



CERVUS
WEALTH MANAGEMENT



Financial Services Guide

Version 4.0 | 20 October 2023



Financial Services Guide

This **Financial Services Guide** (FSG) explains the financial services and advice provided by Cervus Wealth Management Pty Ltd and your Financial Adviser (Adviser), who is an authorised representative of Cervus Wealth Management Pty Ltd. This FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, our related parties and potential conflicts of interests, how we manage privacy and complaints. It also contains information about how we are paid and fees you may be charged.

Please take the time to review the FSG and Adviser Profile before engaging our services.

Who we are

Cervus Wealth Management Pty Ltd is an Australian Financial Services Licensee (AFSL 534788) (ABN 47 651 705 743). Cervus Wealth Management is responsible for the financial planning advice provided by your Corporate Authorised Representative, Cervus Private Wealth Pty Ltd (CAR 1238456) (ABN 54 609 367 517) and your adviser, and has the obligation to always consider your best interests. This FSG has been prepared and issued by Cervus Wealth Management.

Not Independent

Cervus Wealth Management may receive commissions associated with the issue of life insurance products. Where applicable, we will seek to offset these payments against our advice fees for clients who enter into ongoing service agreements.

For these reasons, we do not represent ourselves as independent, impartial, or unbiased.

Please refer to the 'Remuneration' section for more information.

Contact Us

Our contact details are:

Address: 60 Musgrave Street, Coolangatta QLD 4225

Postal: PO Box 855, Coolangatta QLD 4225

Phone: 07 5536 1301

Email: info@cervus.com.au

Website: www.cervus.com.au



Your Advisers

Adam Miliszewski – Authorised Representative #1005211

Your Adviser holds the following qualifications:

- Certified Financial Planner
- Advanced Diploma Financial Planning
- Diploma Financial Planning
- Bachelor of Commerce
- Bachelor of International Business

Ross Potter – Authorised Representative #1005241

Your Adviser holds the following qualifications:

- Certified Financial Planner
- Advanced Diploma Financial Planning
- Diploma Financial Planning
- Master of Arts
- Bachelor of Laws

Nicholas Duffy – Authorised Representative #1302641

Your Adviser holds the following qualifications:

- Graduate Diploma of Financial Planning
- Bachelor of Business (Finance)
- Bachelor of Laws (Honours)

Your advisers are members of the following professional bodies: [Financial Advice Association Australia](#)

Our Services

Cervus Wealth Management and your advisers are authorised to advise and deal in certain financial services to retail and wholesale clients, which allows us to consider the following strategies and products:

Strategies	Products
<ul style="list-style-type: none">• Wealth creation• Retirement planning• Investments• Personal insurance• Superannuation• Centrelink planning• Debt reduction• Cash flow planning	<ul style="list-style-type: none">• Basic deposit products• Government debentures, stocks, or bonds• Managed investment schemes (managed funds) and investor directed portfolio services• Securities, including shares, ETFs• Superannuation products• Self-managed superannuation funds• Standard margin lending facilities (<i>excluding Nicholas Duffy</i>)• Insurance and risk products



What to expect from the Financial Planning Process? _____

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 considers your individual situation before you make any decisions.

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Before your adviser provides you with financial planning advice, you will need to agree to the type and scope of advice to be provided, usually in the 'Fact Find' document or a service agreement. For your adviser to provide you with personal advice, you need to provide them with detailed information about your current situation, needs, goals and objectives. If you choose not to provide your adviser with this information, any advice they provide may not be appropriate to your needs.

Initial Advice

The first time you receive personal advice and before you invest in a financial product, we need to provide you with a Statement of Advice (SOA). It contains our strategy and product recommendations, the reasons for providing that advice, as well as information about risks, benefits, features and fees payable to help you make an informed decision about proceeding.

If your adviser recommends a particular investment or insurance product to you, they will provide you with the relevant product brochures such as Product Disclosure Statements (PDS) and/or Investor Directed Portfolio Service (IDPS) guides. The PDS/IDPS will provide you with information to enable you to make an informed decision about your investment or whether to acquire a financial product, including information about the key benefits, risks and costs associated with the product. We encourage you to read these documents carefully and to ask your adviser any questions that you might have.

Further Advice

If you need subsequent advice and your circumstances have not changed significantly from the initial advice or previous SOA, further personal advice provided to you will be documented in a Record of Advice (ROA). An SOA may be required for more significant changes. Copies of each SOA and ROA will be retained on your client file. You may request a copy of these documents from us using the contact details on page 2.

An Ongoing Service Agreement may be utilised to formalise the ongoing services that your adviser has agreed to provide for a fee. Where you have entered an ongoing fee arrangement for a period of greater than 12-months, you will receive a Fee Disclosure Statement (FDS) annually.

The FDS will detail services and fees paid for the previous 12-month period, and the services offered and estimated fees for the next 12-months. To ensure the ongoing fee arrangement continues, you will be required to confirm in writing annually. Confirmation may also include the requirement to sign a Consent Form that is provided to your relevant investment or superannuation provider.

You may cease any fee arrangements or disengage from your adviser by providing written notice to your adviser or product issuer. All 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.



Your Instructions

If you decide to act on the advice, you will need to provide your consent to proceed with the advice. This usually means completing a document called an 'Authority to Proceed' to confirm that you understand both the advice you have received, and the benefits, risks and costs associated with the products or services recommended to you. Your Adviser 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 is required. Where personal advice is not provided, we can also act on your verbal or written instructions, we will confirm this in an Execution Only document. Your Adviser will also need to verify your identity prior to acting on instructions.

How we charge

Before providing you with advice, your adviser will agree with you the fees that apply and explain any benefits we receive.

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 is remunerated in the form of salary and profit share which are received from:

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

The following table summarises the types of fees or commissions applicable to the services that we provide. Before providing you with advice, your adviser will agree with you the fees that apply. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration	Up to
Implementation Fee	\$10,000
Insurance Commission (Upfront)*	0% to 60%
Remuneration	Per Annum
Adviser Service Fee	Up to \$50,000
Adviser Service Fee (asset based)*	Up to 1.8%
Insurance Commission*	0% to 35%

**Based on a % of funds invested or insurance premiums*

^Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020 commission of up to 130% will apply to additional cover.

For example, a 1% Adviser Service Fee based on a \$200,000 investment would equal a \$2,000 fee payable.

Your Adviser

All fees and commissions are initially paid to Cervus Wealth Management before being distributed to your adviser or to the financial planning business.



Your adviser may also charge other fees for the ad hoc provision of advice or services, including if you instruct your adviser to complete a transaction on your behalf such as buying or selling specific financial products.

Other remuneration ---

Life insurance products

Your adviser may receive an upfront commission and an ongoing commission based on your premium for the duration of time you hold a policy. These commission payments are made by the relevant product issuers and are not an additional cost to you. Advisers may also charge initial and ongoing adviser services fees. Insurers can deduct premiums directly from you or from your superannuation account balance.

Non-monetary benefits

These benefits are discretionary in nature and relate to future events. It is therefore not possible to provide an estimated dollar value on these benefits. Advisers may receive benefits from Cervus Wealth Management or its related companies or product providers such as:

- Educational conferences and seminars
- IT software or support
- Non-monetary benefits such as business lunches, tickets to sporting and cultural events, or other minor benefits. These benefits cannot be accepted on a frequent or regular basis or over the value of \$300.

Each adviser must keep a register of benefits received. If you would like to see a copy of our registers, you can contact us or your adviser directly.

Any Interest, associations, and other relationships ---

Cervus Wealth Management has a relationship with Macquarie Bank, Ironbark Asset Management and Evidentia Group for the Cervus Private Wealth SMA model portfolios available on the Macquarie platform. Cervus Wealth Management and your adviser does not receive any benefits for recommending such SMAs.

Your adviser may hold shares in Cervus Wealth Management through an arrangement or their associated companies and trusts may receive dividends in respect of these shares.

Referrals

Your adviser may refer you to a third-party including accountants, insurance brokers, solicitors, other financial advisers and any other third party who specialise in a specific field. Where you are referred to a third party, Cervus Wealth Management and your adviser does not receive any fees or commissions for that referral. We also do not approve or endorse their advice. You must assess the merits of their advice in light of your own circumstances and objectives.

How we manage your personal information ---

Cervus Wealth Management is committed to protecting your privacy. The purpose of our Privacy Policy is to ensure that you understand the ways in which we collect, maintain, use, and disclose your personal information and how we comply with the Australian Privacy Principles.



Cervus Wealth Management and our advisers keep records containing the personal information that you have provided, as well as documents and details of your financial objectives, situation and needs. We also keep records of advice documents and recommendations provided to you for 7 years.

On request, we will provide you with copies of your personal information and advice documents, although a fee may apply in respect of any costs that we incur in doing so.

A copy of our Privacy Policy is available at www.cervus.com.au. You can contact our Privacy Officer if you have any questions on privacy related matters. You can also visit the Australian Information Commissioner's website at www.oaic.gov.au for more information about privacy.

What you should do if you have a complaint ---

Stage 1 - Our complaint handling process

Cervus Wealth Management takes all complaints seriously. If you have a complaint about your adviser or Cervus Wealth Management, please contact our Complaints Manager on 07 5536 1301 or write to us at:

Email: info@cervus.com.au

Mail: PO Box 855, Coolangatta QLD 425

We will acknowledge receipt of a complaint within 1 business day. Where this is not possible, acknowledgement will be made as soon as practicable.

We will review your complaint and provide you with a final response that includes reasons for our decision within 30 days.

Stage 2 - External dispute resolution

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Compensation Arrangements

Cervus Wealth Management has professional indemnity insurance in place that complies with the Corporations Act 2001. Our insurance covers claims made against former representatives and employees for their conduct while they were authorised by us.

If you have any questions regarding the information in this document, please contact us using the contact details provide on page 2.