

# Bespoke

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## Wealth

### FINANCIAL SERVICES GUIDE

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## ABOUT THIS DOCUMENT

This Financial Services Guide describes Bespoke Wealth Pty Ltd financial planning and advisory services to assist you to decide whether to use our services. It describes who we are, the services and types of products we are able to offer you, how we and our associates are paid or benefits we may receive, any conflicts of interest we may have and how we deal with any disputes including what to do if you have one.

### Not Independent

Bespoke Wealth Pty Ltd and our Advisers are unable to describe themselves as 'independent', 'impartial' or 'unbiased', because of the following:

- When providing you with our advice we have the option to charge percentage-based fees; and
- We may receive commissions, gifts or benefits from product issuers allowable at Law.

See below for further details.

## What other documents are there?

When we provide you with personal financial product advice, you will receive an advice document. In the first instance this will be a Statement of Advice ("SOA") which describes our recommendations and how they will assist you achieve your goals. The SOA will also explain the risks of our advice, any associations we have with financial product providers or other parties that may influence that advice, and any fees or commissions we may receive if our recommendations are implemented.

When we provide further advice, we may provide you with another SOA or give you (or keep our own) Record of Advice (RoA). Should you require additional copies of advice documents or a copy of the RoA, you can request a copy of this by contacting us at any time within 7 years from the date the advice was provided.

If we recommend that you acquire a financial product, we will also provide you with a Product Disclosure Statement containing information about the product's features and risks. In combination, these documents will assist you in making an informed decision about whether to proceed with our recommendations.

## WHAT ARE WE AUTHORISED TO DO?

At the heart of our business is our passion to provide personalised, successful, long term strategic financial planning to our clients, customised to your needs.

We can provide a tailored and highly focussed financial service offering to individuals seeking expertise around a co-ordinated service capturing all aspects of a sound financial strategy including appropriate structures, financial coaching and cash flow management, estate planning, risk management, and investment portfolio design and implementation.

To coordinate this across your personal, family and business interests, your adviser can liaise with your other professional advisers in relation to matters such as tax, insurance, risk management and estate planning. Alternately, we may offer a referral to one of our best of breed professionals to assist.

We are not, however, accountants, nor are we registered tax agents or lawyers.

To give you appropriate financial advice, your adviser will work with you to determine your individual financial objectives and needs. To enable your adviser to work with you, you will need to provide relevant information as

requested by your adviser. You are not obligated to provide this information, but if you decline to do so your adviser either may not be able to provide advice or the advice may not be entirely appropriate.

## **The detail**

Bespoke Wealth Pty Ltd can provide advice to you and apply on your behalf for the issue, variation or disposal of the following kinds of financial products:

- Life insurance both risk and investment
- Superannuation
- Securities
- Managed investment schemes including IDPS
- Retirement savings accounts
- Deposit products
- Government debentures, stocks or bonds
- Standard Margin Lending facilities.

## **ABOUT BESPOKE WEALTH PTY LTD**

Bespoke is a boutique business established to provide personal financial services to both retail and wholesale clients by acting as long term partners. Our services are provided by employees of Bespoke who have the required qualifications and experience required. We can assist with complex investment portfolios, retirement planning, wealth accumulation and intergenerational wealth transfer.

## **OUR ADVICE PROCESS**

This will begin with initial meetings with you to assess if your personal and financial goals and objectives can be met through our professional services. The discussions will also help you to determine if you wish to engage us to assist you to achieve those goals and objectives.

It is important for you to understand that the discussions in our initial meetings will only be in general terms. This means you should not act or make any decisions until you receive your personal advice in an SoA or RoA. This will occur after we have thoroughly investigated and considered strategies and products that aim to meet your goals and objectives as agreed with you.

## **Reviews**

We cannot promise recommended strategies and your product solutions will remain suitable for you over time. Things change, your personal circumstances, the economic environment, legislation and/or product developments may create a need to change what we recommend from time to time.

For this reason, your adviser may recommend that you engage us to review your advice on an ongoing basis, and we strongly recommend you consider this. Likewise, we encourage you to contact your adviser whenever your circumstances change to see if your strategy or the products that underpin that strategy need to be adjusted.

## **HOW DO YOU INSTRUCT US?**

We act for you when providing our services. You may give us instructions in writing, by post or email. Sometimes your adviser will be happy for you to tell them what you want to do over the phone or in person.

## **FEES AND COSTS**

### **Fees for our Service and Advice**

The work undertaken to explore your current financial situation, your goals and objectives, and assessing the suitability of options for you is extensive. As well as personal financial advice, this may include the delivery of a range of specific services agreed with you to get you financially organised even before we are able to provide personal financial advice.

Fees are calculated based on your individual needs and requirements, and the extent of any services provided to you. Before commencing work for you, we will discuss and agree with you the scope of the services to provide, the cost of providing those services and the method of payment. We will confirm this in an Engagement Agreement.

Other fees for any advice or work carried out by other professionals, after consultation and agreement with you, will be separately invoiced to you by that other professional.

### **Discovery Meeting Fee**

We spend considerable time discovering 'how you want your life to be' and gathering necessary information about you and how we can assist you meet your goals and objectives. The fee for our discovery meeting is invoiced after our meeting and is based on our actual adviser time occupied at an hourly rate of \$550 including GST. This fee may be waived if you subsequently agree to retain us for personal advice or other services under an Engagement Agreement.

### **Initial / Fixed Term Service and Advice**

The minimum fee for our Initial Advice is \$4,400 including GST and subject to complexity can be up to \$22,000 including GST.

As well as personal financial advice, we may agree to delivery of a range of specific services agreed with you to get you financially organised.

Fees for service and advice can range from \$4,400 and \$22,000 including GST.

### **Implementation**

Once we have provided our initial advice, we may charge a fee to cover the cost of implementation which can be extensive. The fee will vary depending on the level and complexity of work involved. This fee, if applicable, is a minimum of \$3,300 including GST.

### **Ongoing Service and Advice**

Establishing your financial strategy is important. Equally important is ongoing advice to cater for changes in your personal circumstances, legislation, economic and financial conditions.

The Ongoing Services and Advice we provide to you will depend on your situation. We charge a minimum fee of \$7,700 per annum (including GST) or \$641.67 per month (including GST). Alternatively, we may calculate the Ongoing Advice Fees as a percentage of the value of your investments, using a tiered percentage approach.

Our Ongoing Advice fee is a tiered percentage of the average daily value of your investment portfolio during the preceding month. The fees are charged monthly in arrears based on the average daily value of your portfolio during the preceding month. A minimum fee of \$7,700 applies. The table below shows the tiers and illustrates how the fee would work for an account balance of \$1,250,000.

Value of portfolio	Annual Fee*	Example Fee based on \$1,250,000
Minimum Fee	\$7,700 p.a.	
	%	
Up to \$1,000,000	1.10%	\$11,000
\$1,000,001 - \$2,000,000	0.77%	\$1,925
\$2,000,001 +	0.55%	
	<b>Total</b>	<b>\$12,925</b>
		<b>\$1,077 per month</b>

\* GST inclusive

In some cases, these fees will increase in line with CPI or a maximum of 3%p.a. If this is the case it will be documented in the Ongoing Service Engagement Agreement.

The above does not reflect any retainer-based agreements that may be in place.

## Personal Insurance Services

We accept commissions from the insurers for the personal insurance advice and services we provide to you. The amount varies between insurers. As an indication, we may receive up to 66% of the first year's premium to reflect the amount of work we undertake when advising on and arranging the insurance and up to 22% of the ongoing annual premium thereafter, both excluding taxes and statutory charges. This is subject to which commission structure is selected and the product provider.

The table below illustrates how our commission would currently be calculated for a policy on a level commission structure costing \$2,000 in year 1 and increasing to \$2,200 in year 2.

	Year 1		Year 2	
Premium	\$2,000		\$2,200	
Upfront Commission	66%	\$1,320	-	-
Ongoing Commission	-	-	22%	\$484

Where these commissions can be negotiated with the product provider your adviser will agree the amount of up-front and ongoing commissions with you. These will also be set out in your advice document.

## Referral Fees

We chose not to receive or pay fees or commissions for referrals.

## ADVISER REMUNERATION

As employees of Bespoke Wealth, representatives will be salary based with potential for bonus based on the profitability of the company and meeting Key Performance Indicators.

As MJMGS Nominees Pty Ltd ATF Sabini Family Trust is a shareholder of Bespoke Wealth Pty Ltd may be entitled to a share of dividends and profits. As a director of MJMGS Nominees Pty Ltd, George Sabini is entitled to a share of dividends and profits. In addition, as a beneficiary of The Sabini Family Trust, George Sabini is also entitled to a share of trust distributions

## RELATIONSHIPS AND ASSOCIATIONS

### Alternative Remuneration

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.

## WHAT ELSE SHOULD YOU UNDERSTAND?

### Professional Indemnity Insurance

Bespoke Wealth holds a professional indemnity insurance policy, which covers claims against us for errors or mistakes relating to our financial planning services. This insurance meets the requirements of the Corporations Act and covers the services provided by us for advice provided whilst authorised by Bespoke Wealth Pty Ltd.

### Privacy

The privacy of your personal information is important to us.

#### 1. Your representative will ask you many questions. Why is so much information required?

We collect your personal information to enable us to provide you with the products and services that are appropriate to your needs. Under the following Australian laws, we may be authorised or required to collect your personal information:

- Corporations Act 2001,
- Australian Securities and Investment Commissions Act 2001,
- Anti Money Laundering and Counter Terrorism Financing Act,
- Taxation Administration Act 1953,
- Superannuation Guarantee (Administration) Act 1992, and
- Superannuation (Unclaimed Money and lost members) Act 1999.

as those acts are amended and any associated regulations. From time-to-time other acts may require or authorise us to collect your personal information.

We are required to collect sufficient information to identify a person's needs, objectives and financial circumstances so that we can provide appropriate financial advice.

We will gather the information by asking you numerous questions about you and possibly your family. We will record this information. We endeavour to retain accurate, complete and up to date personal information about you so we will ask you to review the information from time to time.

If the information you provide to us is incomplete or inaccurate this will impact on our analysis of your requirements and may result in advice that is not appropriate to your needs and circumstances. If this does occur, you will need to make your own assessment concerning the appropriateness of our advice.

At times, we may collect personal information from someone other than yourself, and you may not be aware that we collect or have collected this information.

## **2. Access and correction**

You may (subject to permitted exceptions) access and update your information by contacting us. You may access the personal information we retain and request corrections. This right of access is subject to some exceptions allowed by law. We will give you reasons if we deny access though will endeavour to ensure that at all times the personal information about you that we hold is up to date and accurate. The accuracy of the personal information is dependent to a large degree on the information you provide, and you should advise us if there are any errors in your personal information.

## **3. Providing personal information**

We may provide personal information to:

- organisations (who are bound by strict confidentiality) to whom we outsource certain functions, such as our auditors (in these circumstances, information will only be used for our purposes);
- other professionals, such as solicitors, accountants, stockbrokers and mortgage brokers, as well as other advisers specialising in aged care, Centrelink, insurance or investment when a referral is required;
- entities based overseas (see below for details); or
- third parties when required to do so by law, e.g. legislation or Court Order.

## **4. Overseas disclosure**

Sometimes we need to provide personal information to or get personal information about you from persons located overseas. For example, we may outsource a function involved in the financial planning business to someone based overseas. Nevertheless, we will always disclose and collect your personal information in accordance with Privacy Principles.

## **5. Identifiers**

Although in certain circumstances we are required to collect government identifies such as tax file numbers, Medicare number or pension card number, we do not use or disclose this information other than when required or authorised by law or unless you have voluntarily consented to disclose this information to any third party.

## **6. Dealing with us anonymously or using a pseudonym**

The nature of the provision of financial services does not lend itself to treating customers with anonymity. All transactions require personal information about the individual for whom the transaction is being completed.

In some instances, we may be able to provide information or a service anonymously or to you under a pseudonym, for example, enquiries about products from a potential client.

You can deal with us anonymously where it is lawful and practicable to do so.

## **7. Marketing practices**

Every now and then we might let you know about news, products and services that you might be interested in, via mail, email, SMS, telephone or online. We will engage in marketing unless you tell us otherwise. You can contact us at any time to update your marketing preferences.

## **8. Sensitive information**

We will not collect sensitive information about you, for example where information is provided by you for insurance or risk purposes, without your consent. Exceptions to this include where the information is required by law or for the establishment, exercise or defence of a legal claim.



## 9. Privacy complaints

If you believe your privacy has been breached or you have a privacy complaint you should write to the Privacy Officer at Bespoke, by email at [admin@bespokewealthpartners.com.au](mailto:admin@bespokewealthpartners.com.au) or at Suite 6, Level 12, 350 Collins Street, Melbourne VIC 3000.

## Anti-Money Laundering and Counter-Terrorism Financing

As a reporting entity under the Anti-Money Laundering and Counter-Terrorism Financing Act, we are committed to ensuring our services do not facilitate or are associated with money laundering or terrorism financing practices. Before we arrange a financial product for you, we will need to verify your identity by viewing your identification documents (e.g. passport, driver's licence). We will retain copies of this information and assure you that this information will be held securely.

## Complaints

Your satisfaction is very important to us, and we have procedures in place to resolve any concerns promptly and fairly. If you are unhappy about any advice or service provided, you should let your financial adviser know in the first instance. If you cannot resolve this with your adviser, you may contact Bespoke Wealth. For more information on how to make a complaint please ask for a copy of our Complaints Policy by contacting your Adviser or visiting our website at [www.bespokewealthpartners.com.au](http://www.bespokewealthpartners.com.au)

If you are dissatisfied with the response, you may raise the matter directly with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers if you have a complaint that is not satisfied within 30 days of raising it. AFCA contact details are:

Telephone: 1800 931 678

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

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

Post: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

The AFCA complaint can also be made online through the AFCA Portal [www.afca.org.au](http://www.afca.org.au).

There are some complaints which AFCA are unable to deal with, and AFCA will tell you if this is the case.

## LICENSEE CONTACT DETAILS

### Bespoke Wealth Pty Ltd

Email: [admin@bespokewealthpartners.com.au](mailto:admin@bespokewealthpartners.com.au)

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