

FINANCIAL SERVICES GUIDE

**This Financial Services Guide was prepared on 4 May 2021 and its distribution is authorised by
Paladin Wealth Advisers Pty Ltd Australian Financial Services Licence Number 427401**

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NOT INDEPENDENT

We are not permitted to use the term independent, impartial, unbiased or like terms as we receive commissions for any life risk insurance products we recommend that are implemented on your behalf.

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

This Financial Services Guide (“FSG”) is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include, who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures, along with how you can access them.

It is intended that this FSG should assist you in determining whether to use any of the services described in this document.

You should also be aware that you are entitled to receive a Statement of Advice when we first provide you with personal advice, (advice that takes into account your objectives, financial situation and needs). The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

If our representative provides further advice to you and your personal circumstances have not significantly changed, and that further advice is related to the advice we provided to you in a previous Statement of Advice and we do not give that further advice to you in writing you may request a copy of the record of that further advice at any time up to 7 years from the date our representative gave the further advice to you.

You can request the record of the advice by contacting the representative or us in writing or by telephone or by email.

In the event we make a recommendation to acquire a particular financial product (other than securities), we must also provide you with a Product Disclosure Statement (‘PDS’) containing information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product. Where we recommend a ‘Platform’ or ‘Wrap Account’ or ‘Masterfund’ you will be given a PDS for that product and, in addition, you will be given what is referred to as a ‘Short Form PDS’ which provides information about the particular managed funds we have recommended.

Who will be providing the financial service to me?

Licensee: Paladin Wealth Advisers Pty Ltd

ABN: 87 159 667 437

Australian Financial Services Licence Number: 427401

Office Address: Level 29, Chifley Tower, 2 Chifley Square, Sydney 2000

Postal Address: GPO Box 4419, Sydney NSW 2001

Tel No: 02 9216 9030

Mobile: 0409 833 075

Email: greg@paladinwealthadvisers.com.au

Who is my adviser?

Your adviser will be Gregory Le Lacheur an employee of Paladin Wealth Advisers

Adviser experience and qualifications are as follows;

Education

Diploma of Financial Planning via FPA/Kaplan.

Specialist courses:

1. ASX-Accredited Listed Products Advise ALPA course [via Finsia/Kaplan].
2. Self-Managed Superannuation Fund specialist course [via Kaplan].
3. Certificate IV in Mortgage Broking [via Kaplan].
4. Certificate in Margin Lending and Geared Investments [via Kaplan].

Gregory Le Lacheur has worked in the Financial Services Industry since October 1988. He has performed many different roles since 1988 as financial adviser, life agent, life broker and mortgage consultant.

He has also been an officer in the Australian Army.

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Paladin Wealth Advisers can offer you the following services:

- Financial Planning Strategies
- Retirement Planning
- Life Insurance needs
- Superannuation needs
- Wealth Creation Strategies

To enable Paladin Wealth Advisers to provide those services it holds an AFSL for providing advice on, and deal in, the following financial products:

- Deposit products
- Government Debentures, Stocks & Bonds;
- Life Insurance Investment Products;
- Life Insurance Risk Products;
- Managed investment Schemes;
- Securities;
- Standard Margin Lending;
- Retirement Savings Account Products; and
- Superannuation;

We can advise you in respect of direct Securities however we cannot provide a service to buy and sell Securities. We are able to refer you to a stockbroker who will arrange for your order to buy or sell Securities to be placed. We will assist you in facilitating the buying and selling of Securities as your adviser.

PORTFOLIO MONITORING:

Internal databases are maintained detailing client's investments that were recommended by Paladin Wealth Advisers. This does not constitute portfolio monitoring. Portfolios are reviewed on an annual basis, subject to the client's discretion.

Who do you act for when you provide financial services for me?

We act for you and Paladin Wealth Advisers is responsible for the financial services provided to you.

How will I pay for the service?

Paladin Wealth Advisers offers flexibility to you for payment of the services it provides. You can pay a fee to us or nominate for us to receive commissions from the issuers of the products approved by Paladin Wealth Advisers and that I recommend and you accept.

Your adviser is paid a salary by Paladin Wealth Advisers.

What are the fees and commissions Paladin Wealth Advisers receives?

FEES PAID BY YOU

Paladin Wealth Advisers prefers to charge its clients a fee for the services it provides. We have three levels of service which are outlined in our service offering. The associated fees for the different levels are:

\$16,500 [GST inc].High Tier
\$7,920 [GST inc].Mid Tier
\$3,300 [GST inc].Low Tier

Ongoing Fees based on asset value

Where we have not agreed on a fixed rate and you want to receive ongoing service from Paladin we will charge you up to a maximum of 1.65% p.a. of your investment account balance. The amount will be calculated and paid monthly by deduction from your investment account with your consent. For example if your balance remained constant throughout the year at \$200,000 the amount Paladin would receive is \$3,300 paid monthly, i.e. \$275 per month.

The ongoing fee arrangement whether fixed or based on a percentage of the investment account can only be received with your agreement and consent to deduct from your account. This will need to be renewed annually.

COMMISSIONS

Insurance products

The issuers of life insurance products pay Paladin Wealth Advisers an initial commission. The maximum up front commission that can be paid is 66% of the initial annual premium.

AND

The issuers of life insurance products pay Paladin Wealth Advisers an ongoing commission. This commission is a maximum of 22% of the renewal commission. This commission is paid each quarter to the licensee for as long as you hold the product.

For example; If your first year's premium was \$500 and the initial commission was 66% Paladin Wealth Advisers will receive \$330. If your premium for the second and subsequent years was \$500 and the ongoing commission was 22% Paladin Wealth Advisers will receive \$110 per annum.

Commissions are generally paid by the product issuer as premiums are received.

Stockbroking

Where we refer you to a stockbroker to execute your instructions Paladin Wealth Advisers will receive a brokerage of between 1% and 2% of the value of the trade. Similarly, where we place your instruction using an online platform we will receive between 1% and 2% of the value of the trade.

Hourly Rate

When Paladin Wealth Advisers provides one off services, that is not considered an ongoing arrangement, we may charge you an hourly rate of up to \$627 for the services we are delivering to you.

Do any relationships or associations exist which might influence you in providing me with the financial services?

Neither Paladin Wealth Advisers, its representatives nor any related companies have any association with any product issuer that could be expected to influence us in the provision of the financial services.

Will you provide me with advice, which is suitable to my needs and financial circumstances?

Yes. But to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial products or services to you.

You have the right not to divulge this information to us, if you do not wish to do so.

In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

What should I know about the risks of the financial products or strategies you recommend to me?

We will explain to you any significant risks of financial products and strategies which we recommend to you. If we do not do so, you should ask us to explain those risks to you.

What information do you maintain in my file and can I examine my file?

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.

We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. A copy of our privacy policy is enclosed for your information.

If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded.

We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise of the likely cost in advance and can help to refine your request if required.

Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my financial products?

Yes. You may discuss instructions with us by telephone, email, or other means, however for everyone's protection Paladin's standard operating procedure is to only place an instruction to buy or sell when the client has confirmed that in writing. This can be done via email.

Who can I complain to if I have a complaint about the provision of the financial services to me?

Paladin Wealth Advisers has in place Professional Indemnity Insurance that is required by the Corporations Act and which meets ASIC's requirements and covers present and past representatives for the services provided whilst they were authorised by Paladin Wealth Advisers.

If you have any complaint about the service provided to you, you may contact us by telephone or, in person by making an appointment or by email or normal mail. All the necessary contact details are shown on page 3 of this FSG. We will treat your complaint fairly and take steps in an attempt to resolve the complaint justly and amicably.

We will acknowledge your complaint promptly and will make a decision as quickly as possible. If we have not resolved the complaint within 45 days or you are not satisfied with the result you are able to escalate your complaint to the Australian Financial Complaints Authority of which Paladin Wealth Advisers is a member.

You may submit the complaint to the Australian Financial Complaints Authority online through its website www.afca.org.au . Alternatively, here are the other methods of contact which are:

Phone: 1800 931 678
Email: info@afca.org.au
Mail to: GPO Box 3, Melbourne Victoria 3001.
Fax: (03) 9613 6399

All handling of complaints by us and by the Australian Financial Complaints Authority is at no cost to you.