

## Financial Services Guide (FSG)

A guide to the advice we provide and how we collaborate with you

### Professional Financial Advisers

Take Charge of Today, Plan for Tomorrow



Financial Services Guide:	Version 9.0
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Office Address (By Appointment)	Suite 9, 3-5 Ballinger Road, Buderim, QLD, 4556
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Our Contact Details:	Phone: <b>07 5379 3000</b> Email: <b><a href="mailto:enquiries@agilewealth.com.au">enquiries@agilewealth.com.au</a></b>

## Important:

Before we provide you with financial advice, you should read this Financial Services Guide (FSG) It contains the following important information to help you decide whether to use our services:

- Who we are and how we can be contacted
- Advice we provide
- How we are paid
- Who to contact if you have a complaint

### Lack of Independence Disclosure

Advice Evolution is owned by advisers and has an open approved products list, however, as we continue to be paid commissions for life insurance products and may receive fees based on the asset value of some investments, we must disclose this lack of independence.

Whilst we have an open approved products list, we are not able to use the term, Independent. To operate within the requirements of s923A of the Corporations Act, means;

Agile Wealth, including anyone providing a financial service on their behalf or anyone on whose behalf they are providing a financial service, must not receive:

- commissions (apart from commissions that are rebated in full to the client);
- forms of remuneration calculated on the basis of the volume of business placed by Agile Wealth with an issuer of a financial product; or
- other gifts or benefits from product issuers which may reasonably be expected to influence Agile Wealth;
- Must operate free from direct or indirect restrictions relating to the financial products in respect of which they provide financial services; and
- Must be free from conflicts of interest that might arise from any relationships with product issuers and which might reasonably be expected to influence the person.

*We may be paid commissions for Life Insurance products and we may receive asset based fees or other payments from time to time. As a result, we are unable to use the specific Term, Independent to describe our services*

## About our practice

Agile Wealth Pty Ltd, (ABN: 79 641 503 979) is a corporate authorised representative (CAR), number (1283270), trading as Agile Wealth Pty Ltd, is authorised to provide financial services on behalf of Advice Evolution Pty Ltd. (AFSL: 342880)

ASIC Registered Business Address: 2 Kumbar Street,  
Pacific Paradise, QLD 4564

Advice Evolution:

Advice Evolution Pty Ltd (ABN 66 137 858 023) Australian Financial Services Licence (342880) provides the AFSL for Agile Wealth Pty Ltd Suite 302, 20 Bungan Street,  
MONA VALE NSW 2103  
www.adviceevolution.com.au

## About Your Adviser



Richard Elmes (MFinPlan, SSA) (ASIC Ref: 001252937) is a fully qualified professional financial advisor and is an authorised representative of Advice Evolution.

Agile Wealth is a professional financial advisory firm that's led by Richard Elmes. With over 30 years' experience in investment banking, business consulting and financial advice at some of the world's leading firms, Richard can develop a solution for every stage of your life.

The team at Agile Wealth works a little differently. We're focused on helping you build the life you want to live, now and in the future. We do that by developing tailored financial plans that solve problems and put you in control of your money. It's not about building wealth for the sake of it – we're here to make sure you're in a position to achieve your goals and look after your family for the long term.

As a professional financial advisor, Richard relies on his experience to make a real difference. When we say that your success is our success, we mean it. Whatever you're looking to achieve, we're here to be your partner and provide services that offer you the freedom to enjoy your life and pursue your goals.

Attached to this document is a profile for Richard Elmes. The adviser profile provides information about your adviser - their contact details, qualifications, experience and any memberships they may hold. It also outlines the strategies and products your adviser can provide advice on and fees charged.

## Why you should choose Agile Wealth

Agile Wealth was brought to life in 2020 by Richard Elmes. It was founded on a real passion for helping people to build brighter futures through wealth.

While our services have evolved, our commitment to our clients' wellbeing is unchanged. We don't build wealth for its own sake. We build wealth and make your money work harder so that you can provide for your family, secure your retirement and enjoy life along the way.

Our industry experience spans over 30 years, with Richard holding positions at some of the world's largest financial services companies. With roles including investment banking at Credit Suisse and Morgan Stanley and project consulting with Macquarie Bank, CBA and Superconcepts, Richard has had a front row seat to everything the industry has to offer.

As a professional financial advisor since 2017, Richard founded Agile Wealth to provide unbiased advice. We help our clients find the perfect balance between today's goals and tomorrow's needs. As a member of the Financial Advice Association of Australia and the SMSF Association, Richard can design a plan for every stage of your life, allowing you to identify your goals and dare to dream.

To learn more visit our website: [agilewealth.com.au](https://agilewealth.com.au)

## Financial Support for every stage of life

Agile Wealth provides advice and services designed to help you find a balance between today's goals and tomorrow's needs. Our professional financial advisors are available across Brisbane and the Sunshine Coast, so we can empower you to build the life you've been dreaming of.



### Starting Out:

Getting started while time and health are on your side can make a huge difference later in life. Making the right decisions now can set you up to enjoy more of the things you love, which is why Agile Wealth offers tailored financial advice to help you start out on the right foot.



### Getting Ahead

Juggling kids, investments, business and your short-term goals is a never ending challenge. The changes you make now can help you get ahead and build the best possible future for you and your family. Agile Wealth can tailor your financial advice to ensure you reach your goals.



### Thinking About Retirement

You've worked hard to get to where you're at. The future you've been planning is almost here, so it's time to make sure you're ready. Through tailored advice and strategic services, Agile Wealth can finalise your retirement plans and give you the chance to enjoy your wealth.



### Money in Retirement

Making the most of your retirement means ensuring your wealth is generating the income you need to support all the goals you have in mind. Whatever you're looking to achieve in retirement, Agile Wealth can tailor sustainable strategies to help you secure a thriving future.



## Specialist Expertise for Personal Advice:

Agile Wealth provides specialist advice to help you take charge of today and plan for tomorrow



### SMSF:

The right investments can make your superannuation work harder than ever before. We can ensure your self managed super fund is set up so that you make the most of your opportunity.

Richard is an accredited specialist SMSF advisor.



### Investments

The right investments can make your money work harder than you thought possible. With Agile Wealth, you can build a portfolio of shares, properties and assets that grow as you do, setting you up to build a secure, comfortable future that allows you to achieve your goals.



### Superannuation

Australia's superannuation scheme is one of the best excuses you'll ever have to save for your retirement. But the system can be complex, and making the most of your money requires balance. That's why Agile Wealth offers superannuation advice that makes your wealth work harder.



### Personal Insurance

There's nothing more personal than the insurance policies that protect you, your family and your businesses. We structure our personal insurance advice to offer flexibility and peace of mind, meaning your loved ones will be able to enjoy a secure financial future.

## Specialist Expertise for Business Advice:



### Business Insurance:

The effort you put into your business could turn into one of your most valuable assets in the future. As part of our integrated financial planning services, Agile Wealth offers business insurance advice to protect your hard work and ensure your business thrives for years to come. Key Person, Business Expenses, Buy-Sell Agreements.



### Superannuation for Business Owners

Superannuation is super-tax-effective, very long term and shouldn't be ignored. Our professional financial advisors can help you set it up the right way. That means you'll save more money while maintaining the balance between your current goals and your future lifestyle needs. If you're running your own business then superannuation becomes even more important. The risk that comes with being an entrepreneur means superannuation may be one of your most stable assets.

## Agile Wealth Values

### Agile

Maintaining a balance means adjusting your plans as and when your life changes. We aim to help you take control of your money and build your agility so that you're always ready to navigate life's challenges. With strategic planning and expert advice, we can craft a plan that allows you to pursue every opportunity to secure your future.

### Empowerment

In life, we believe you get out what you put in. Through our financial advice, we can empower you to take control of your money, identify your true goals and do more with every opportunity. This is a key part of financial freedom, and we're committed to helping you do more everyday while still having a plan in place for tomorrow.

### Balance & Wellbeing

Your financial health is closely linked to your physical and mental wellbeing. We take an integrated approach to financial advice that ensures you're looking after yourself. Our team considers every part of your life, including physical health, and that allows us to build long-term relationships that protect you and your family's wellbeing.

### Fairness & Trust

Agile Wealth always provides unbiased, professional advice. We are not aligned to any institutions. That means we operate free from direct or indirect restrictions, and that our recommendations are based on your best interests. If you're unsure, our process is fully transparent, so you can see how our advice benefits your wealth.

## Documents you may receive

Our advice will be provided to you in a financial plan, known as a Statement of Advice (SOA). The financial plan contains a summary of your goals and the strategies and financial products we will recommend to achieve your goals. It also provides you with detailed information about the fees we will receive as a result of the advice we have provided.

- We will keep a record of any further advice we provide you for seven years. You may request a copy by contacting our office.
- You will also receive a Product Disclosure Statement (PDS) if we have recommended you invest in or purchase a financial product. The PDS contains key features of the recommended product, significant benefits, risks and the fees you pay the product provider to professionally manage your investment or insurance.
- You should read any warnings contained in your financial plan, the PDS or IDPS guides carefully before making any decision relating to a financial strategy or product.
- You can contact your adviser directly with any instructions relating to your financial products.

## Advice we can provide

Advice Evolution Pty Ltd maintains a broad approved list, containing investment and insurance products that have been researched by a number of external research houses as well as our in-house research team.

A copy of the approved product list can be given to you if requested. Please refer to your adviser's profile for a list of strategies and products they can recommend.

## Transaction services

If you do not require advice from us, but you would like us to help you complete a particular transaction, we can also arrange for you to apply to the kinds of products referred to in your adviser's profile. In these cases, we can take your instructions and arrange for the transaction to be completed without providing you with personal advice.

It is important to understand that in these circumstances we will generally ask you to confirm your instructions in writing and to sign a letter that acknowledges you have declined our offer of advice as well as understand the risks of a transaction service. You will be provided with a copy of the letter for your own records.

You can also contact us directly with any instructions relating to your existing financial products. We will accept instructions from our existing clients with validated identification via telephone, mail or email.

We reserve the right to charge an hourly rate of \$330 per hour for any ad-hoc services and we reserve the right to decline to provide transactional services if in our opinion the request may be compromising your advice strategy or in our view be putting you at risk. For the avoidance of doubt any transactional service you receive from us is subject to your acknowledgment of declining advice. We will also decline transactional services without validated identification for existing clients including relevant documentation for any party acting in an authorised capacity for another person or entity.

## Fees

The fees charged for our advice are designed to be fair and clear. Our fee schedule is available on request.

Your advice fees will be calculated at the time we provide you with personal advice. Your Statement of Advice (SOA) will outline the advice fees and any commission inclusive of GST

Our advice fees may include charges and commissions for the following advice services:

### Consultation Fee.

A consultation fee of \$375 is applicable for an introductory meeting. This is also an information sharing meeting and our clients find this educational and informative.

### Advice Fee.

The advice fee covers the cost of researching and preparing your financial plan. The price is based on the number of core strategies required and may be offered as a packaged fee.

Before providing you with advice we will prepare an Advice Fee Agreement. This sets out what our advice will cover and how much it will cost you.

Our fees are available in our Advice Fee Schedule, available on request. As a guide, packaged advice fees range from \$3,750. All advice fees will be disclosed in your SOA.

### Advice implementation Fee.

Covers the administrative time spent implementing the recommended strategies and products. Implementation fees range from \$375 per product or strategy. We may at our discretion based on the complexity of advice increase the implementation fee, or include all our services as a packaged fee.

All advice implementation fees will be disclosed in your SOA.

### Life insurance payments

We may receive initial commissions which is paid at the inception of an insurance policy. This can range from 11% to 66% of the initial premium paid. We are paid commissions by the product issuer. We may agree to waive commissions when a fixed fee for service advice fee has been paid for Insurance Advice.

We may receive ongoing commissions as part of the product provider's ongoing charges and this is paid every year that the insurance policy is retained. We are paid commissions by the product issuer. We may agree to waive commissions when a fixed fee for service advice fee has been paid for Insurance Advice.

Advice Evolution Pty Ltd will receive commission directly from the product provider and is based on a percentage of the insurance premium paid. Commissions are deducted from the premium by the product provider so are not paid directly by you. When we have waived commissions, because you have paid a fixed fee for service, your monthly premium may be reduced by the product provider.



## Life Insurance:

### Specific Terms for Life Insurance.

- You may pay no commissions upfront or for the life of your policies held on new insurance policies we issue when you elect to pay fee for service for Insurance Advice
- Paying fee for service can reduce the cost of premiums.
- For your existing insurance we may receive commissions when policies are transferred to Agile Wealth.
- If we receive commissions for insurance renewal we may offset this commission from your annual advice fees, at our discretion.
- To reduce the risk of additional fees you will be required to sign-off a health & occupation pre-assessment as part of the pre-advice process and before proceeding with insurance advice.
- We may require a pre-assessment from insurance providers before you commit to insurance advice to assess risk of revised terms being offered.
- Any revised terms resulting in a substantial rework of your insurance strategy that occur from your non-disclosure after signing the pre-assessment, may incur additional advice fees. We may be required to re-assess the suitability of the insurance recommendations and re-commence the process more or less in entirety. In this case we will discuss the cost of rework with you prior to commencing additional work.
- If you are declined for insurance because you did not disclose medical conditions in your pre-assessment, or medical underwriting determines an unknown medical condition preventing you from proceeding with the recommended insurance you may be required to pay an advice and administration fee.
- **We respectfully request full disclosure of health & occupation details in your pre-assessment questionnaire as this information can impact your options.** If you are unsure, we strongly recommend you request your health records from your medical practitioner before proceeding with advice as your records may be assessed by the insurance provider.
- We recognise there can be some uncertainty with your existing health situation and we therefore prefer to work with you prior to your commitment to advice to determine if you may have a high risk of decline or limitations of cover offered.
- By signing off on the pre-assessment form you also agree to these Terms and acknowledge you have fully disclosed your health and occupational information. We reserve the right to decline the provision of Insurance Advice without a signed pre-assessment form.

## Annual or Ongoing Advice Agreement.

With Agile Wealth you are entering a lasting relationship. Our aim is to help you achieve your goals and dreams over the long-term. In order to achieve this consistently and maintain our fiduciary due diligence, we believe that you need to be checking in on a regular basis to maintain your strategies and ensure they remain on track.

Your Annual or Ongoing Advice Agreement will outline the advice and services included. You may require and agree to receive additional advice or services excluded from your Annual or Ongoing Advice Agreement through the course of the year. You will therefore receive a Fee Disclosure Statement outlining these fees if this is relevant to you.

The fee for an Annual or Ongoing Advice Agreement is calculated as a set dollar amount. Your annual fee is based on the frequency of advice and services you receive.

- This fixed fee for a basic level of service is from a minimum of \$1,968

The amount you pay depends on the level of service and scope of complexity of advice required. Please note, dependent on the level of service covered by your Annual or Ongoing Advice Agreement additional fees may apply for alterations to advice and for further advice that may be required from time to time.

- Comprehensive strategy refresh and modelling is from \$1,250

If we provide a personalised portfolio management service, the fee for this service is 0.33% of the total invested balance in your portfolio.

We reserve the right to alter our standard fees.

- The annual advice fee covers the cost of on-going review of the strategies and products recommended in your SOA (including periodic investment portfolio monitoring). Additional advice fees may apply for additional strategies or complex adjustments.
- You will also benefit from a periodic checkpoint meeting to assess on-going suitability of the advice.
- An annual advice agreement helps you take advantage of opportunities as they become available and enables agile wealth to keep serving you consistently.
- You may wish to appoint Agile Wealth as your Centrelink Correspondence Nominee. The cost of establishing nominee services is \$750 and is limited to existing clients with an Annual or Ongoing Advice Agreement. A full list of fees for nominee services is available in our Services Fee Schedule

Before providing you with annual or ongoing advice and services your adviser will prepare an Annual or Ongoing Advice Agreement. This agreement will set out what our ongoing advice will cover, how much it will cost and your payment method. In addition, the annual or ongoing advice fee will be disclosed in your SOA inclusive of GST.

## Additional Benefits

If you maintain an Annual or Ongoing Advice Agreement you may receive additional benefits

### Reduced Advice Fees

Reduced fees for new advice for existing clients with Annual Agreement, with fees from \$2,750 for simple advice.

### Referral Program\*

We are a referral-based business and help generations of families through life stages. To thank you for your referrals of family members we offer a family fee reduction of 10% on the fixed fee portion of annual advice fees. The discount applies when direct family members also maintain an annual advice program with us. Family fee discounts apply to all households within your family group.

### Annual Payment Discount\*

We offer a fixed fee reduction of 10% on the fixed fee portion only, of annual advice fees when paid annually in advance.

*\*We are only able to offer either the family referral program discount or an annual payment discount, you may not apply both discount offers. Discounts apply to the fixed fee portion of your annual advice fees; we are not able to discount the personalised investment portfolio management fee.*

## Payment Method & Frequency:

We offer you the following payment terms:

- Bpay, direct debit (credit card or savings)
- Deduction from your investment
- Direct payment via electronic payment services. Agile Wealth accepts payments via Square

We reserve the right to adjust Annual Advice Agreement fees based on instalment frequency.

Annual or Ongoing Advice Agreement fees may increase each year. This may be in line with the Consumer Price Index (CPI) or by a fixed amount or percentage each year. The specific amount will be agreed to by you and outlined in our Annual Advice Agreement each year.

### Other benefits Agile Wealth may receive:

- **Non-monetary:** Agile Wealth keeps a full register of any benefits received by advisers between \$100 to \$300. By law, your adviser is not permitted to receive benefits in excess of \$300 per year from a product issuer, however, some non-monetary benefits are permitted because they are covered by an exception e.g. they are valued at less than \$300, they meet certain training and education requirements, or the benefit is the provision of relevant IT software or support. These are not additional costs to you.
- We keep a register of any other non-monetary benefits your adviser may receive in relation to education, training, technology support or software that is relevant to the provision of financial advice. If you would like a copy of this register, please ask your adviser and one will be made available to you.

**Associated businesses:** Your adviser may have associations with other related businesses, such as an accountancy firm, real estate agents, mortgage brokers etc. Any arrangement in place will be subject to the FASEA Code of Ethics.

### How the adviser is paid:

Advice Evolution Pty Ltd will retain 0% to 2% of the gross revenue received for the recommended financial services and/or products. Advice Evolution Pty Ltd will pay (Agile Wealth Pty Ltd) 98% to 100% of the gross revenue received. Richard Elmes has equity in (Agile Wealth Pty Ltd) and may receive capital and profit related benefits.

## Privacy and Disclosure

Your privacy is important to us. To learn more about our collection and handling of your personal information and for details on how to access our Privacy Policy, please refer below.

Another financial adviser may be appointed to you if your financial adviser leaves Advice Evolution or if your financial adviser is unable to attend to your needs due to an extended absence from the business. In these circumstances, Advice Evolution will write to you advising of the change. Your personal information will be passed on to the new financial adviser.

If you choose to appoint a new financial adviser, your new adviser will be provided access to your policy information. They will be responsible for providing you with ongoing advice relating to those policies and all future advice fees deducted from the policy/(ies) will be paid to your new adviser.

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your financial adviser and Advice Evolution may have access to this information when providing financial advice or services to you;
- Your financial adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised by Advice Evolution to review customers' needs and circumstances from time to time.
- Your information is only disclosed to other parties as are necessary for us to provide our services to you. Other parties may include fund managers, life companies, other Licensees and related parties who provide services to us. In certain situations, some of the parties that we share information with may be located in, or have operations in, other countries. This means that your information might end up stored or accessed in overseas countries, including countries within the European Union, New Zealand, and The Philippines.
- When we send your personal information to overseas recipients, we make sure appropriate data handling and security arrangements are in place. In all such cases, we commit to making reasonable enquiries to ensure that these organisations comply with their local privacy legislation where such legislation is comparable to the Australian legislation and to comply with the key components of Australian Privacy legislation in cases where their local legislation is considered inadequate or non-existent. In addition, we will disclose your information where we are required to by law.
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the Advice Evolution Privacy Policy);
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your financial adviser and Advice Evolution will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Licensee holds about you at any time to correct or update it as set out in the Advice Evolution Privacy Policy. The Advice Evolution Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles. For a copy of Advice Evolution's Privacy Policy visit [www.adviceevolution.com.au](http://www.adviceevolution.com.au) or you can contact us.



## Professional indemnity insurance

Professional indemnity insurance is maintained by Advice Evolution Pty Ltd and your adviser to cover advice, actions and recommendations which have been authorised by Advice Evolution Pty Ltd and provided by your adviser. The insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

## Complaints

If you have any complaints about the services provided to you, you should take the following steps:

Contact your financial adviser and tell them about your complaint.

If your complaint is not satisfactorily resolved within three days, please contact Advice Evolution Pty Ltd on:

**0426 228 737 or email us at admin@adviceevolution.com.au**

Advice Evolution Pty Ltd will acknowledge your complaint and will try to resolve your complaint as quickly and fairly as possible.

We will conduct a thorough investigation of your situation and the issues that you raise, and we will provide you with a formal written response within a 30-day period.

If your complaint has not been resolved satisfactorily, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA):

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

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

Phone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

### Adviser profile version: 3.3

This profile is part of the Financial Services Guide and is only complete when the business profile is attached.

Date issued 1 April 2024

#### About Richard Elmes

Your financial adviser, Richard Elmes (ASIC number 001252937), is an authorised representative of Advice Evolution Pty Ltd.

Email address: richard@agilewealth.com.au

#### Education and Qualifications

Richard holds a Masters in Financial Planning from Griffith University. As a result of his higher education standing Richard meets the education requirements of the Corporations Amendment (Professional Standards of Financial Advisers) Act 2017. Richard is committed to participate in 40 hours of continuing professional development (CPD) per year and comply with the Financial Planners and Advisers Code of Ethics

Richard is an accredited specialist for SMSF advice and is authorised to provide comprehensive SMSF advice.

#### Experience:

Richard has followed a path in Financial Services that now spans over 30 years. From the British Private Bank, Coutts & Co, to an Investment Banking career with Credit Suisse and Morgan Stanley, Richard gained expertise in financial markets and products. Richard later held business and project consulting positions principally for Macquarie Bank, CBA and specialist SMSF provider, Superconcepts. In 2017 Richard discovered his calling for Financial Advice and started the journey to create Agile Wealth.

#### Memberships and Associations

Richard is a member of:

- Financial Advice Association of Australia (FAAA),
- SMSF Association (Specialist)

Advice your adviser can provide.

I can provide you with strategic advice as well as arrange the types of financial products listed below.

In addition, you can choose whether to receive advice about a range of needs all at once, or we can provide advice about a only those needs that are most important to you so that your most important goals are achieved first. Further advice can then be provided over time about any other needs or goals as required.

## What we are qualified to do:



### Strategies

- Investments
  - Dynamic Asset Allocation
  - Core-Satellite Portfolios
  - Family Wealth planning
    - Superannuation
    - Pre-retirement planning
    - Retirement planning
    - Income Sustainability
      - Centrelink
    - Estate planning considerations
    - Risk and insurance analysis
    - Business succession planning
      - Salary packaging advice
  - Guidance on budgeting and goal setting
  - Savings and wealth creation strategies
    - Cash Flow and Debt Management
      - Gearing
  - Aged care accommodation (we may refer you to a specialist)

### Products

- Direct Shares
  - Investment Life Insurance Products
  - Retail & wholesale managed investment schemes
    - Master trust products
    - Superannuation products
    - Life Risk Insurance Products
    - Business succession insurance
    - Cash Management Trusts (CMT)
    - Retirement income streams
      - Direct fixed interest
    - Socially responsible investments
      - Deposit Products
      - Derivatives
    - Investment Guarantees
    - Structured Investment Products
      - SMSF (Specialist)

## Privacy Collection Statement

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised to review customers' needs and circumstances from time to time.
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser in providing financial advice and services to you.
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out.)
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Licensee holds about you at any time to correct or update it.

Practice name: Agile Wealth Pty Ltd

Office address: Suite 9, 3-5 Ballinger Road, Buderim, QLD, 4556

Postal address: PO Box 796, Buderim, QLD, 4556

Phone: 07 5379 3000

Email: [enquiries@agilewealth.com.au](mailto:enquiries@agilewealth.com.au)

Web: [agilewealth.com.au](http://agilewealth.com.au)