement

We are required pursuant to the Corporations Act 2001 ("Act"), certain regulations issued by the Australian Securities and Investments Commission to collect information about you for the purpose of providing you with the following services:

- Preparation of your financial plan
- The provision of financial planning and risk insurance advice to you
- Making financial product recommendations
- Reviewing your investments and insurances
- Other activities as directed by you

We will from time to time disclose information about you to Authorised Representatives of One26 and to other professionals, insurance providers, superannuation trustees and product issuers in connection with the purposes detailed above. In the event we consider it necessary to use or disclose information about you for purposes other than those detailed above, or related purposes, we will seek your consent.

We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

Privacy Policy

One26 Pty Ltd is committed to implementing and promoting a Privacy Policy which will ensure the privacy and security of your personal information.

If you wish to complain about any breach, or potential breach, of this privacy policy or the Australian Privacy Principles, you should contact us by any of the methods detailed below and request that your complaint be directed to the Privacy Officer. Your complaint will be considered within seven (7) days and responded to. It is our intention to use our best endeavors to resolve any complaint to your satisfaction; however, if you are unhappy with our response, you are entitled to contact the Office of the Privacy Commissioner who may investigate your complaint further.

A copy of our Privacy Policy is available from your Adviser and on our website www.one26.com.au.

For any other queries please contact:

One26 Pty Ltd
Head Office
Level 1, 500 Sandgate Road
CLAYFIELD QLD 4011
Phone 07 3352 9600
Fax 07 3352 9688

E: financials@one26.com.au

Financial Services Guide – Acknowledgement

Receipt Form

I / We acknowledge receipt of the Financial Services Guide Version 9.5 issued 1 28 September 2022, and confirm my / our understanding that my adviser is acting for One26 Pty Ltd in their capacity as Authorised Representative and my/our Financial Adviser.

Client
Signature: _____

Client Name: _____

Date Signed: _____

Client Signature: _____

Client Name: _____

Date Signed: _____