

FINANCIAL SERVICES GUIDE

Issued 1st November 2024

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services and information on how to engage with one of our advisors.

the FSG covers the following:

- Information about HAE Financial Pty Ltd as a licensee
- Details on how you may instruct your advisor
- Who will be responsible for providing the financial service?
- Details of the financial services and/or products HAE Financial can provide
- Remuneration received by your advisor
- Other forms of remuneration or benefits
- The complaints procedure

Please take the time to review this document before engaging our services.

Throughout this FSG, HAE Financial Pty Ltd is referred to as “HAE Financial”, “we”, “us”, “our” or any variations. The term “advisor” refers to HAE Financials’ authorised representatives.

HAE Financial (ACN 620 656 055), is an Australian Financial Services Licensee (AFSL No. 501891).

ABOUT US

HAE Financial PTY LTD is the Licensee and has authorised representatives to provide financial services to clients. The extent of these authorisations depends on the training, education and experience of the advisor.

Collectively we are a life risk insurance and superannuation advisory firm with a record of achievement and reliability when offering general financial product advice to clients.

OUR SERVICES

We provide general financial product advice on and arrange transactions in the following products and services:

General advice to retail clients for:

- Life Risk Products
 - Life Insurance
 - Total & Permanent Disability Insurance
 - Trauma/Critical Illness Insurance
 - Income Protection Insurance
- Superannuation

YOU AND HAE FINANCIAL

We expect that you will provide us with accurate information that we request, so we have a reasonable basis on which to provide you with general advice.

Your advisor may accept your instructions by phone, letter or email. In some instances, your adviser can only accept written instructions from you, and they will let you know when this occurs.

When your advisor provides general financial product advice to you, you may receive one or more of the following documents:

- Financial Services Guide (FSG)
- Product Disclosure Statement (PDS)

WHAT INFORMATION DO WE RETAIN ABOUT CLIENTS?

We maintain a record of your personal profile. We also maintain records of any recommendations made by you, together with summaries of meetings and transactions. All these records are our property and must be retained for production to the regulatory authorities upon their request. If you wish to examine our file, please ask us and we will make arrangements for you to do so.

REFERRAL AND EXCHANGE OF PERSONAL INFORMATION WITH OTHER PARTIES

HAE Financial PTY LTD may disclose your personal information to third parties who provide services to us, in which case we will seek to ensure that the personal information is held, used or disclosed consistently with the Australian Privacy Principles.

We may also acquire information from external parties relating to the services you have authorised us to provide. Such external parties include other professionals such as solicitors, tax agents, accountants and financial product and service providers.

HAE Financial PTY LTD will otherwise not transfer your personal information outside Australia or use, sell or disclose your personal information without your consent, unless permitted to do so under the Privacy Act or required to by law.

PRIVACY FOR OUR CLIENTS

*** ALL INFORMATION IS KEPT STRICTLY CONFIDENTIAL ***

We deal on behalf of clients with other licenced dealers, banks and financial institutions and we have obligations to comply with the National Privacy Principles set down by the Federal Privacy Commissioner. We have adopted these Privacy Principles for the treatment of personal information received from clients and others. Our Privacy Policy is available from our website or from your advisor.

As a financial service provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act to verify your identity. This means that we will ask you to present identification documents such as a passport or a driver's licence if required. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

GENERAL FINANCIAL ADVICE

We provide general financial product advice to retail clients, and it is up to you to determine whether the advice is appropriate considering your particular needs, objectives and financial circumstances.

PRODUCT DISCLOSURE STATEMENTS (PDS)

When advice is given, we will also give you, where appropriate, a Product Disclosure Statement (PDS). This is issued by the product provider and contains information that you would reasonably require for the purpose of making a decision about whether to acquire the financial product. It will disclose details of any fees and charges payable for that product.

RESEARCH

Insurance and Superannuation product recommendations will be drawn from our fully researched list that is regularly reviewed. The research undertaken by analysts is basically their opinion, it can never be guaranteed and is only valid for a limited time.

REMUNERATION & BENEFITS FOR OUR SERVICES

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. Whenever your advisor provides a recommendation for a financial product or service, your advisor/consultant will be remunerated through:

- A commission payment from product providers

All commissions are initially paid to HAE Financial Pty Ltd, before being distributed in full to your advisor/consultant or to their relevant business.

PRODUCT AND SERVICE PROVIDER SPONSORSHIP PAYMENTS:

HAE Financial may receive sponsorship payments or marketing fees from referral partners, product and service providers.

REFERRALS

We may also pay a fee or commissions to persons who introduce or refer you to us. All referral payments or non-monetary benefits relevant to your advice may be disclosed to you at your request.

OUR ASSOCIATIONS

Our directors, employees, consultants or advisors may either directly or indirectly hold an interest in one or more product providers as part of their personal investments. No product provider exercises control over our activities. If a conflict of interest should arise it will be appropriately disclosed, and the interests of the client will prevail in every circumstance.

DISCLOSURE OF RELATIONSHIPS

Peter Karaberidis is a Director of HAE Financial PTY LTD, Director of Arcis Financial Advisory Pty Ltd as Trustee for The Arcis Business Trust and Director of HAE Insurance Pty Ltd.

Andrew Kim is a Director of HAE Financial PTY LTD, Director of Your Advice Pty Ltd as Trustee for Your Advice Trust and Director of HAE Insurance Pty Ltd.

Martin Weir is a Director of HAE Financial PTY LTD, Director of Targeted Financial Solutions Pty Ltd as Trustee for TFS Trust and Director of HAE Insurance Pty Ltd.

CONFLICTS OF INTEREST

There are no conflicts of interest between the directors of HAE Financial and other third parties.

OUR COMPENSATION ARRANGEMENTS

HAE Financial PTY LTD confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912b of the Corporations Act 2001.

In particular, our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the sum Insured for HAE Financial PTY LTD and our authorised representatives and other representatives and employees in respect of our authorisations and obligations under our Australian Financial Services Licence.

This insurance will continue to provide such coverage for any authorised representative, other representative or employee who has ceased work with us, for work done whilst engaged with us.

IF YOU HAVE A COMPLAINT

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

The steps to lodge a complaint are:

1. Contact your advisor and tell your advisor about your complaint.
2. If your complaint is not satisfactorily resolved within 5 days, please contact the Complaints Officer on:
 - Phone: 0437 376 785
 - Mail: HAE Financial PTY LTD,
PO Box 616, Rochedale South
QLD 4123
 - Email: admin@haefinancial.com.au

We will try and resolve your complaint quickly and fairly. Your complaint will be acknowledged within 5 working days of receipt. HAE Financial PTY LTD will aim to resolve all complaints within 45 days of receipt.

If we cannot reach a satisfactory resolution, you can raise your concerns with the AFCA on 1300 780 808. AFCA is the external dispute resolution service to which we subscribe.

The Australian Securities & Investments Commission (ASIC) also has a free call Info line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.