FIRSTPOINT
WEALTH MANAGEMENT

FINANCIAL SERVICES GUIDE

About this document

This Financial Services Guide (Guide) is an important document that outlines the types of products and services that First Point Wealth Management Pty Limited ('FPWM', 'we', 'us' or 'our') can provide to you under our Australian Financial Services Licence (AFSL).

This Guide is designed to assist you in deciding whether to use our financial services and to provide you with an understanding of what to expect from our relationship. It contains important information about:

- who we are and how we can be contacted
- the services and types of products we are authorised to provide
- how we (and any other relevant parties) are remunerated
- how complaints are dealt with.

Other documents you may receive

If you choose to use any of our products or services, you may also receive other important documents including:

Statement of Advice (SoA) and Record of Advice (RoA)

An SoA is a document that summarises your situation and goals and sets out your adviser's advice and recommendations. If you are a retail client, you will normally receive an SoA when we provide you with personal advice that takes into consideration your objectives, financial situation and needs.

The SoA will contain:

- the advice
- a summary of the key background on which the advice is based
- information about fees, commissions and associations related to the provision of the advice.

We may not provide you with an SoA in certain circumstances, such as when we only provide general advice or when we provide you with further personal advice. If you have previously received
an SoA and the basis on which the advice was given is not significantly different and your relevant personal circumstances have not materially changed, we may not be required to provide you with a further SoA. Where further personal advice is provided and we are not required to provide you with a further SoA, the details of such personal advice may be documented in an RoA.

ROA – Record of Advice

A RoA is similar to an SoA in that it sets out the personal advice that your adviser provides; however, the adviser retains the RoA. You can request a copy of the RoA from your adviser for up to seven years after the advice has been given. Your request can be made in writing or verbally.

Product Disclosure Statement (PDS)

A PDS is a document that describes a financial product.

A PDS contains important information to assist you to make a decision about the product. You will usually receive a PDS if a recommendation is made to acquire a particular financial product (other than securities) or an offer is made to issue or arrange the issue of a particular financial product.

Advice and your best interests

In order for us to give your personal advice, you will need to provide details of your personal objectives, current financial situation, needs and any other relevant information, so that we can provide you with advice which is appropriate and in your best interests.

You do not have to provide us with this information. If you choose not to provide us with this information, we may not be able to provide you with personal advice, or the advice you receive may be general in nature and may not address your particular objectives, financial situation and needs.

We may provide personal advice to you if you use our services. We will not give your personal advice in our regular updates, research reports, marketing material.

We are committed to acting in your best interests when we provide you with personal advice. We will conduct meaningful discussions with you about your financial needs. Your needs and interests are important in driving our advice and services.

If there are any instances where the advice and service cannot be fulfilled by your adviser according to their level of accreditation, your adviser will coordinate the provision of the advice and services from other advisers if this is appropriate for you. Your adviser can provide you with further details of their accreditation levels and the types of advice and services they can offer to you.

Our financial services and financial products

We are authorised to offer the following financial services:

- financial product advice (both general advice and personal advice)
- dealing in financial products

We are authorised to provide financial product advice on and to deal in a range of financial services and financial products including:

- deposit and payment products
- derivatives
- government debentures, stocks or bonds
- managed investment schemes, limited to MDA services
- investor directed portfolio services
- retirement savings accounts
- securities
- foreign exchange

When you trade through us, we will always seek to achieve the best outcome for you when handling and executing your orders.

If you have any questions about our services, you can speak to us.

- Call our Office on 07 5449 2220
- Visit our website at firstpointwm.com.au
- Write to us First Point Wealth Management
  PO Box 874, Noosa Heads QLD 4567

Who we act for when providing you our financial services and financial products

We are responsible for the financial services described in this Guide and will generally be acting on your behalf when providing you with financial services. In certain circumstances, we or other members of the FPWM be acting on behalf of other parties.

Providing instruction to us and receiving important information

You can provide instructions to us by telephone, mail, email, fax or via our website. Please contact your adviser and alert them to your email, mail or fax if you are working within tight timeframes. There may be special instruction arrangements for some products and services. Any special instruction arrangements are explained in the relevant PDS, terms and conditions or product offer document.

Unless you request otherwise, the email address you provide to FPWM or any member of the First Point Wealth Management, may be used to provide notifications, information and important documents (including a Financial Services Guide, PDS and SoA) about your account and/or financial products and/or services offered by FPWM.

Payment we receive for the services we provide

We may charge fees for services and products we provide. Information about fees, commissions and/or benefits will be contained in the SoA, or where an SoA is not required, will be disclosed to you verbally or in writing.

These fees may be charged in various ways, including:

- advice fees
- ongoing service fees
- asset-based fees
- administration fees
- brokerage on trades
- subscription or service fees
- other benefits that are paid with your consent.

If you invest in a product we recommend, we may receive benefits from the product issuer where permitted by law. These benefits may include portions of upfront fees, management fees (which includes transaction, ongoing and, if applicable, any borrowing costs.

What we may charge you

Advice fees

The fee for the preparation of advice will vary depending on your individual circumstances and an assessment of the complexity of the advice provided. This fee will be agreed with you prior to your adviser preparing the advice.

You may also be charged an ongoing advisory fee of between 0 per cent to 5 per cent of the ongoing value of your investments, or your adviser may charge an annual fee (which will be agreed with you upfront).

Where you have borrowed to fund your investments, we may charge you a flat fee. The applicable advice fees will be disclosed to you by your adviser.

Brokerage and other service fees

Brokerage will apply to any trading in financial products that you conduct with us.

The schedule of standard fees and charges related to our brokerage services is shown below.

In addition to brokerage fees, we may also charge other fees including (but not limited to) exchange and clearing fees, interest and other administrative fees.

Further details of brokerage fees are set out in our account opening material, terms and conditions, product disclosure statements and/or the relevant product offer document.

Product/Service	Type of fee	Fee details
Australian exchange traded securities, options and funds	Equities, fixed interest and exchange traded funds (ETF) brokerage fee Options brokerage fee	Minimum of $137.50 and a maximum of 2.75%. Normal brokerage is $137.50 or 1.1% including GST Minimum of $137.50 and maximum of 2% of the traded value
International exchange traded securities, options and funds	Equities, fixed interest and ETF brokerage fee.	Minimum of $US165 or local currency equivalent and a maximum of 2% of principal transacted
Unlisted securities and unlisted funds	Brokerage/Transaction fee	Where you trade unlisted products, you will be charged a fee agreed with your adviser.

Remuneration or benefits paid to those who refer clients to us

If you have been referred to us by someone else, we may pay them a fee or commission in relation to that referral, where the law allows. Additionally, we may receive payments for referring you to other professionals, where the law allows.

Compensation arrangements

First Point Wealth Management Pty Ltd, has a professional indemnity insurance policy in place which satisfies the regulatory requirements for compensation arrangements under section 912B of the Corporations Act. Subject to the terms and conditions, the policy provides cover for civil liability resulting from third party claims concerning the professional services provided by FPWM and its employees and representatives.

Personal information

At First Point Wealth Management P/L, the privacy of your personal information is important to us. Any personal information collected will be handled in accordance with our Privacy Policy.

To provide you with our services, we maintain a record of the information you provide to us, including your personal profile, and details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

Our Privacy Policy details how we comply with the requirements of the Privacy Act in the handling of your personal information.

If you would like a copy of the information we hold, please contact your adviser. We may charge you a nominal cost for accessing and/or photocopying personal information that you request.

Making a complaint

First Point Wealth Management is committed to providing a high standard of client service and to maintaining our reputation for honesty and integrity. If our level of service or quality of products has failed to meet your expectations, we would like you to tell us about your concerns. First Point's complaint handling process is designed to ensure that your concerns are dealt with appropriately and that your complaint is addressed promptly and fairly. Your complaint may be lodged either verbally or in writing and will be dealt with in strict confidence.

If you are a retail client and have a complaint about the service provided to you, please contact:

- your adviser and discuss your concerns

- Complaints Officer,
  First Point Wealth Management
  PO Box 874, Noosa Heads QLD 4567

If you are not satisfied with how your complaint is handled, you may direct your concerns to:

Australian Financial Complaints Authority
GPOBox3
Melbourne, VIC 3001
Telephone
(free call within Australia) 1800 931 678

Contact information for First Point Wealth Management Pty Limited

Postal Address:

PO Box 874
Noosa Heads QLD 4567

Office Address:

Office 13
10 Arcadia Street
Noosa Heads QLD 4567

Phone:

07 5449 2220

Website:

www.firstpointwm.com.au

Email:

info@firstpointwm.com.au

AFSL No.

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ABN:

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