

# FINANCIAL SERVICES GUIDE

**MONTMERE PRIVATE WEALTH PTY LTD |  
AFSL 700187**

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## PURPOSE

This **Financial Services Guide** (FSG) explains the financial services and advice provided by Montmere Private Wealth and your Financial Advisor (Advisor), who is an authorised representative of Montmere Private Wealth. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, how we manage privacy, related parties and potential conflicts of interest, and how we manage complaints.

Montmere Private Wealth does not have any related product issuers. Where related parties are involved, details will be disclosed in the relevant advice document.

This FSG should be read in conjunction with the **Advisor Profile**.

The Advisor Profile contains important information about your Advisor including relevant authorised representative number, qualifications, experience, areas of authorisation, how they get paid and fees that you may be charged. If you have not received an Advisor Profile, please ask your Advisor for a copy, or contact us directly.

This Financial Services Guide is issued by Montmere Private Wealth Pty Ltd (AFSL 700187). Where it is provided to you by an adviser or a Corporate Authorised Representative, its distribution has been authorised by Montmere Private Wealth.

**Please take the time to review both the FSG and Advisor Profile before engaging our services.**

### NOT INDEPENDENT

We do not represent ourselves as independent, impartial or unbiased for the purposes of section 923A of the Corporations Act 2001, as we may receive commissions in connection with life insurance products, as described in the Remuneration section.

## HOW TO CONTACT US

Montmere Private Wealth  
ABN 12 691 190 299

PO Box 3003, Parramatta, NSW, 2124



(02) 8359 8418



[contact@montmereprivate.com.au](mailto:contact@montmereprivate.com.au)

## **FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE**

We are authorised to provide:

- personal and general financial product advice; and
- dealing in a financial product on behalf of another person where required to implement advice,

in relation to the following financial products:

- Cash and term deposits (deposit products)
- Government debentures, stocks or bonds
- Managed investments (including managed investment schemes and IDPS)
- Listed securities (shares and other products)
- Superannuation (including pensions and annuities)
- Retirement savings accounts
- Investment bonds (investment life insurance products)
- Life insurance (life risk insurance products)
- Margin lending facilities (standard facilities)

Your Advisor's specific authorisations, registrations (including any tax (financial) advice services), and services are set out in their Advisor Profile.

## THE ADVICE PROCESS AND DOCUMENTS YOU MAY RECEIVE

Your Advisor will guide you through the financial advice process, which generally involves the following steps.

### Engagement and discovery

At the commencement of the advice process, your Advisor will work with you to understand your financial goals and objectives and to gather information relevant to your circumstances. This may include information about your income, expenses, assets, liabilities, insurance arrangements and superannuation.

Relevant information is typically collected through a Client Data Form and supporting file notes, and it is important that you provide accurate information and keep your Advisor informed of any material changes to your circumstances.

Where your advice relates to investments or superannuation, your Advisor will also work with you to determine your level of risk tolerance. This may be documented using a Risk Profile Questionnaire.

An engagement document may also be provided outlining the scope of services and applicable fees. In addition, your identity will need to be verified to comply with Anti-Money Laundering and Counter-Terrorism Financing laws.

### Strategy and personal advice

After obtaining relevant information, your Advisor will conduct research and develop a strategy designed to assist you to meet your goals and objectives.

Where personal financial product advice is provided to retail clients, this advice will generally be documented in a Statement of Advice (SoA). The SoA sets out the basis of the advice, the strategies and financial products recommended, and relevant disclosures including the costs of advice and products. The SoA will include an authority to proceed section for you to confirm whether you wish to proceed with the recommendations.

Where a financial product is recommended, you will generally be provided with a copy of the relevant Product Disclosure Statement (PDS). The PDS contains detailed information about the product, including its features, benefits, conditions, costs and any applicable cooling-off rights.

### Implementation

If you choose to proceed with the recommendations, your Advisor will assist with implementation. This may include liaising with insurance, superannuation or investment product issuers and completing any required application documentation.

Where the recommendations include the purchase of an insurance policy, you may be required to complete a health questionnaire. This may be completed online, in writing or over the phone. It is important that all information provided is complete and accurate, as failure to disclose relevant matters may affect future claims.

## **GENERAL ADVICE**

Your Advisor may provide general advice that does not take into account your objectives, financial situation or needs. Where general advice is provided, your Advisor will give you a warning. You should consider whether you require personal advice before making any decisions.

## **FURTHER ADVICE**

Depending on your circumstances, you may require further advice over time, such as adjustments to superannuation contributions, insurance cover, or a review of your strategy.

Further advice may generally be documented in a Record of Advice and supporting file notes. In some cases, a Statement of Advice may be required. You may request a copy of any advice document, in writing, for up to seven (7) years after the advice has been provided.

If you enter into an ongoing fee arrangement, this will set out the services to be provided and the fees payable. You may also be required to provide written consent to your investment or superannuation provider, outlining the services and estimated fees for the following 12 months.

You may terminate any fee arrangement or disengage from your Advisor by providing written notice to your Advisor or the relevant product issuer.

## **HOW TO PROVIDE INSTRUCTIONS**

Your Advisor may accept instructions by phone, email or in writing. In some circumstances, written instructions may be required and your Advisor will let you know when this applies. Your identity may also need to be verified before instructions can be acted upon.

## **REMUNERATION**

Before providing you with advice, your Advisor will explain and agree with you the fees that apply and disclose any benefits that may be received.

Further information about your Advisor's remuneration (including whether they are paid by salary or drawings) is set out in your Advisor Profile and will be disclosed in your Statement of Advice where required.

### **Advice fees**

Fees for advice and services are payable to the authorised business through which your Advisor provides financial advice. Fees depend on the scope and complexity of the advice and will be agreed with you in advance. All fees will be disclosed to you in writing before implementation (including in your Statement of Advice (SoA) where required).

### **Insurance commissions**

If advice is provided on life insurance products, commissions may be paid by the product issuer to the authorised business. Any commissions payable will be disclosed to you in writing before implementation (including in your SoA where required).

### **Non-monetary benefits**

Your Advisor may also receive non-monetary benefits permitted under applicable laws (for example, certain training or professional development benefits and benefits under the relevant thresholds). Details will be disclosed where required.

### **Referrals**

From time to time, we may refer you to external service providers. If any referral benefit is payable, it will be disclosed to you in writing before you acquire the service or product.

## COMPLAINTS

If you have a complaint about any financial service provided to you by your Advisor, you should take the following steps:

1. Contact the Complaints Officer to discuss your complaint.

Phone (02) 8359 8418

Email [contact@montmereprivate.com.au](mailto:contact@montmereprivate.com.au)

Mail PO Box 3003, Parramatta,  
NSW, 2124

2. We will acknowledge your complaint promptly, typically within 1 business day of receipt, or as soon as practicable. We will investigate your complaint and provide a response within 30 calendar days. If we are unable to do so, we will notify you of the reasons for the delay.
3. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA), which provides fair and independent financial services complaint resolution that is free to consumers.

Phone 1800 931 678 (free call)

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

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

Mail GPO Box 3  
Melbourne VIC 3001

## Compensation Arrangements

We have professional indemnity insurance in place that complies with the Corporations Act 2001.

Our insurance covers claims made against former representatives for their conduct while they were authorised by us.

## PRIVACY

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

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Advisor. However, in this case, your Advisor will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Advisor may not be able to provide you with the advice you require.

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

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

We may engage third party service providers to assist in the provision of products or services.

Some services may require disclosure of personal information to service providers outside Australia including the USA. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents.

Montmere Private Wealth respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us.

Our Privacy Policy is available on the website of the relevant authorised business (where applicable), or you may contact us at any time to request a copy at no charge.