



**SCENIC RIM**  
FINANCIAL PLANNING



# **FINANCIAL SERVICES GUIDE**

## **Purpose of the FSG**

The Financial Services Guide or the Guide provides you with important information about Artemis and its Authorised Representative who will provide you with the financial services described in this guide.

It is designed to help you to evaluate an informed decision about whether to use the financial services in this guide. We suggest that you retain this guide as this reference and if any part of this guide is not clear please speak to your financial adviser.

This guide consist of two parts:

- The Services I Provide Section 1
- Fees and Charges and
- Contact and Acknowledgment Section.
- About Your Adviser Section 2

This FSG has been authorised for distribution by Artemis.

### **LACK OF INDEPENDENCE**

Artemis Investments (NSW) Pty Ltd and its Representatives receive commissions on the sale of life risk insurance products. As such, we are neither independent, impartial, or unbiased as defined in Section 923A of the Corporations Act.

## **SECTION 1**

### **FINANCIAL SERVICES GUIDE**

#### **WHAT OTHER INFORMATION SHOULD YOU CONSIDER BEFORE DECIDING WHETHER TO PROCEED WITH OUR RECOMMENDATIONS?**

If you receive personal financial advice this will be documented in a Statement of Advice (SoA), or in specific circumstances a Record of Advice (RoA), that confirms the discussions you have had with us, the recommendations we are making and the basis for those recommendations.

These documents will also explain how those recommendations will work towards

achieving your goals, and any relevant fees received by us,

When a financial product is recommended to you, you will be provided with a Product Disclosure Statement (PDS) or other disclosure document issued by the product provider. Among other things, the PDS contains information about the risks, benefits, features and fees payable in respect of the product. In combination, these documents will help you make an informed decision about whether to proceed with our recommendations.

### **WHO PROVIDES FINANCIAL SERVICES DESCRIBED IN THIS FSG?**

The financial services described in this FSG are provided by us as Authorised Representatives of Artemis. This Guide contains further details about your financial adviser, and our experience, qualifications and professional memberships.

### **WHO IS RESPONSIBLE FOR THOSE FINANCIAL SERVICES?**

As the holder of an AFSL, Artemis Investments (NSW) Pty Ltd (Artemis) is responsible for the financial services we provide to you. Artemis acts on its own behalf when these financial services are provided to you. In relation to the financial services offered in this FSG, Artemis, as the holder of an AFSL, does not act on behalf of any other person or licensee. Artemis is only responsible for the services offered in the FSG.

The law requires Artemis to have arrangements in place to compensate certain persons for loss or damage they suffer from certain breaches of the Corporations Act by Artemis and/or its Authorised Representatives. Artemis has internal compensation arrangements as well as professional indemnity insurance that satisfy these requires. This meets the obligations of s912B of the Corporations Act.

## **WHAT FINANCIAL SERVICES DO WE OFFER?**

Artemis is able to provide financial product advice and to deal in a wide range of products (unless otherwise stated in Part 2 of this Guide) including:

- government debentures, stocks, bonds; and basic deposit products;
- life investment and life risk products; portfolio services;
- retirement savings account products;
- securities (e.g. shares); and
- superannuation products

Some of the services you are able to access through Artemis include:

- financial planning advice;
- wealth accumulation advice;
- superannuation advice, including self-managed superannuation funds;
- redundancy advice;
- retirement advice;
- cash flow advice;
- social security benefits advice;
- life and disability insurance advice;
- estate planning services (financial planning).

## **WHAT PRODUCTS ARE AVAILABLE?**

A range of financial products offered by many leading financial product providers are available for recommendation by us. Details of the available products we can recommend are contained in the Approved Product List (APL).

Internal and external experts provide financial product research, which is used to carefully select and maintain a list of Approved Products for us to select from. We conduct due diligence on external research report providers that provide us with research.

We will only recommend a product to you after considering its appropriateness to your individual objectives, financial situation and needs. The recommendations will be made after conducting an investigation into the financial products and may require us to investigate and consider a financial product which is not on the APL.

## **HOW DO WE ENSURE THAT THE ADVICE WE GIVE YOU SUITS YOUR NEEDS AND OBJECTIVES?**

To ensure we provide advice suitable for your needs and financial circumstances, we firstly need to understand your financial situation, personal financial objectives and needs. We will follow a step-by-step process as outlined below:

1.) We will meet with you for an initial consultation. During this meeting we will discuss your expectations and provide you with details of the services we can offer.

2.) We will collect all the information we need from you, including your personal financial situation, financial objectives and needs. If you do not wish to provide the information we require, we will advise you of the possible consequences of not disclosing your full personal information and the impact on the recommendations given. This may include not being able to provide advice on the subject matter you request.

3.) We will help you identify your goals and may discuss your attitude towards investment risk.

4.) We may consider strategies and areas such as income, social security, insurance, cash and estate planning requirements. Where required we will also conduct a reasonable investigation of the financial products that may be suitable to implement the strategies as part of the recommendations. Based on these and other considerations, we will prepare and present you with a written SoA, or in some cases depending on the circumstances, a RoA. We will explain in the SoA (or RoA) the basis for the advice, and any remuneration, benefits or associations which could have influenced the advice. Where we recommend financial products, we will provide you with a Product Disclosure Statement (PDS) or other disclosure document containing information about each product recommended, to help you make an informed decision about whether to purchase that product.

5.) We will discuss our recommendations with you, make any changes you require and gain your agreement to implement those recommendations.

6.) We will then implement those recommendations.

7.) We will meet with you periodically to review your financial circumstances if we agree to an ongoing advice service arrangement which includes a regular review component. If an ongoing advice service arrangement is entered into, this will be documented in your Ongoing Advice Service Arrangement Letter and/or SoA. We will also explain to you any significant risks of the financial products and strategies which we recommend to you. If you are unclear of the risks, do not hesitate to question us further.

In certain circumstances, we may not provide you with personal advice via a SoA or RoA, as outlined above. These circumstances may include:

1.) Where we provide you with only general advice, such as through seminars and newsletters;

2.) Further advice or verbal advice – if you previously received advice recorded in a SoA, any further personal advice provided by us may be recorded in a RoA. We will not necessarily provide you with a copy of the RoA unless you request it (see below).

### **WHAT DOCUMENTS DO YOU GET IF WE PROVIDE FURTHER ADVICE?**

Where a further review is conducted and personal advice is provided, in some circumstances we are not required to provide you with a SoA for this further advice. Where this is the case, if you have not already been provided with a RoA, you may request a copy of the RoA from us by contacting us (on any of the contact details set out in Part 2 of this Guide) for a period of seven years from when the further advice was first provided to you.

### **HOW CAN YOU INSTRUCT US?**

You may specify how you would like to give us instructions, for example, by phone, fax or email, using any of the contact details set out in Part 2 of this Guide. Alternatively, you may provide instructions to us in person. Where instructions are provided by telephone, these must be confirmed in writing.

## **OTHER SERVICES**

Related businesses may provide services other than financial planning services. For example, Wisegirls Money ACN 135 244 281 provide education program for women. While we may provide this other service, you should understand that this service is not provided under Artemis's AFSL and Artemis does not train, support or supervise the provision of this service and has no responsibility in relation to this service. Additional examples of the services which Artemis is not responsible for include:

- general insurance services (e.g. car insurance);
- real estate and direct property advice;
- taxation services, such as completion of tax returns;
- accounting and audit services;
- legal services; and
- consulting services;

## **FINANCIAL SERVICES GUIDE: PART 1 HOW ARE WE PAID FOR OUR SERVICES?**

Artemis may receive:

- fees paid by clients;
- commissions paid by product providers;
- other payments by product providers; other benefits.

All fees and commissions are payable to Artemis. We may receive up to 100% of any fees and commissions received.

Details of any fees, commissions or other benefits that we, Artemis or other associated persons are entitled to receive if you implement our recommendations in relation to a specific financial product, will be disclosed to you in your SoA or RoA when personal advice is given.

## **WHAT TYPE OF FEES, COMMISSIONS, PAYMENTS AND OTHER BENEFITS DO WE RECEIVE FOR OUR SERVICES?**

The types of fees, commissions and other benefits that may be received by Artemis include the following:

### **Service fees**

We will discuss and agree our fee structure with you before we provide you with services.

The types of fees you can be charged are listed below. You may be charged a combination, or part of, any of these fees.

### **Fees for advice**

We may charge fees for the preparation, presentation and implementation of our advice. These fees will be based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice for you. We will discuss these fees with you and gain your agreement to the fees before we provide you with advice.

### **Implementation Fees**

We may charge fees for implementation of your financial plan. The actual fee may depend on the complexity of your situation and the amount of funds invested.

### **Ongoing advice fees**

We may charge a fee to provide ongoing portfolio reviews and/or for the provision of ongoing services. This fee will be agreed with you and is either a set amount, or an amount based on the amount of funds under our advice, and/or the time involved in reviewing your portfolio and circumstances.

### **Referral fees**

If we refer you to another business to provide you with services, we do not receive referral fees. We will provide written notification to you if we are likely to receive referral fees for referring you to another service provider.

### **Payment methods**

Our fees are either invoiced to you directly, or deducted from your investments, or a combination of these methods. Where it is debited from your investments, it is normally referred to as the Adviser Service Fee. In most instances you will be able to select the method of payment that suits you best. We will discuss and agree on the method of payment with you before we provide you with services.

### **Commissions**

If you take out a financial product through

us, Artemis may receive payments in the form of initial commissions and/or ongoing commissions from the financial product providers. These commissions are included in the fees, premiums and interest rate you pay for the product. This is not an additional cost to you. We may agree to rebate some or all of these. The commission payable for different classes of financial products include the following:

### **Life Insurance Products**

Pre 1 January 2020 clients - Depending on the product you purchase, Artemis may receive between 0% and 140% of the annual premium as initial commission, and between 0% and 38.5% p.a. of the annual premium for ongoing (trail) commission.

Post 1 January 2020, Artemis may receive between 0% and 60% of the annual premium as initial commission, and between 0% and 20.0% p.a. of the annual premium for ongoing (trail) commission.

### **Example**

For clients advised after 1 July 2023, where we recommend an insurance product to you. The annual premium is \$450 p.a. Artemis may receive up to \$270 as an initial payment. Assuming the premium stays the same, each year, Artemis may receive up to \$90 p.a. as an ongoing (trail) commission.

### **OTHER BENEFITS**

From time to time we may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit we receive which is valued at between \$100 and \$300 and other benefits that relate to information technology software or support provided by a product issuer, or that relate to educational and training purposes. A copy of the register is available on request for a small charge.

## **WILL ANY OTHER PARTIES BENEFIT FROM THE FINANCIAL SERVICES OFFERED IN THIS FSG?**

Artemis is a privately held Licence.

## **WHAT ARRANGEMENTS MAY INFLUENCE OUR ADVICE TO YOU?**

Artemis does not have any arrangements in place with any preferred providers that may influence our advice.

## **WHAT FEES DO WE PAY TO SOMEONE WHO REFERS YOU TO US?**

If you are referred to us we do not pay referral fees.

## **WHY WE COLLECT YOUR PERSONAL INFORMATION**

With reference to the Privacy Act 1988 (Cth), we collect personal information, including sensitive information (e.g. health information), from you to provide you with services including financial advice.

We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, to prevent fraud, crime or other activity that may cause harm in relation to the particular products or services provided, and to help us run our business. If you do not provide all the information we request, we may no longer be able to provide a product or service, including financial advice, to you.

## **COLLECTING AND DISCLOSING YOUR PERSONAL INFORMATION**

We may disclose your personal information to anyone we engage to do something on our behalf such as a service provider, and other organisations that assist us with our business. We may also disclose your personal information to third parties such as a complaints body to whom a complaint relating to a product or service is referred, your past and present employers, any party acquiring an interest in our business and anyone acting on your behalf.

We may also collect from the parties listed above, any personal information they may hold about you which relates to our provision of financial advice. We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our

privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

Artemis is also required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF Act) and its corresponding rules and regulations, to implement certain client identification processes. We may be required to obtain information about you at the time of providing financial services to you, and from time to time in order to meet our legal obligations. We have certain reporting obligations pursuant to the AML/CTF Act and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

## **OTHER IMPORTANT INFORMATION**

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Refer to our privacy policy. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Privacy Act 1988 (Cth), or a registered privacy code; and
- how we will deal with your complaint; and how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time. Where you have provided information about another individual, you must make them aware of that fact and the contents of this privacy statement.

## **DEFINITIONS**

'We', 'our', 'us' means Artemis Investments (NSW) Pty Ltd and its Authorised

Representatives. We will use your personal information to contact you or send you information about other products and services offered by us. If you do not wish to receive marketing communications from us, please contact us.

### **WHAT TO DO IF YOU HAVE ANY CONCERNS ABOUT OUR SERVICES**

Artemis endeavours to provide you with quality financial advice. If you have a complaint or concern about the service provided to you, we encourage you to take the following steps:

- 1.) Contact us first about your concern.
- 2.) If your concern is not addressed in 5 working days you may contact Artemis by:

National Manager  
Advice Complaints  
Artemis Investments (NSW) Pty Ltd  
PO Box 1611  
ST KILDA VIC 3182

- 3.) If your concern is not resolved in 30 days or you are not satisfied with the decision then you may contact Australian Financial Complaints Authority.

AFCA independently and impartially resolves disputes between consumers, including some small businesses and participating financial services providers. AFCA provides an independent dispute resolution process covering complaints about financial services including: banking, credit, loans, general insurance, life insurance, financial planning, investments, stockbroking, managed funds and pooled superannuation trusts.

You may contact AFCA at:  
GPO Box 3  
Melbourne VIC 3001  
info@afca.org.au  
afca.org.au  
1800 931 678

- 4.) The Australian Securities and Investments Commission (ASIC) is Australia's corporate, markets and financial services regulator. ASIC contributes to maintaining Australia's economic reputation by ensuring that Australia's financial markets are fair and transparent, and is supported by informed investors and consumers alike. ASIC

seeks to protect consumers against misleading or deceptive and unconscionable conduct affecting all financial products and services. You may contact ASIC by:

Australian Securities and Investments  
Commission  
GPO BOX 9827  
Your Capital City

Or

PO BOX 4000  
Gippsland Mail Centre  
Victoria 3841  
asic.gov.au  
1300 300 630

Before you send your concern to this body, please contact them first to understand the process of lodging your concern

# Adviser Profile – PART 2

Date created – 3 July 2024 Version 1.0

## GUIDE TO OUR RELATIONSHIP WITH YOU AND OTHERS

This document is Part 2 of the Financial Services Guide (FSG). It sets out specific details about us, as an Authorised Representative of Artemis Investments (NSW) Pty Ltd (Artemis ABN 50 120 205 129, Australian Financial Services Licence 481202). We are authorised by Artemis to provide the financial services described in Part 1 of the FSG. This document is Part 2 and should be read together with Part 1. We have been authorised by Artemis to distribute this FSG.

## WHO IS YOUR FINANCIAL ADVISER

**Your Financial Advisers are Mrs Sarah Nulty and Mr Robert Lawrence.**

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Sarah Nulty, Robert Lawrence and Voyager Wealth Management Pty Ltd trading as Scenic Rim Financial Planning. The term 'Representatives' refers generally to Voyager's Authorised Representatives.

We are Authorised Representatives of Artemis and are authorised by Artemis to provide financial services as described in this document.

My Authorised Representative numbers are;

- Sarah Nulty: 442 864
- Robert Lawrence 100 8431

## WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

We have extensive experience in the financial planning industry across many aspects of management and advice.

### **Sarah Nulty**

After getting into money trouble at a young age, Sarah committed to learning how to make money work for her, and walked Branch to Branch in search of a job with one of the top 4 major Banks. Working her way through the ranks in the Banking industry, Sarah has learnt a lot of Do's and Don'ts along the way, and helped individuals, families and business owners from all walks of life to get their finances in order and achieve personal wealth and security they simply didn't know how to create themselves. After nearly 20 years in the finance industry, Sarah is passionate about helping people stop seeing money as something to be feared or merely dreamt of, and start designing their financial future in a way that is easy to understand, without undue risks and plan for future generations also. Specialising in SMSFs, Retirement Planning and Aged Care advice, Sarah is based in QLD though travels across the country to see clients, working regularly by phone, Zoom and email to fit in with your busy schedule.

In addition to running Voyager Wealth, Sarah is a Responsible Manager on an Australian Financial Services License, holds the Secretary position for a local RSL branch and regularly contributes to news and other online sources for information on financial strategies.





## **Robert Lawrence**

Robert has lived and worked in SEQ most of his life after a stint working abroad in Europe to collect life experiences. Being married with two young boys, Robert understands the demands that come with managing finances with a young family and enjoys helping families to fully understand their current financial position and identify what gaps are visible as well as what opportunities are available to them.

Early into his career as an Adviser, Rob realised his love of investments and specialises in this area, helping clients to understand their options and create portfolios to really meet the clients financial needs (income Vs growth needs, plus tax planning), and their comfort levels with risk. He also specialises in personal and business insurances, and is the Review Adviser for Voyager clients, helping our ongoing clients to understand how they're tracking through their plan and what strategies could also benefit them.

## **WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?**

Sarah Nulty holds a Graduate Certificate in Applied Finance, Graduate Diploma in Financial Planning and a Certificate IV in Mortgage Broking as well as accreditations for Self-Managed Superannuation, Margin Lending and Aged Care advice. Sarah is a member of the Association of Independent Financial Planners (AIOFP) and Board member, and has also passed the FASEA exam as required December 2019.

Robert Lawrence holds an Advanced Diploma of Financial Planning and is currently completing the Graduate Diploma of Financial Planning. Robert has also passed the FASEA exam as required in December 2019.

## **DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?**

Sarah Nulty is the owner/director Voyager Wealth Management Pty Ltd, ABN 18 112 135 350 trading as Scenic Rim Financial Planning. Net profit from the company is able to be distributed to Sarah.

## **WHAT AREAS IS YOUR FINANCIAL ADVISER AUTHORISED TO PROVIDE ADVICE ON?**

Voyager Wealth Management and its Advisers are authorised to provide the following financial services:

- Deposit products, bonds and government debentures
- Managed investments
- Superannuation and Retirement Income streams
- Risk insurance
- Listed Securities
- Self-Managed Superannuation Funds

## **ARE THERE ANY SERVICES YOUR FINANCIAL ADVISER IS NOT AUTHORISED BY ARTEMIS TO PROVIDE?**

We are not authorised to provide advice or services in the following areas:

- Derivatives
- Structured Investments
- Margin Lending

## WHAT IS YOUR FINANCIAL ADVISER'S FEE STRUCTURE?

As part of detailed financial planning there are costs to you at various stages of the process. Before making any recommendations, we will discuss and agree the fees with you.

Advice fees are payable by you at the following stages:

1. **Engagement:** For having a personalised financial plan (Statement of Advice – 'SoA') prepared, an advice fee (up to \$8,437.50 incl. GST) is payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.
2. **Implementation:** we may charge a placement fee and/or implementation fee to implement the recommendations in your financial plan. These are payable when you decide to proceed with the implementation of any one or more recommendations that we provide to you. The actual fee will depend on the complexity of your situation and the amount of funds invested, but will not exceed:
  - (a) 1.5% of the initial funds invested; a flat fee as negotiated, or
  - (b) the maximum of entry fees or contribution fees specified in the Product Disclosure Statement (PDS) for the recommended product whichever is the greater.
3. **Ongoing Service and Reviews:** If you choose to have me conduct a review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you, you may be charged a review fee. If you choose to have me provide an ongoing service, you may be charged a fee of up to 1.2% p.a.(including GST) of total funds under management or a flat fee as agreed.

Where a placement fee and/or implementation fee is charged, I may rebate all or part of the initial commissions and/or ongoing commissions received from a product issuer, by way of an increase in your investment amount.

Where I receive an initial commission and/or ongoing commission amount, I may rebate all or part of the implementation and/or placement fee to you.

## HOW WILL YOUR FINANCIAL ADVISER BE PAID FOR THE SERVICES PROVIDED?

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to Voyager Wealth Management. Sarah Nulty and Robert Lawrence will be paid a salary and Sarah Nulty may also receive shareholder distributions as a Director of Voyager Wealth Management.

## ARE FEES PAID OR RECEIVED FOR REFERRAL ARRANGEMENTS?

We do not accept payments for referrals. We may pay a referral fee to a referral partner for them referring you to us, if you proceed with formal advice. This referral fee is up to 20% of the advice fee. We may refer you to an Accountant, Solicitor or Mortgage Broker.



## HOW CAN YOU CONTACT YOUR FINANCIAL ADVISER?

### **Sarah Nulty**

Mobile: 0400 810 606

Email: [sarah@voyagerwealth.com.au](mailto:sarah@voyagerwealth.com.au) | [info@scenicrimfp.com.au](mailto:info@scenicrimfp.com.au)

### **Robert Lawrence**

Mobile: 0417 976 650

Email: [rob@voyagerwealth.com.au](mailto:rob@voyagerwealth.com.au) | [info@scenicrimfp.com.au](mailto:info@scenicrimfp.com.au)

### **Address:**

PO Box 288, Canungra QLD 4275

13/9-13 Main Western Rd, Tamborine Mountain QLD 4272

2/119 Brisbane St, Beaudesert QLD 4285

### **Website:**

[www.voyagerwealth.com.au](http://www.voyagerwealth.com.au)

[www.scenicrimfp.com.au](http://www.scenicrimfp.com.au)



## ACKNOWLEDGEMENTS – CLIENT COPY

I acknowledge that I was provided with the Voyager Wealth Management Financial Services Guide dated 3 July 2024 and Adviser Profile dated 3 July 2024.

Client Name: \_\_\_\_\_

Client Signature: \_\_\_\_\_

Date received: \_\_\_\_\_

Client Name: \_\_\_\_\_

Client Signature: \_\_\_\_\_

Date received: \_\_\_\_\_

OR complete as follows if Financial Services Guide is mailed to Client(s):

I confirm that I sent a copy of the Voyager Wealth Management Financial Services Guide dated 3 July 2024 and Adviser Profile dated 3 July 2024 as follows:

Sent to (Client Name(s)):

Sent on (Date):

Sent by (Name):



## ACKNOWLEDGEMENTS – ADVISER COPY (to be retained on client file)

I/We acknowledge that I/we were provided with the Voyager Wealth Management Financial Services Guide dated 3 July 2024 and Adviser Profile dated 3 July 2024.

Client Name: \_\_\_\_\_

Client Signature: \_\_\_\_\_

Date received: \_\_\_\_\_

Client Name: \_\_\_\_\_

Client Signature: \_\_\_\_\_

Date received: \_\_\_\_\_

OR complete as follows if Financial Services Guide is mailed to Client(s):

I confirm that I sent a copy of the Artemis Financial Services Guide dated 3 July 2024 and Adviser Profile dated 3 July 2024 as follows:

Sent to (Client Name(s)):

Sent on (Date):

Sent by (Name):