

**AVIEMORE**  
— FINANCIAL —



*Better, by choice*

## **Financial Services Guide (FSG)**

**A guide to the services we provide and how we will work with you to achieve your goals.**



**Aviemore Financial Pty Ltd**  
**ABN 73 651 373 376**  
Level 1, 341 Barrenjoey Road, Newport  
NSW 2106

**Phone** (02) 9190 8494  
**Email:** [andrew@avfin.com.au](mailto:andrew@avfin.com.au)  
**Web:** [www.avfin.com.au](http://www.avfin.com.au)

Authorised Representative of  
**Advice Evolution**  
ABN 66 137 858 023  
Australian Financial Services Licensee 342880  
302/20 Bungan Street  
Mona Vale NSW 2103  
[www.adviceevolution.com.au](http://www.adviceevolution.com.au)

## Business profile

|                                  |   |
|----------------------------------|---|
| <b>Financial Services Guide:</b> | FSG Version 2.1   |
| <b>Issue date</b>                | 16 October 2023   |
| <b>Important</b>                 | <p>Before we provide you with financial advice, you should read this Financial Services Guide (FSG) It contains the following important information to help you decide whether to use our services:</p> <ul style="list-style-type: none"><li>• Who we are;</li><li>• Advice we provide;</li><li>• How we are paid;</li><li>• Who to contact if you have a complaint.</li></ul> |

### About our practice

Aviemoire Financial Pty Ltd, corporate authorised representative (CAR), number (1292326), trading as Aviemoire Financial is authorised to provide financial services on behalf of Advice Evolution Pty Ltd.

Our business was established by Andrew Julius in 2021 and our office is in Newport.

Aviemoire Financial offers comprehensive financial planning advice to assist clients develop a structured financial plan that helps them achieve their lifetime goals.

We will provide you with strategies that allow you to take control of your own financial future and build relationships with you and your family to secure each generation's financial well-being.

#### Contact Details

Aviemoire Financial  
Level 1, 341 Barrenjoey Road, Newport NSW 2106  
PO Box 900, Avalon Beach NSW 2107

Phone: 02 9190 8494 / 0413 482 492

Email: [andrew@avfin.com.au](mailto:andrew@avfin.com.au)

Web: [www.avfin.com.au](http://www.avfin.com.au)

### About our team

Attached to this document is a profile for your adviser. The adviser profile provides information about their contact details, qualifications, experience and any memberships they may hold.

### Why you should choose us

We provide personalised and responsible advice suited to your objectives and believe that sound advice and planning is the key to improving your financial position.

We undertake continuous professional development, to keep us up to date with all applicable legislative, strategy and product changes.

We have access to technical, risk and investment research professionals who provide us with additional analysis on strategies and products that become available.

We will help you determine your goals and weigh up different investment strategies to achieve them.

Most importantly, we turn your thoughts into action. There are no secret formulas for achieving financial security. We work with you to get the basics right and ensure you have a plan to achieve your goals over time.

### Approved Products

Advice Evolution Pty Ltd maintains a broad approved list, containing investment and insurance products that have been researched by at least 2 research houses.

#### Lack of Independence Disclosure

Advice Evolution is owned by advisers and has an open approved products list. As some Advice Evolution advisers continue to be paid commissions for life insurance products and can receive fees based on the asset value of some investments, we must disclose this lack of independence.

## Documents you may receive

Our advice will be provided to you in a financial plan, known as a Statement of Advice (SOA). The financial plan contains a summary of your goals, our strategies and financial product recommendations to achieve your goals. It also provides you with detailed information about the fees, costs and other benefits we will receive as a result of the advice we have provided.

We will keep a record of any further advice we provide. You may request a copy by contacting our office.

You will also receive a Product Disclosure Statement (PDS) if we have recommended you invest in or purchase a financial product. The PDS contains key features of the recommended product, significant benefits, risks and the fees you pay the product provider to professionally manage your investment or insurance.

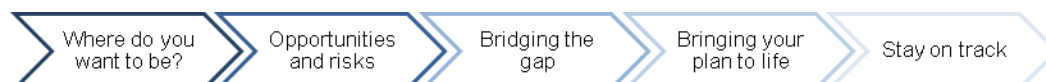
You may also receive an ongoing or Annual agreement which will outline how we monitor your strategy and portfolio and make sure they are the best available to achieve your goals.

You should read any warnings contained in your financial plan, the PDS or IDPS guides carefully before making any decision relating to a financial strategy or product.

You can contact us with any questions relating to your financial products.

## Our financial planning process

Everyone has different circumstances, needs and goals. We treat everyone as an individual, but follow a defined financial planning process, to make sure you know what to expect from us.



### Identifying where you want to be

We help you identify your financial and lifestyle goals and explain the services we offer to help you achieve them. The type of advice you need could depend on your life stage, the amount of money you want to invest and the complexity of your affairs.

We will help you to identify the issues that need to be addressed to meet your goals. You can then decide whether you want our advice to meet a single need or a broad range of issues.

### Considering opportunities and risks

Good personal advice starts with having an understanding of your current situation. We take a close look at your current financial situation – assets, debts, income, expenses and insurance, and explore the options to reach your goals.

### Bridging the gap

Based on the research, we will recommend a strategy to bridge the gap between where you are now and where you want to be.

### Bringing your plan to life

We work closely with you to implement your financial plan. We help you to complete any necessary paperwork and are available to attend meetings with your accountant, solicitor and general insurer so that your strategy is implemented efficiently.

### Staying on track with regular annual or ongoing advice

Time goes on and circumstances and needs change. The final step in our advice process ensures your financial plan remains on track, by providing you with regular ongoing or annual advice.

We will design an annual or ongoing service program so your plan remains up to date.

## Transaction services

If you would like us to help you complete a particular transaction without our advice, we can take your instructions and arrange for the transaction to be completed without providing any.

It is important to understand that in these circumstances we will generally ask you to confirm your instructions in writing and to sign a letter that acknowledges you have declined our offer of advice as well as understand the risks of a transaction service. You will be provided with a copy of the letter for your own records.

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| <b>Fees</b>                                  | <p>We receive initial, implementation and ongoing advice fees and commission for insurance products you purchase. Your financial plan will outline all fees and commission inclusive of GST.</p>   |
| <b>Initial Advice</b>                        | <p>The initial advice fee ranges between \$2,000 and \$3,000 (+ GST) for a single strategy and from \$3,000 (+GST) for multiple or more complex strategies.</p> <p>If, in developing your financial plan, we identify that you have a complex situation that requires extensive planning and development, our initial advice fee will change. In this case, we will provide you with an upfront quote of the amount payable before we proceed with developing your financial plan.</p> <p>Our initial advice fee covers the cost of researching and preparing your financial plan. Before providing you with initial advice we will prepare an initial advice agreement.</p> <p>The initial advice agreement sets out what our initial advice will cover and how much it will cost.</p>  |
| <b>Advice Implementation</b>                 | <p>There is a fee payable for the implementation of all recommendations (where required) contained in our advice. This fee is dependent upon the types of products we implement on your behalf. Implementation costs vary depending upon the complexity of the implementation and the estimated time taken to complete the implementation. We will always provide you with an estimate of the implementation costs at the time of presenting an SOA.</p>   |
| <b>Annual or Ongoing Advice Relationship</b> | <p>Aviemo Financial offers clients an annual or ongoing service arrangement. The costs for the provision of an all-inclusive ongoing service and advice package are dependent upon the levels of service and advice required by you, our client.</p> <p>Before providing you with annual or ongoing advice we will prepare an annual or ongoing advice agreement.</p> <p>The annual or ongoing advice agreement will set out what our annual or ongoing advice will cover, your payment method, and how much it will cost.</p> <p>Costs are dependent upon a range of factors including your review requirements and ongoing reporting etc. These costs will be disclosed at the time of our meeting and within our SOA once we have ascertained the levels of service that you would envisage requiring. The Annual or Ongoing Service Package arrangements are flexible and can be changed from time to time as your needs change.</p> <p>You will be provided with a tax invoice for the service provided and you will need to provide a cheque or money order payable to Advice Evolution Pty Ltd in accordance with the invoice</p> <p>Additional advice</p> <ul style="list-style-type: none"> <li>• For additional advice, an hourly rate of \$350 (+GST) is payable.</li> </ul> <p>Payment Method &amp; Frequency</p> <ul style="list-style-type: none"> <li>• We offer you the following payment terms: <ul style="list-style-type: none"> <li>○ Bpay, direct debit (credit card or savings), cheque</li> </ul> </li> <li>• Deduction from your investment as an annual instalment or in monthly or quarterly instalments.</li> </ul> <p>Annual or Ongoing advice fees may be deducted in a single instalment or in monthly or quarterly instalments. Annual or Ongoing advice fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or percentage each year. The specific amount will be agreed to by you and outlined in our annual or ongoing advice agreement.</p> <p><b><i>Life insurance payments</i></b></p> <p><b>Commission</b></p> <p>Commission is payable by life companies when we recommend insurance products. The commission is factored into the annual premium and may range as follows:</p> <ul style="list-style-type: none"> <li>• From 11% to 66% of the initial premium paid (less stamp duty, frequency loadings and policy fee costs). (Paid by the product issuer)</li> <li>• Up to 33% per annum of the renewal premium.</li> </ul> <p>Commission is payable by the loan provider where we recommend margin lending products. The commission is factored into the annual interest rate and may be up to 0.35% per annum of your loan balance.</p> |

## About Advice Evolution Pty Ltd

Advice Evolution Pty Ltd ABN 66 137 858 023

Australian Financial Services Licence 342880

Suite 302, 20 Bungan Street, MONA VALE NSW 2103

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



Advice Evolution Pty Ltd has approved the distribution of this FSG.

## Privacy and Disclosure

Your privacy is important to us. To learn more about our collection and handling of your personal information and for details on how to access our Privacy Policy, please refer below.

Another financial adviser may be appointed to you if your financial adviser leaves Advice Evolution or if your financial adviser is unable to attend to your needs due to an extended absence from the business. In these circumstances, Advice Evolution will write to you advising of the change. Your personal information will be passed on to the new financial adviser.

If you choose to appoint a new financial adviser, your new adviser will be provided access to your policy information. They will be responsible for providing you with annual or ongoing advice relating to those policies and all future advice fees deducted from the policy/(ies) will be paid to your new adviser.

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

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.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your financial adviser and Advice Evolution may have access to this information when providing financial advice or services to you;
- Your financial adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised by Advice Evolution to review customers' needs and circumstances from time to time.

Your information is only disclosed to other parties as are necessary for us to provide our services to you. Other parties may include fund managers, life companies, other Licensees and related parties who provide services to us. In certain situations, some of the parties that we share information with may be in, or have operations in, other countries. This means that your information might end up stored or accessed in overseas countries.

When we send your personal information to overseas recipients, we make sure appropriate data handling and security arrangements are in place. In all such cases, we commit to making reasonable enquiries to ensure that these organisations comply with their local privacy legislation where such legislation is comparable to the Australian legislation and to comply with the key components of Australian Privacy legislation in cases where their local legislation is considered inadequate or non-existent. In addition, we will disclose your information where we are required to by law.

- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the Advice Evolution Privacy Policy);
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your financial adviser and Advice Evolution will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Licensee holds about you at any time to correct or update it as set out in the Advice Evolution Privacy Policy. The Advice Evolution Privacy Policy also contains information about how to make a complaint about a breach of the *Australian Privacy Principles*. For a copy of Advice Evolution's Privacy Policy visit [www.adviceevolution.com.au](http://www.adviceevolution.com.au) or you can contact us.

### Professional indemnity insurance

Professional indemnity insurance is maintained by Advice Evolution Pty Ltd to cover advice, actions and recommendations which have been authorised by Advice Evolution Pty Ltd and provided by your adviser. The insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

### What should you do if you have a complaint?



If you have any complaints about the services provided to you, you should take the following steps:

- Contact your financial adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three days, please contact Advice Evolution Pty Ltd on 0426 228 737, email us at [admin@adviceevolution.com.au](mailto:admin@adviceevolution.com.au) or put your complaint in writing and send it to:

Advice Evolution Pty Ltd will acknowledge your complaint and will try to resolve your complaint as quickly and fairly as possible.

We will conduct a thorough investigation of your situation and the issues that you raise, and we will provide you with a formal written response within a 30-day period.

If your complaint has not been resolved satisfactorily, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA):

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

## Adviser profile

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|---------------------------------|--|
| <b>Adviser profile version:</b> | Version number 2.1<br><br>This profile is part of the Financial Services Guide and is only complete when the business profile is attached. |
| <b>Date issued</b>              | 16 October 2023  |
| <b>About Andrew Julius</b>      | Your financial adviser, Andrew Julius (ASIC number 274067), is an authorised representative of Advice Evolution Pty Ltd.                   |

Email address: andrew@avfin.com.au

### Professional Designations

- FAAA Practitioner Member – Financial Advice Association Australia
- Individual Tax (Finance Adviser) - Tax Practitioners Board (TPB)

### Professional Memberships

- Financial Advice Association Australia (FAAA No. 029429)
- Tax Practitioners Board of Australia (TPB No. 26143906)
- Mortgage & Finance Association of Australia (MFAA No. 597793)
- Australian Financial Complaints Authority (AFCA No. 59471)

### Qualifications

- FASEA National Exam – Financial Adviser Standards and Ethics Authority (FASEA)
- Bachelor of Business (Finance Major) - University of Technology, Sydney
- Master of Applied Finance – Kaplan Professional
- Graduate Diploma of Financial Planning - Securities Institute of Australia
- Graduate Diploma of Applied Finance - Securities Institute of Australia
- Diploma of Financial Planning – International Institute of Technology
- Certificate IV in Finance and Mortgage Broking – Institute of Strategic Management
- Self-Managed Superannuation Funds – Kaplan Professional
- ASX Accredited Listed Product Adviser – Kaplan Professional
- Tier 1 Margin Lending – Kaplan Professional

### Experience

Andrew is passionate about helping clients achieve their financial objectives and lifestyle goals. He provides high quality financial advice, specialising in retirement funding and income streams, active superannuation management, tax-effective wealth creation, and personal insurance protection. He has over 30 years' experience in the financial services industry and has built a strong network of specialist professionals to assist with investment research, accounting, legal, estate planning, stock broking, and lending services, to ensure his clients receive optimal solutions. Andrew is the Principal and Senior Adviser at Avimore Financial Pty Ltd.

### Advice your adviser can provide

I can provide you with strategic advice as well as arrange the types of financial products listed below.

In addition, you can choose whether to receive advice about a range of needs all at once, or we can provide advice about only those needs that are most important to you so that your most important goals are achieved first. Further advice can then be provided over time about any other needs or goals as required.

#### Strategies

- Investment planning
- Superannuation planning
- Pre-retirement planning
- Retirement planning
- Estate planning considerations
- Risk and insurance analysis
- Gearing strategies
- Guidance on budgeting and goal setting

#### Products

- Self-managed super funds
- Direct shares
- Cash management trusts
- Retirement income streams
- Retail & wholesale managed investment schemes
- Master trust products
- Superannuation products

- Savings and wealth creation strategies
- Personal and group insurance
- Margin lending facilities
- Direct fixed interest

#### How your adviser is paid

Advice Evolution Pty Ltd will retain 2% of the gross revenue received for the recommended financial services and/or products. Advice Evolution Pty Ltd will pay Aviemore Financial Pty Ltd 98% of the gross revenue received.

Andrew Julius has equity in Aviemore Financial and may receive capital and profit related benefits.

#### Other benefits your Adviser may receive

**Non-monetary:** Aviemore Financial keeps a full register of any benefits received by advisers between \$100 to \$300. By law, your adviser is not permitted to receive benefits in excess of \$300 per year from a product issuer, however, some non-monetary benefits are permitted because they are covered by an exception e.g. they are valued at less than \$300, they meet certain training and education requirements, or the benefit is the provision of relevant IT software or support. These are not additional costs to you.

We keep a register of any other non-monetary benefits your adviser may receive in relation to education, training, technology support or software that is relevant to the provision of financial advice. If you would like a copy of either register, please ask your adviser and one will be made available to you.

**Associated businesses:** Your adviser may have associations with other related businesses, such as an accountancy firm, real estate agents, mortgage brokers etc. Any arrangement in place will be subject to the FASEA Code of Ethics.

#### Appendix: Privacy Collection Statement

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

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.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised to review customers' needs and circumstances from time to time.
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser in providing financial advice and services to you.
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out.)
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Licensee holds about you at any time to correct or update it.