FINANCIAL SERVICES GUIDE

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AdviceIQ Partners Pty Ltd has authorised this Guide and is responsible for the advice and services provided by its Partner Firms and Advisers (Authorised Representatives).

This Financial Services Guide (FSG) contains important information to help you decide whether to use our services, including:

- Who we are
- The services we offer and products we can advise on
- How we charge and whether we receive any additional payments or benefits, or have any associations
- How we protect your personal information
- How you can make a complaint about us

Our Business

Our business, Logical Financial Management, is a division of Apollo Private Wealth Pty Ltd (**Apollo**), a Partner Firm and Corporate Authorised Representative of AdviceIQ Partners Pty Limited. Apollo's Corporate Authorised Representative number issued by the Australian Securities and Investments Commission (ASIC) is 1239729.

Further information about Logical Financial Management Australia (**Logical**) and Apollo , its history, staff and their qualifications and services can be found at www.logicalfinancial.com.au and www.apolloprivatewealth.com.au. We encourage you to take some time looking at the information provided on our website.

Disclosure of Lack of Independence

ASIC Corporations (Disclosure of Lack of Independence) Instrument 2021/125. Under section 923A of the Corporations Act, AdviceIQ Partners Pty Ltd nor its authorised representatives can claim to be independent, impartial or unbiased as they *may* receive commissions from some life risk insurance products. However, we will ensure all advice provided is appropriate and in your best interests.

Our Licensee - AdviceIQ Partners

To provide financial advice, advisers must be authorised by an Australian Financial Services licensee. AdviceIQ Partners is the holder of an Australian Financial Services Licence, number 332957 issued by the Australian Securities and Investments Commission (ASIC).

AdviceIQ Partners is 100% owned by its Partner Firms.

AdviceIQ Partners will not hold funds or securities in its own name for the account of clients. All funds and securities are deposited with nominated banks or nominees in the client's name in accordance with their instructions.

AdviceIQ Partners contact details are:

Level 7, The Annex, 12 Creek Street Brisbane QLD 4000
GPO Box 1680, Brisbane QLD 4001
07 3164 7938
admin@adviceiq.com.au
www.adviceiq.com.au

Our Advisers

Steve Blaker

Steve has been licensed to provide financial advice since 1990 and established his own advice practice in 1993 – Bonner Blaker Pty Ltd. In 2003, James and Steve merged their practices to form Logical Financial Management (Australia) Pty Ltd. Steve's Authorised Representative Number issued by ASIC is 239342.

Steve specialises in providing strategic financial planning advice to clients from accumulators to pre-retirees through to retirees in areas such as superannuation and retirement planning, estate planning and aged care. In addition, he brings over two decades of experience in investment management, research, portfolio construction and on-going management services. Steve is also highly focused on providing financial planning and investment education to our clients in a straight forward and common-sense approach.

He has worked directly with clients for over 35 years and counts a good majority of these as personal friends.

Steve is a Certified Financial Planner (CFP®) – the highest certification available to financial planners worldwide, He holds a Diploma of Financial Planning (Deakin University and RMIT) and an Advanced Diploma of Financial Services. Steve was also one of Australia's first accredited Self-Managed Superannuation Fund specialists adviser (SSA). He is authorised to provide advice on listed securities on the ASX. He is a member of the Financial Advice Association Australian (FAAA).

Matthew Bull

Matt has worked in the financial services industry for over 30 years, including more than 15 years in financial planning. His Authorised Representative Number issued by ASIC is 430771.

Matt is a strong believer in the value of advice, and the role that a sound financial plan plays in helping clients to achieve their lifestyle and retirement goals. Integrity and trust are two ingredients that Matt regards as essential to all client interactions.

Matt holds an MBA from the Macquarie Graduate School of Management, a Bachelor of Commerce majoring in Banking and Finance, and holds the Chartered Accountant (CA) designation from Chartered Accountants Australia and New Zealand. He has also attained a Diploma of Financial Services and specialist qualifications in Self-Managed Super Funds (SMSF).

Jackson Raddysh

Jackson is a Private Wealth Adviser and the newest addition to the Logical team. A career changer from the Marketing industry, he has 4 years of experience in the Financial Advice profession. His Authorised Representative Number issued by ASIC is 1314353.

An Adviser passionate about financial independence, he loves guiding clients through complex life changes and strategies, whilst making the process as simple as possible. When you work with Jackson, you'll find

someone who cares deeply about the life you want to live, whilst also being realistic about the ways we can get you there.

Jackson is also heavily involved in the local community. He is a member of the Emerging Professionals Committee through the national Financial Advice Association Australia, a mentor for several community organisations and an adviser to not-for-profits. He holds certifications in Specialist Investment Advice, Self-Managed Super Funds and is currently pursuing a Master of Financial Planning.

Raymond Shing – Director / Private Wealth Adviser

Ray is a Certified Financial Planner (CFP®) with a Masters in Financial Planning and a Bachelor of Business. He has over 20 years' experience providing comprehensive and holistic advice on complex financial matters to his clients. His Authorised Representative Number issued by ASIC is 1004655.

Ray established Apollo Private Wealth so he can align his interests with those of his clients and provide a premium quality boutique practice where all clients receive tailored advice on an ongoing basis.

Ray specialises in comprehensive, outcomes-focused, advice-based solutions for his clients. With a thorough understanding of investment markets, legal structures, taxation, superannuation and estate planning; his strength lies in his ability to understand the big picture and deliver certainty for his clients.

Ray's ability to explain complex financial situations will give you peace of mind and certainty that your goals are on track and your wealth is in the right hands.

Our Advice

Our advisers can provide you with strategic advice about all financial planning strategies including but not limited to retirement planning, wealth accumulation, personal insurance, social security benefits, aged care and estate planning.

Logical is registered with the Tax Practitioner's Board, to provide you with tax advice where it relates to obtaining financial planning advice. We cannot prepare tax returns, perform audits or deal with the ATO on your behalf.

Our advisers are authorised to advise on, apply for, acquire, vary or dispose of the following financial products on your behalf:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Investment Life Insurance Products
- Life Risk Insurance Products
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Securities
- Superannuation

In addition to the above, Steve is authorised to provide product advice in relation to margin lending. Steve and Matthew are authorised to provide advice in relation to direct listed shares and securities in companies that form part of the ASX 300.

Our advisers will only recommend investments that are on the AdviceIQ Partners Approved Products List. Authorised Representatives of AdviceIQ Partners are free to recommend all investment products on the

extensive Approved Product List of AdviceIQ Partners. There is no requirement or obligation for an Adviser to place business with any particular product issuer.

We can facilitate the purchase of direct equities through a number of reputable stockbrokers, or via an IDPS (e.g. Wrap account). Neither AdviceIQ Partners or Logical will hold funds or securities in its own name for the account of clients. All funds and securities are deposited with nominated banks or nominees in the client's name in accordance with their instructions.

We are NOT authorised by AdviceIQ Partners to provide advice and services in the following areas:

- General Insurance (for example home and contents, vehicles, professional indemnity and public liability).
- Health Insurance.
- Specific Taxation Advice.
- Foreign Exchange.
- Derivatives (such as futures and options contracts).
- Direct Real Estate.
- Mortgage Broking, Commercial financing and Leasing services.
- Crypto-currencies and / or Digital Assets

However, if required, we may introduce you to another party who is able to provide advice in these areas.

General Insurance services can be provided by Insurance Logic Pty Ltd, trading as Logical Insurance Brokers. Insurance Logic is the holder of an Australian Financial Services Licence and James Cotis is the Principal. James does not provide these services as an Authorised Representative of AdviceIQ Partners Pty Ltd.

Other Important Documents You Will Receive From Logical

When we provide you with personal advice, we are required to provide you with a Statement of Advice (SOA). This document provides written confirmation of any advice you receive, its basis and scope, any fees or brokerage/commissions and any benefits or associations we may have relevant to the advice provided.

On an ongoing basis, if you are provided with further advice either a SOA will be provided or if there are no significant changes in your personal circumstances or the basis of the advice has not significantly changed since your last SOA was provided, your Adviser will record this advice in a document called a Record of Advice (ROA). You have the right to request a copy of your ROA at any time and can do so by emailing or telephoning us.

If we recommend a particular financial product a Product Disclosure Statement (PDS) or Prospectus will be issued. These documents contain important information about a product and are designed to help you make informed decisions in relation to the product recommended.

If you receive our ongoing services, we will review our ongoing fees with you annually in a Financial Disclosure Statement and require an Ongoing Fee Agreement for each account where fees are deducted.

Our Fees and Charges

We believe the services we offer are valuable and the remuneration received is a fair reward for our expertise and skills. We believe in being very open about any benefits or payments we receive and the costs you will incur for using our services.

All fees charged by us and any brokerage or commissions paid by product providers are receivable by AdviceIQ Partners as the AFS Licensee. AdviceIQ Partners retains a portion of the total remuneration and pays the balance to us. The AdviceIQ amount is calculated based on a fixed dollar component and an additional amount based on the number of Authorised Representatives in our Partner Firm and the cost of our Professional Indemnity insurance.

Initial Consultation – Discovery meeting

A complimentary initial consultation is provided to all new clients with a referral. We allocate approximately 45 minutes for this meeting.

Our Advice and Its Implementation

As mentioned, our advice will be provided to you in an SOA. The fee for the preparation of your initial SOA will be outlined to you in our 'Letter of Engagement' and your written consent will be obtained before proceeding. No fees are payable by you unless you engage our services by signing this document.

The fee for our advice and its implementation will be based on (but not limited to) subject to the complexity of your situation. The minimum fee for the preparation and implementation of an SOA is $6,000 plus GST (unless specified otherwise).

The services covered by our Advice & Implementation Fee include:

- Exploring your needs and objectives
- Collection of relevant personal and financial information
- Where appropriate, liaison with other professionals such as accountants and financial institutions
- Analysis and consideration of solutions
- Preparation and presentation of a Statement of Advice.

Should you wish to proceed with our advice, then with your written authority, we will assist you in establishing the recommended strategies quickly and efficiently. This service generally involves assistance with the completion of required documentation and liaison with third party product providers until completion.

Where personal insurance products are being applied for, we may receive a brokerage/commission from the Insurer who issues the policy. This will be stated in your SOA and is generally up to 66% of the first year's premium and up to 22% for subsequent years.

Ongoing Review and Maintenance

When you choose Logical as your Adviser on an ongoing basis, our ongoing services will be stipulated in the Statement of Advice, but usually include:

- One annual strategic review involving a complete review of our recommended strategies, your circumstances and your needs, including appropriate recommendations.
- Regular portfolio reports, yearly consolidated tax reports and economic commentary.
- Regular email newsletter service – "Logical Thoughts".
- Regular ongoing strategy and portfolio management advice.
- On-call support – phone and/or face-to-face assistance.
- Online access to portfolio information.

Our fee for our ongoing services will be set out in your SOA and be based on the level of service needed and complexity of advice. It is usually a fixed annual fee subject to annual review and indexed to CPI. This may be collected monthly via your investment or super account, or directly from your nominated bank account via direct debit. Alternatively, the fee may be based on a percentage of assets under our advice, in which case the standard cost is 1% pa (plus GST) of the assets invested under our advice. The minimum annual fee for our ongoing services is $6,000 plus GST per annum.

Where we have assisted you in putting personal insurance in place, and you elected for us to receive a commission, insurance companies usually pay up to 37% of the annual premium over the life of the policy. This commission will cover providing you with an annual summary of your cover, reviewing your cover with you at your annual face to face meeting (or at your request), assisting you to make alterations to the insurance, and making a claim if required.

Do We Receive Any Other Benefits?

Our Advisers are paid a salary and may also receive a bonus based on their performance.

In order to ensure that our advisers and staff participate in continuing education programs,
Apollo and AdviceIQ Partners pay for and may enter into agreements with product providers to provide professional development and training. Product providers typically provide benefits such as training sessions and technical assistance as well as funding towards the cost of venues and catering.

Where the amount of any material benefit received by a related company, our Advisers or staff exceeds $300 in value, the benefit will be noted in a register which is available for public view. A copy of this register can be made available to you on request.

You have the right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and any soft dollar benefits received by the licensee and/or representative.

Will Anyone Benefit From You Being Referred To Us?

AdviceIQ Partners and Logical Financial Management is permitted to pay (or receive) a fee or a commission to (from) a related entity or person who refers you (or we refer you to). However, Logical has no such referral arrangements currently in place. If this were the case, we will inform you who will receive or pay that fee and the quantum.

What About My Privacy?

Logical are committed to ensuring your information remains confidential. As a Partner Firm of AdviceIQ Partners Pty Ltd, we adopt the AdviceIQ Partners Privacy Policy.

In order to provide quality advice and services we are required to obtain certain information about you. Our privacy policy procedures ensure that your personal information is maintained in a confidential and secure environment.

We will maintain records of our dealings with you which will include your personal details, objectives and financial situation. To fulfil the purposes of collecting personal information, we may make such information available to:

- Any member or affiliate of AdviceIQ Partners:
- Any entity carrying out functions on behalf of AdviceIQ Partners; and
- Any other entity we engage to assist in the provision of services requested by you.

What If I Have A Complaint?

It is important to inform us about any complaint or concern you may have with your Adviser. If you are not satisfied that your Adviser has resolved your complaint, we ask that you write to our Complaints Officer:

Complaints Officer

AdviceIQ Partners Pty Limited
GPO Box 1680
BRISBANE QLD 4001
Email: complaintsofficer@adviceiq.com.au

When dealing with a complaint that you have submitted to AdviceIQ Partners in writing:

- AdviceIQ Partners will provide written acknowledgement of our receipt of your complaint in the first instance; and
- AdviceIQ Partners will prepare a response within 30 days in consultation with your Adviser to ensure all matters raised are thoroughly investigated and responded to appropriately.

If you are not satisfied with our complaint resolution procedures, you have the right to take your complaint to an independent complaints resolution body (we are a member of this service):

Australian Financial Complaints Authority (AFCA)
GPO Box 3
MELBOURNE VIC 3001

P 1800 931 678
F (03) 9613 6399
E info@afca.org.au
W www.afca.org.au

You can also lodge your complaint with ASIC by calling 1300 300 630.

AdviceIQ Partners has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended). It's Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for AdviceIQ Partners, it's staff and Authorised Representatives (Advisers) in respect of its authorisations and obligations under its Australian Financial Services Licence. This insurance will also continue to provide such coverage for any staff and authorised representatives who has ceased with AdviceIQ Partners.

You should note that the personal information we collect about you may be disclosed to third parties if that disclosure is required or authorised by Law.

AdviceIQ Partners is also subject to certain legislative and regulatory requirements which necessitate us obtaining and holding certain personal information.

As a financial service provider, we also have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to provide identification documents (e.g. Passport and Driver's Licence) on becoming a client.

Our full Privacy Policy can be accessed on our website at www.logicalfinancial.com.au/privacy-statement
We are also happy to provide you with a copy of this Privacy Policy free of charge upon request.