Financial Services Guide

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Understanding the advice process and our relationship with you

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Trellan Capital Pty Ltd
AFSL 285043

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Sydney NSW 2000

Introduction

This Financial Services Guide (FSG) will help you decide whether to use the financial services offered by Trellan Capital. It contains important information about who we are, the services and products we can offer, how we and our advisers are paid, any potential conflicts of interest, and how we handle complaints. Please read this document carefully and keep it in a safe place.

The Licensee and Your Adviser

Trellan Capital is authorised to provide financial product advice and deal in a range of financial products under its Australian Financial Services Licence (AFSL) 285043. You will also receive an Adviser Profile as an appendix to this FSG that contains specific information about your financial adviser.

Contact Details

Address: Level 7, 88 Pitt Street, Sydney NSW 2000

Phone: (02) 9233 1111

Email: admin@trellancapital.com.au

Website: www.trellancapital.com.au

Absence of Independence

Trellan Capital and its advisers may receive commissions associated with the issue of life insurance products and we may receive benefits from product issuers. For these reasons, the law prevents us from calling ourselves independent, unbiased, or impartial. Despite this, we are committed to always putting your interests before ours when providing you financial services and advice.

Financial Services and Products We Offer

We can provide advice and arrange transactions in the following financial products:

- Basic and non-basic deposit products
- Debentures, stocks and or bonds issued or proposed to be issued by a government
- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company
- Interests in managed investment schemes including investor directed portfolio services
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997)
- Securities; and
- Superannuation including Self-Managed Super Funds (SMSFs)

Your Adviser is restricted to only provide advice that meets Trellan Capital's Approved Product List.

Our Advice Process

When you engage Trellan Capital for financial advice, your Adviser will work with you to define your financial goals and needs through gathering your information as required to provide you with appropriate advice and meets your best interests.

If your Adviser provides you with advice that considers your objectives, financial situation and/or needs, you will receive a Statement of Advice (SOA). The SOA will contain the advice, the basis on which it is given and more specific information about remuneration and any associations that may have influenced the provision of the advice by your Adviser and other relevant persons. For ongoing advice, a Record of Advice (ROA) may be issued.

You can request a copy of these by contacting your financial adviser any time up to seven years from the date the advice was provided.

If your Adviser recommends financial products to you, they must provide you with a relevant Product Disclosure Statement (PDS) that includes information to enable you to make an informed decision about the financial product, such as its key benefits, risks and costs associated with the product. Whenever you are provided with such documents, you should read them carefully and, in their entirety, and consult your Adviser if you have any questions.

You are not obliged to act on your Adviser's advice, but if you do decide to follow their recommendations, they will help you complete the relevant documents to implement your financial plan.

General Advice

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

How You Can Give Us Instructions

You may give instructions to your Adviser via phone, email, or in writing. In some cases, written consent may be required.

Advice Fees & Adviser Remuneration

Advice Fees

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you
- Commissions paid by insurance providers

Our initial consultation is generally free. Advice preparation, implementation, and ongoing advice may attract a fee. Insurance commissions may be paid to us by the product issuer. Your adviser may charge an hourly rate for services. Any such fees or commissions will be fully disclosed and consented by you before they are charged.

The following table outlines the typical minimum and maximum fees that your Adviser may charge, inclusive of Goods & Services Tax (GST):

Fees	**Minimum**	**Maximum**
SOA Preparation Fee	$3,300	$22,000
Implementation Fee	$3,300	$22,000
Hourly Rate	$275	$550
ROA Preparation Fee	$220	$5,500
Adviser Service Fee	$2,200, or 1.10% of assets under advice*	$33,000, or 1.10% of assets under advice*

*For example, if your assets under advice was $200,000, the adviser service fee would be $2,200.

Insurance Commissions	Upfront	Ongoing
Hybrid commissions	Up to 66% of your premium	Up to 22% of your premium
Level commissions	Up to 33% of your premium	Up to 33% of your premium

Note that this applies for insurance policies issued from 1 January 2020. If your policy is older, the commission may be up to 130%, based on the legislation at the time of issue.

If you do not continue with a purchased life insurance product for a full 24 months, the commission received by Trellan Capital and your Adviser is returned to the insurance company, in full or part, and you may then be invoiced for this amount.

Fee for Service

Where you request a service that falls outside of our ongoing services you are entitled to, an additional fee may be charged for your Adviser's time and effort.

Your Adviser's Remuneration

Trellan Capital initially receives all fees from clients and product providers and distributes them to financial advisers and/or their practices after our fees and other expenses are deducted. We may retain a portion of fees paid under our arrangements with advisers.

Referral Arrangements

Trellan Capital or your Adviser may refer you to a third party for services we do not or cannot provide. We do not take responsibility for the services provided by external referrals.

Where we or your Adviser receive a referral fee, we will disclose the fee, or how it is calculated, to you before we make a referral. All referral fees received will be in line with the relevant legislation and regulations at the time of the referral before we receive it and any fees that are not in line will be passed on to you.

Trellan Capital or your Adviser may pay a referral fee to a third party for referrals. Further information about referral fees, including our reasonable estimate of the amount of any fees payable and how it is calculated is available from your adviser or us on request and may be included in an advice document from your Adviser.

Your Privacy

We collect, use and store your personal information in accordance with our Privacy Policy, which complies with the Australian Privacy Principles. Our Privacy Policy is available on request.

Your Adviser is legally 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.

Making a Complaint

We are committed to ensuring that your adviser provides you with quality advice. This commitment extends to providing accessible complaint resolution mechanisms should you be dissatisfied with the service you receive.

If you have any complaint about the service provided to you, you should take the following steps:

1. Contact your adviser and tell your adviser about your complaint. Most issues occur through miscommunication, and it is your adviser's responsibility to ensure you understand what is happening, including the strategies, products, and services they provide you. We encourage you to contact your adviser first.
2. If your complaint is not satisfactorily resolved within 5 days, please contact Trellan Capital by phone, mail or email. We will acknowledge your complaint within 24 hours of receipt and we will work to resolve the matter within 30 calendar days from initial complaint.
3. If you are dissatisfied with the outcome, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA), an approved external dispute resolution scheme, of which Trellan Capital is a member:

   Australian Financial Complaints Authority
   Mail: GPO Box 3 Melbourne VIC 3001
   Phone: 1800 931 678 (free call)
   Email: info@afca.org.au
   Online: www.afca.org.au

Compensation and Insurance

Trellan Capital confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s912B of the Corporations Act 2001. This insurance also covers the conduct of financial advisers who were authorised by us but are no longer so.

Appendix: Adviser Profile – Nqobile Moyo

This Adviser Profile is to be read in conjunction with the Financial Services Guide.

Adviser: Nqobile Moyo

Nqobile Moyo (No 1240360) is a Sub-Authorised Representative of GPM Advisors Pty Ltd, trading as WealthMaker Financial Services. GPM Advisors Pty Ltd is a Corporate Authorised Representative (No. 1240357) of Trellan Capital Pty Ltd.
Email: nmoyo@wmfs.com.au
Phone: (02) 9233 1111 | Mobile: 0405 265 613
Website: www.wmfs.com.au
Business Address:
Melbourne: Suite 3, 148 Logis Blvd, Dandenong South VIC 3175
Perth: Level 17, 2 The Esplanade, Perth WA 6000

Authorisations

Nqobile is authorised to provide financial product advice for, and deal in, the following classes of financial products:

- Basic and non-basic deposit products
- Debentures, stocks and or bonds issued or proposed to be issued by a government
- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company
- Interests in managed investment schemes including investor directed portfolio services
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997)
- Securities
- Superannuation including Self-Managed Super Funds (SMSFs)

Adviser Remuneration and Fees

Trellan Capital initially receives all fees and commissions from clients and product providers and distributes them after their fees and other expenses are deducted. The Licensee generally retains a portion of fees paid under its authorisation arrangements.

Nqobile charges fees and receives commissions in accordance with the 'Advice Fees & Adviser Remuneration' section in the FSG. Any such fees or commissions will be fully disclosed and consented by you before they are charged.

Other Interests

Nqobile or WealthMaker Financial Services may have referral arrangements in place with third-party providers. These will be disclosed to you if relevant to your situation.