SANDSTONE

FINANCIAL

Financial Services Guide

This document helps educate, protect and assist you to make an informed decision about the Financial Services we offer.

Sandstone Wealth Management Pty Ltd

AFSL 561040

ABN 94 678 324 617

Financial Services Guide

Version 1 | 4th November 2024.

About Us

Sandstone Wealth Management Pty Ltd

ABN 94 678 324 617 | AFSL Number 561040
Address: Level 1, Building 10, 2728 Logan Rd, Eight Mile Plains QLD 4113
Postal: Level 1, Building 10, 2728 Logan Rd, Eight Mile Plains QLD 4113
Phone: 07 3209 2555
Email: daniel.pittard@sandstonefinancial.com.au

Established in 2024 and believe quality financial advice helps you develop a plan and structure so you can achieve, protect, and enjoy what matters most to you, and we've seen the positive difference it can make in the lives of our clients. Dan and Neil have both work as Financial Planners for over 20 years in various organisations before starting Sandstone Wealth Management Pty Ltd

Sandstone Wealth Management Pty Ltd has authorised the distribution, website disclosure of information and alteration of this FSG to ensure it is up to date.

Purpose of this document

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about our

services and whether they are appropriate for you to use.

The FSG covers the following:

- Information about Sandstone Wealth Management Pty Ltd and our advisers
- Who we are and how you can contact us
- The services and products we are authorised to provide advice on and deal with
- Documents you will receive when given advice
- How we handle your personal information
- How we are remunerated
- Our complaints procedure
- Our compensation arrangements
- Information about the person providing your advice

If you have any questions, please contact our office before making any decisions to engage us.

The Financial Services we can provide:

can provide the following financial services:

- Wealth creation strategies
- Debt reduction strategies
- Cashflow management
- Claims handling services
- Risk management advice (including life and disability insurance)
- Pre-retirement and retirement planning
- Aged care strategies
- Estate Planning
- Taxation (financial) advice
- Gearing
- ETF's

The Financial Products we can advise and deal in:

- Basic deposit products;
- Non-basic deposit products;
- Government debentures, stocks or bonds;
- Life risk insurance;
- Life investment;
- Managed investment schemes including Investor directed portfolio services (IDPS) & Managed Discretionary Accounts (MDA);
- Retirement savings accounts;
- Superannuation;
- Securities

Your adviser is authorised by to provide you with the types of financial advice and product detailed in their adviser profile. Sandstone Wealth Management Pty Ltd is responsible for any of the financial services provided to you.

Lack of Independence

Sandstone Wealth Management Pty Ltd, Sandstone Financial Pty Ltd and its advisers are not independent, impartial or unbiased as we receive commissions for the advice we provide on life risk insurance products and charge asset based fees in certain circumstances.

General Advice:

When engaging with your Adviser you may receive General advice. General advice is different from personal advice as it does not take into account your personal circumstances, needs or objectives. When receiving General advice, you should consider whether you need personal advice.

Personal Advice Process

ENGAGE	Establish relationship Understand your personal and circumstances
COLLECT	Determine personal and financial goals and timeframes We discuss your comfort level in relation to taking financial risks
ANALYSE & DEVELOP	Analyse your current data and determine options to address your goals and objectives Develop your financial plan and include the rationale behind the recommendations
ADVISE	Present our recommendations Discuss benefits of strategy Explain costs and guide you on next steps
IMPLEMENT	We manage the implementation of your plan Complete applications, follow with product providers Provide you with regular updates
REVIEW	Review your goals, objectives a personal circumstance annually. Ensure your financial plan is still appropriate to your situation Adjust as required

Documents you will receive when given advice
You may specify how you would like to give us instructions, for example by telephone, email or other means.

If you decide to obtain personal advice (that considers your objectives, financial situation and needs) you are entitled to receive a Statement of Advice (SOA). The SOA contains the advice, the basis on which it is given and information about any benefits/remuneration payable. If you receive further advice, you may receive a Record of Advice (ROA). You can request the record of the advice by contacting your adviser.

If you are provided with general advice, you will not receive a Statement or Record of Advice. In these situations, your Adviser will provide a warning that the advice does not take into account your personal objectives, financial situation or needs.

A PDS will be provided if a product recommendation is made. It includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

Should you engage us to provide ongoing services to you we will ask you to sign an agreement and tell you the fees applicable. If your fees are payable for more than twelve months you will receive a fee disclosure statement outlining the fees you have paid under the arrangement and fees for the coming year. Each year we will ask for your consent if you want to pay our fees from accounts you hold (such as your superfund).

You have the right to ask us about our charges, the type of advice we will provide you (whether general or personal), and what you can do if you have a complaint about our services.

Your Adviser has an overriding obligation to act in your best interests.

Your Privacy
Your Adviser is required to maintain physical or electronic records of documentation for any financial advice given to you, including information that personally identifies you and/or contains information about you. 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.

You have the right to not provide personal information to your Adviser. In this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may also decline to provide advice if they feel they have insufficient information to proceed.

These records are required to be retained for at least seven years. If you want to access or update your personal information at any time, please let us know. Note there may be a charge for accessing your file.

Throughout the advice process, your personal information may be disclosed to other service providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers
- IT service providers
- Third parties engaged by us to assist in providing products or services including licensing obligations.

Some services may require disclosure of personal information to service providers outside Australia. The purpose of such disclosure is to facilitate the provision of financial services by and its Advisers.
All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please see our Privacy Policy which can be viewed at https://sandstonefinancial.com.au/.

Licensee compensation including remuneration, other benefits and potential conflicts of interest
Sandstone Wealth Management Pty Ltd charges your advisers a fee for the provision of services under its Australian Financial Services Licence.

Any benefits payable to your adviser or their business will be disclosed to you in writing in advice documents, these are also detailed in your adviser's profile.

Sandstone Wealth Management Pty Ltd and/or its Advisers may receive non-monetary benefits where:

- The amount is less than $300 and identical or similar benefits are not given on a frequent basis
- The benefit has a genuine education or training purpose (including attendance at conferences) and is relevant to providing financial product advice
- The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider

These benefits are disclosed in a register which is available upon request.

Sandstone Wealth Management Pty Ltd and its related companies may receive payments or benefits from product providers in return for granting rights such as being recognised as a sponsor and the right to promote their product and give presentations at conferences and/or professional development training days. Sandstone Wealth Management Pty Ltd may use these payments to pay for costs associated with such conferences, training or professional development days.

If you have a complaint
Sandstone Wealth Management Pty Ltd is a member of the Australian Financial Complaints Authority. If you have a complaint about the service provided to you, you should take the following steps:

1. Firstly, contact your adviser and discuss your complaint. If you are unable to resolve the issue within three working days, please contact using the details at the beginning of this FSG.
2. We will acknowledge receipt of a complaint as soon as practicable and within 24hours.
3. We will investigate your complaint and seek to resolve it quickly and fairly within 30 days. Some complex matters may take longer than this, this will be discussed with you.
4. If you are not satisfied with our response, you have the right to complain to the Australian Financial Complaints Authority (AFCA). This service is provided free of charge to consumers. They can be contacted on 1800 931 678 or info@afca.org.au.

The Australian Securities and Investments Commission (ASIC) also has a freecall Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Professional Indemnity
Sandstone Wealth Management Pty Ltd holds Professional Indemnity Insurance that is required under section 912B of the Corporations Act (2001). This insurance policy meets ASIC requirements and covers the conduct of present and past representatives.

Questions?
Please ask us to explain anything you do not understand in this FSG.

Adviser Profile

Version 1 | 4th November 2024.

This adviser profile is a summary about me and should be read in conjunction with my Licensee Financial Services Guide. My profile sets out my contact details, professional details, the services and products I provide and how I am paid.

Daniel Pittard | AR number 1002918
Sandstone Financial Pty Ltd | CAR number 1278995
ABN 59 636 107 616
Address: Level 1, Building 10 2728 Logan Road, Eight Mile Plains QLD 4113
Postal: PO BOX 632, Springwood Qld 4127
Phone: 07 3209 2555
Mobile: 0406 206 097
Email: daniel.pittard@sandstonefinancial.com.au
Your advisers are authorised representatives of Sandstone Wealth Management Pty Ltd.

My qualifications:

- Diploma of Financial Services (Financial Planning)

Neil Hawkins | AR number 419595
Sandstone Financial Pty Ltd | CAR number 1278995
ABN 59 636 107 616
Address: Level 1, Building 10 2728 Logan Road, Eight Mile Plains QLD 4113
Postal: PO BOX 632, Springwood Qld 4127
Phone: 07 3209 2555
Mobile: 0418 647 071
Email: neil@sandstonefinancial.com.au
Your advisers are authorised representatives of Sandstone Wealth Management Pty Ltd.

My qualifications:

- Diploma of Financial Services (Financial Planning)

Products I can offer you:

I am authorised to provide personal and/or general advice on and deal in the following financial products:

- Basic deposit products;
- Non-basic deposit products;
- Government debentures, stocks or bonds;
- Life risk insurance;
- Life investment;
- Managed investment schemes including Investor directed portfolio services (IDPS) & Managed Discretionary Accounts (MDA);
- Retirement savings accounts;
- Superannuation (excluding SMSF);
- Securities

How you are charged for services and adviser remuneration

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever I provide a recommendation for a financial product or service, I will be remunerated through either:

- An initial fee for service
- An ongoing fee for service
- A contribution fee or implementation fee
- Commission payments from product providers where applicable
- A combination of any of the above.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply.

My service fees	
Hourly rate (or part thereof)	$440
Advice and/or implementation fee	Up to $25,000
Ongoing retainer (Fixed fee based on service package) (Percentage charge of funds under management)	Up to Retainer $25,000pa Up to 2.00%pa

How commission and other forms of remuneration/benefits are calculated

Where an insurer pays a commission, this may be up to 60% of your initial premium and then up to 30% of your ongoing premium. For example, if your premium is $1000 your adviser would receive $600 initial and $300 in ongoing commission.

Dan receives a salary from Sandstone Financial Pty Ltd and bonuses, and may also receive a management fee or distribution of profits from Sandstone Wealth Management Pty Ltd and/or Sandstone Financial Pty Ltd. The amount of my salary is dependent on a range of factors including my experience, skills and professional standards.

Neil receives a salary from Sandstone Financial Pty Ltd and bonuses, paid by Sandstone Financial Pty Ltd. The amount of my salary is dependent on a range of factors including my experience, skills and professional standards.

The exact amounts of any fees, commissions, bonuses or other incentives received by Sandstone Wealth Management and Sandstone Financial Pty will be disclosed in your SOA or ROA. Fees and commissions are paid to in the first instance who then pay your advisers.

Do I have any referral arrangements, conflicts of Interest or related parties that affect your advice?
Sandstone Financial Pty Ltd and I have referral arrangements in place with a range of specialist businesses as this allows me to refer you to other professionals in areas that I do not practice in.

Should you be referred to us by one of those specialists such as an accountant, mortgage broker or solicitor, that third party may receive a fee for the referral. You will receive more detailed information concerning any referral fee in your SoA or other relevant document.

I do not receive referral fees personally from any party. Neither your Adviser nor the Licensee have any association or relationship with the issuers of financial products or third-party service providers that might reasonably be expected to be capable of influencing them in the provision of financial services to you.

Daniel Pittard owns shares in Sandstone Wealth Management Pty Ltd.

Sandstone Financial Pty Ltd and I are related parties to:

- Sandstone Wealth Management Pty Ltd as Daniel Pittard is a shareholder and controller of the licensee

Questions?
Please ask me to explain anything you do not understand in my adviser profile or FSG.