

# Financial Services Guide and Adviser Profile

Version 3.0



Issued by

**Meliora Management Pty Ltd**

ABN: 80 646 623 136

AFSL: 527931

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***Not Independent***

*Meliora Management Pty Ltd receives commission payment on Life Insurance Products. This allows us to advise and place your insurance without charging you, the client, directly but rather receiving remuneration from product issuers. By doing this we are not allowed to use the words Independent, Impartial or Unbiased when describing our business. For more information on this please ask your adviser.*

## ABOUT US

Our objective is to help our clients create, protect, and enjoy their wealth whilst meeting their financial and lifestyle goals by providing quality advice at a reasonable price.

The Financial Services we offer are provided by MaKe Financial Decisions Pty Ltd ACN 160 939 257 ATF Make Family Trust ABN 84 540 114 731 trading as

### MaKe Financial Decisions

Authorised Representative No. 439760

Our advisers are employed by MaKe Financial Decisions Pty Ltd ATF Make Family Trust ABN 84 540 114 731 trading as MaKe Financial Decisions and are authorised representatives of Meliora Management Pty Ltd.

The following financial advisers are authorised to provide the financial services referred to in the 'What we do' section of this FSG to you on behalf of Meliora Management.

#### Mary Kelly

Certified Financial Planner



Authorised Representative No. 439761

## ABOUT THIS DOCUMENT

This Financial Services Guide (FSG) is issued by **Meliora Management Pty Ltd** ABN 80 646 623 136 AFSL 527931, referred to as **Meliora Management**, "we", "us", and "our".

There are two parts to this FSG. This document is Part one and Part two is the Adviser's Profile, which includes information about your financial advisers ("adviser"), who are our Authorised Representatives. Please make sure that you read both parts before making any decision based on our advice

Any reference to an adviser will include the details of the adviser's company if they are part of a corporate entity. If the adviser's profile is not attached, please ask the adviser for this profile, or contact **Meliora Management** Head Office whose contact details are in the next section.

**Meliora Management** has authorised us to provide you with this Financial Services Guide.

## WHAT IS A FINANCIAL SERVICES GUIDE (FSG)?

The Financial Services Guide (FSG) is an important document that is designed to help you decide whether to use the financial services offered. The main purpose of the Financial Services Guide (FSG) is to give you an overview of the financial services that are being offered and it provides you with the following information:

- About us
- What kinds of financial services we are authorised to provide to you
- The process we follow to provide financial services
- How we, our Authorised Representatives (and any other relevant persons) are remunerated
- How any of our associations or relationships that might influence the financial services we offer
- How we collect, use, and disclose the information you provide to us; and
- Our complaints handling procedures and external dispute resolution procedures, including how you can access them.

The terms Representative, Authorised Representative, Corporate Authorised Representative, and Advice Provider means a person, or entity, authorised to represent a business that holds an Australian Financial Services (AFS) licence. **Meliora Management** is the holder of an AFS Licence and is therefore responsible for the financial services provided, including the distribution of this Financial Services Guide (FSG).

As there are many different titles in the marketplace describing such authorised representatives and advice providers, throughout this document we use the terms Adviser(s) or Your Adviser(s).

## WHAT KINDS OF FINANCIAL SERVICES WE ARE AUTHORISED TO PROVIDE TO YOU AND WHAT KINDS OF FINANCIAL PRODUCTS DO THESE SERVICES RELATE TO?

**Meliora Management** is authorised to provide product advice on and to deal in the following strategies and classes of products:

### Strategies

Financial planning strategies including:

- Tax planning (in consultation with your tax adviser)
- Estate planning
- Business succession planning including life risk insurance
- Life Insurance and risk management
- Pre and post-retirement planning
- Retirement income
- Social security advice
- Investments
- Self-managed superannuation funds (SMSF)
- Wealth accumulation
- Wealth creation
- Gearing
- Aged Care Advice
- Superannuation and rollover advice
- Asset allocation and management advice
- Ongoing advice and review services

### Product Classes

- Deposit and payment products limited to; basic deposit products and deposit products other than basic deposit products.
- Debentures, stocks, or bonds issued or proposed to be issued by a government.
- Life Products including Investment Life Insurance Products, and Life Risk Insurance Products.
- 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
- Standard margin lending facility

**Your Adviser may only be authorised to provide advice in some of the above areas. Please refer to the Adviser Profile (Part 2 of this FSG) which sets out those areas your Adviser is authorised to provide you with advice and recommendations.**

Please note that only products approved by **Meliora Management** may be recommended by the adviser.

If you hold a specific product which is under a class of product covered by the Meliora Management licensee, your adviser may review and advise you on this product even though it is not on our Approved Products List (APL). However, your Adviser will not be able to deal in, write or arrange further business on this product if it is not on our:

- APL;
- is a product on which they are not authorised to provide personal advice. The Adviser Profile (Part two of this FSG) outlines the classes of financial products on which they can provide advice.

Your adviser may also conduct separate business activities such as accounting, mortgage advice and other services not provided under our licence. We are only responsible for the financial products and services described in this FSG and on our APL. From 1 July 2014, new regulation requires your financial adviser to declare whether they are a registered (tax) adviser and the tax (financial) advice service they are authorised to provide.

## THE PROCESS WE FOLLOW TO PROVIDE FINANCIAL SERVICES

Your adviser acts as our Authorised Representative when providing personal advice to you and therefore we are responsible for any advice given. Your adviser is under an obligation to act in your best interests in relation to any personal advice provided to you (known as the ‘best interest duty’).

Your adviser is authorised by Meliora Management Pty Ltd to give you personal advice, but in order for them to do so, you need to provide them with information about your 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.

## PROVIDING YOUR ADVISER WITH INSTRUCTIONS ON HOW TO BUY OR SELL FINANCIAL PRODUCTS.

You may specify how you would like to give your adviser instructions, for example, in writing, by telephone, fax or other means. However, in some instances your adviser will require your instructions to be in writing. For your own protection, you should not:

- sign any blank forms or documents
- appoint any financial adviser to act as your attorney or authorised signatory
- nominate any financial adviser to receive your statements without you also receiving a copy, or
- give your adviser unclear or misleading instructions or false information.

Where instructions are received via email, your adviser will call you to confirm the email was sent by you.

Other documents that you may receive in addition to the FSG and Adviser Profile, include:

- **A Statement of Advice (SoA) or Record of Advice (RoA).**

Before your adviser provides you with any personal financial product advice (personal advice), they will collect information about you, your objectives, financial situation, and needs. The SoA will set out the advice and the basis upon which it is given. You may then decide whether or not to act on it. It will also set out information about any remuneration your adviser receives and disclose any associations or relationships which might reasonably be expected to influence them when providing the advice.

Any subsequent personal advice that is provided to you may, if it is in relation to advice that has already been provided, be documented in an ROA, provided there has not been a significant change in your personal circumstances or the basis upon which the initial advice was provided.

Copies of all advice documents will be retained on your client file, and you may request a copy by contacting your adviser.

- **A Product Disclosure Statement (PDS).**

If a particular financial product (other than securities) is recommended by your adviser, you must also be provided with a PDS issued by the product issuer. The PDS contains information about the benefits, risks, and other features of the product, which will enable you to make an informed decision about whether to purchase the product.

## YOUR CONFIDENCE IN OUR ADVICE - OUR COMPLAINTS HANDLING PROCESS

If you have a complaint about the financial services provided to you, you should take the following action:

1. Speak to your financial adviser about your concerns, or
2. Call the compliance manager on (07) 3844 3899.

If after speaking to us or your financial adviser, and your complaint is not resolved within five business days, please write to:

Compliance and Professional Standards Manager

**Meliora Management Pty Ltd**

PO Box 8333

Woolloongabba QLD 4102

Or Email [mary@makefd.com.au](mailto:mary@makefd.com.au)

We will try and resolve your complaint quickly and fairly. If your complaint cannot be resolved by us to your satisfaction or within 30 days, you may refer your complaint, free of charge, to the Australian Financial Complaints Authority (AFCA) of which **Meliora Management Pty Ltd** is a member.

AFCA can be contacted on:

**Phone:** 1800 931 678 (free call)

**In Writing to:**

Australian Financial Complaints Authority Limited

GPO Box 3

MELBOURNE VIC 3001

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

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

Alternatively, other matters can be referred to the industry regulator, the Australian Securities and Investments Commission (ASIC) on 1300 300 630 or via the website [www.asic.gov.au](http://www.asic.gov.au).

### **Professional Indemnity (PI) Insurance Cover**

Our professional indemnity insurance covers us and our authorised representatives for the services provided under our Australian Financial Service Licence. This includes claims relating to the conduct of staff and representatives who no longer work for us but did so at the time of relevant conduct. Our policy meets the requirements of the Corporations Act 2001 (Cth).

## HOW WE, OUR ADVISERS (AND OTHER RELEVANT PERSONS) ARE REMUNERATED

Both Meliora Management Pty Ltd, and your adviser receive remuneration from:

- service and advice fees paid by you;
- Commissions and other payments paid by product providers;
- other benefits.

All Fees and Commissions must be paid to Meliora Management Pty Ltd, the Financial Services Licensee. This is then forwarded on to MaKe Financial Decisions to meet your adviser's remuneration and other business expenses.

No Fee or Commissions are allowed to be paid to your Adviser directly or by way of direct debt to your adviser's account.

### Service and advice fees paid by you

Your adviser will discuss and explain our fee structure with you before we provide you with any financial advisory services. The types of fees you can be charged are listed below. Also, you may be charged a combination, or part of, any of these fees:

- **Fee for advice** - your adviser may charge fees for the preparation and implementation of the advice. These fees will be based on your individual circumstances, the complexity of your situation and the time it takes to prepare personal financial advice for you.
- **Fixed Term Advice and Services Agreement Fee** - your adviser may charge a fee to provide a half yearly or yearly portfolio review and/or for the provision of services for a 12 month period. This fee will be a combination of a set amount, based on the amount of funds under our advice, and/or the time involved in reviewing your portfolio, e.g. an hourly rate. Your adviser will discuss these fees with you prior to giving you the advice.
- **General Advice / Execution Only instructions** - Where "General Advice" or an "Execution Only" instruction is provided, you may request particulars of fees payable to us and to your adviser, directly from your adviser. Please refer to the Fee schedule below for information about any portion of these fees that we may retain and please ask your adviser, or us, if you require further information about any of the fees and charges that you pay.

### Risk insurance products

We may receive initial commissions from the life insurance company for risk insurance products that you purchase, and we may also receive ongoing commissions when you renew your policy. This commission is taken out of the premium that you pay and is not a separate charge to you. Applicable risk insurance commissions are included in the Fee schedule and will be detailed in your SOA.

No commissions are payable on group insurance policies held within your superannuation. Commissions may also be received in relation to retail insurance policies held within superannuation irrespective of the date of commencement.

## HOW WE ARE PAID AND BENEFITS WE RECEIVE

### Payment methods

You can pay for the services you receive on a fee for advice basis. This allows you to know that you are paying for our advice irrespective of any product you use, clarifies the services you are entitled to, and ensures all recommendations are driven by your needs.

We will agree with you the amount you pay based upon:

- a flat dollar fee;
- an hourly rate;
- the amount you invest; or
- a combination of the above.

You can pay in the following ways:

- by direct invoice from us;
- in some circumstances, where possible, as a fee for advice that will be deducted from your investments as a one-off payment or in instalments;
- where applicable, via commission we may receive from a financial product provider when you commence a loan with a broker referred by us and ongoing commission during the life of the loan;
- where applicable, via commission we may receive from a financial product provider when you commence an insurance contract and ongoing commission annually during the life of the insurance contract; or
- a combination of the above.

If you are not already on a fee for advice package, you can move to this payment at any time.

Please refer to the “Fee Schedule” section of this FSG for further information.

### Other payments we may receive

We will provide you with details of all fees, commissions, or other benefits we may receive when we provide advice to you and, where possible, will give actual dollar amounts. If we cannot provide this accurately, we will provide worked-dollar examples.

Even if you don't receive personal financial advice from us, you can still request the details of any fees, commissions, or other benefits we receive in relation to any other financial service we provide you.

### Corporate Superannuation Fund - Trustee Arrangements

Where we assist you in relation to a corporate superannuation fund, we may receive a payment from the fund Trustee or Administrator, for services we provide to the employer sponsor and/or members within participating corporate super funds. The payment is based on the number of members within the relevant corporate plan.

Where these arrangements are in place, there are some restrictions on the type of advice we can provide you and, in some cases, we may be unable to provide you advice as to whether to join or consolidate your super into the fund. Where we can provide you with advice, we will provide further information about the limitations and any potential Trustee payments in our Statement of Advice.

### Benefits we may receive

Sometimes in the process of providing advice, we may receive benefits from product providers.

### Conferences

We may attend conferences and professional development seminars that have a genuine education or training purpose. Meliora Management Pty Ltd or MaKe Financial Decisions may pay for the costs of our travel and accommodation, and events and functions held in conjunction with the conference or seminar.

### Non-monetary benefits

We keep a register detailing certain non-monetary benefits that we receive e.g. benefits valued between \$100 and \$300, and those that relate to genuine education or training and technology software or support.

You can view an extract of the register by contacting us. Please be aware that Meliora Management Pty Ltd may charge you for the cost of providing this information to you.

**FEE SCHEDULE - HOW WE, CHARGE FOR OUR SERVICES**

Fees are calculated based on the level of service needed and the complexity of the advice given, to provide value to you. All fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

<b>Initial consultation</b>	<p>A one-off minimum fee of \$550 up to a maximum fee of \$1,100 may apply for an initial consultation, payable at your first appointment.</p> <p>Where you agree to us proceeding further to prepare advice for you, this fee will be included as part of our Advice preparation fee, to be paid upon presentation of our advice.</p>
<b>Strategy Presentation</b>	<p>If you elect to pay us a fee for a Strategy Presentation the following fees will apply. The fees will depend on the complexity of the advice:</p> <p>The minimum fee charged is \$550 while the maximum fee is \$5,500.</p>
<b>Advice preparation</b>	<p>If you elect to pay us a fee for advice the following fees will apply. The fees will depend on the size of the investment portfolio and the complexity of the advice:</p> <p>The minimum fee charged is \$550 while the maximum fee is \$22,000.</p> <p>For example, complex advice that contain multiple goals, strategies and/or tax structures including but not limited to; self-managed superannuation funds, family trusts and companies, are likely to be charged closer to the maximum. Less complex advice that addresses limited goals, strategies and tax structures are likely to be charged closer to the minimum.</p>
<b>Implementation</b>	<p>If you elect to pay us a fee for implementing the advice the following fees will apply. The fees will depend on the size of the investment portfolio and the complexity of the advice:</p> <p>Portfolios less than \$100,000: Implementation fee of between \$330 and \$3,300  Portfolios \$100,000 - \$300,000: Implementation fee of between \$2,200 and \$7,700  Portfolios in excess of \$300,000: Implementation fee of between \$5,500 and \$20,000</p> <p>Borrowed funds – if we recommend you acquire investments using borrowed funds then your implementation fee will be a minimum of \$330 and a maximum of \$10,000.</p>
<b>Ad hoc advice</b>	<p>Where you do not wish to participate in a 12 month Fixed Term Advice and Services Agreement but require ongoing advice on an ad hoc basis, an hourly fee of between \$550 and \$1,100 may apply.</p>
<b>Execution only service</b>	<p>Where we provide a financial service to facilitate buying or selling of a specific financial product as instructed by you, a one-off minimum of \$550 and a maximum of \$3,300 fee may apply.</p>
<b>Credit Contracts</b>	<p>The relevant credit provider will pay initial commission between 0% and 50% and ongoing commission between 0% and 75% of the value of your loan for as long as you hold the product.</p> <p>Commissions are paid to us by the product provider and are not a direct cost to you.</p>
<b>Pre-existing arrangements</b>	<p>For clients already in a pre-1 July 2013 commission arrangement, we may receive commission on margin lending products. For margin loans the relevant product issuer will pay an ongoing commission between 0% and 0.88% of the outstanding loan balance. Commissions are paid to us by the product provider and are not an additional cost to you.</p>



**Fixed Term Advice and Services Agreements** You can elect to enter into a 12 month Fixed Term Advice and Services Agreement as part of your financial planning strategy so you can receive advice services such as a meeting to review your plan. Details of the services will be set out in your 12 month Fixed Term Advice and Services Agreement.

The fee charged for a Fixed Term Advice and Service Agreement will comprise of a service fee, an investment fee and additional services fee (if required) and includes GST.

**Service Fee**

A flat fee can range from a minimum of \$3,500 with the maximum of \$11,660 dependent on the service you receive.

Service Type	Annual review	Half-yearly review
Single	\$3,500	\$7,000
Couple	\$6,000	\$11,660
Entity	\$2,200	\$4,400

**Investment Fee**

Where we manage investments a minimum of 0.225% with the maximum of 0.275% fee will be charged based on the value of your portfolio each year. The fee applied will be commensurate to the level of service needed and the complexity of the advice provided and will be outlined and agreed with you in the Agreement.

Combined Investment Balance	Investment Fee
\$0-\$500,000	0.275%
\$500,000 < \$2,000,000	0.250%
> \$2,000,000	0.225%

For example, for investment portfolios valued at \$350,000, an additional investment fee of 0.275% will be charged equating to \$962.50 pa.

**Additional Services Fee**

Where we provide an additional service, an additional fee can be charged as per the following:

Additional Services	Single	Couple
Gearing (Borrowed funds)	\$550	\$1,100
Centrelink Nominee	\$660	\$1,100
Legacy Facilitation Planning	\$550	\$1,100
My Prosperity	\$550	\$1,100

For example, for Borrowed funds – if we recommend you acquire investments using borrowed funds then your annual fee will incur an additional fee of a minimum of \$550 up to a maximum of \$1,100 pa.

**Fixed Term Advice Agreement Fee Example**

If a couple, with \$800,000 of combined investment funds receives an Annual Service package, including MaKe Financial Decisions to act as a Centrelink nominee on their behalf their annual fee will equate to \$9,200 per annum (being \$6,000 for Service, \$2,100 for investment and \$1,100 for Centrelink Nominee).

**Insurance products**

Where we arrange a life insurance product for you, the relevant insurer will pay an initial commission to us. The commission is calculated as a percentage of the premium paid (and may include health, occupational, frequency and medical loadings and policy fees, but excludes stamp duty).

Annual commission will also be paid when you renew your policy each year.

The rates of initial and ongoing commission will depend on the date the policy is issued and are set out in the table below:

<b>Date policy is issued</b>	<b>Initial Commission (% of annual policy cost including GST)</b>	<b>Ongoing Commission (% of annual policy cost including GST)</b>
Before 1 January 2018 or before 1 April 2018 (where the application was received before 1/1/18)	up to 130%	up to 33%
From 1 January 2018	up to 88%	up to 33%
From 1 January 2019	up to 77%	up to 33%
From 1 January 2020	up to 66%	up to 33%

We may receive commission at pre 1 January 2018 rates if:

- you increase your cover, add new cover, or otherwise amend a policy purchased by you before 1 January 2018; and
- that policy amendment results in commission receivable by us, and
- that policy amendment is eligible for pre-1 January 2018 commission rates.

**Example** (all figures include GST):

You purchase the policy for \$1000 on 1 December 2019. We may receive an initial commission of up to \$770 (\$1000 x 77%) in the first year and ongoing commissions of \$330 per annum (\$1000 x 33%) for as long as you continue to hold the policy.

If you increase your cover on 1 July 2020 for a cost of \$500, we may receive an initial commission of up to \$330 (\$500 x 66%). The ongoing commissions on the additional cover may be up to \$165 (\$500 x 33%). This is in addition to the ongoing commissions of \$330 per annum when the policy was purchased. Total ongoing commissions payable to us may be up to \$495 (\$1500 x 33%).

Please note that the initial and ongoing commissions on life insurance products are paid to us by the product provider and are not an additional cost to you.

**Claims assistance**

Where we provide assistance with the assessment of insurance claims, a one-off minimum of \$550 and a maximum of \$5,500 fee may apply.

## REFERRAL ARRANGEMENTS

Your adviser may have referral arrangements or associations with other financial services providers, such as accountants, lawyers, and mortgage brokers. These are detailed in the section below and may be referred to in any advice document provided to you.

### Referrals from a third party

At present we do not have any referral arrangement in place to pay a third party referrer a referral fee, commission, or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

### Referrals to a third party

We have referral arrangements in place with third party providers. If we refer you to one of these providers, we may receive a payment, fee, commission, or other benefit from those providers.

Details of these arrangements are set out in the table below and specific details of any referral payments we may receive will be provided in our advice documents to you. Alternatively, you can request further details about our referral arrangements prior to us providing you with financial advice.

**Table - Details of referral arrangements in place:**

Name of referral partner	Services	Payment we will receive for referral	Example
Malousis Finance	Mortgage Broking	20% of initial fee earned by the Mortgage Broker and 0% of ongoing trail fees earned by the Mortgage Broker;	If you established a loan for \$500,000 and your mortgage broker received 0.803% commission on the upfront amount and 0.33% on the trail commission, we would receive up to \$803 upfront and up to \$0 per annum on the trail payment thereafter.
Pivotal Financial Solutions	Mortgage Broking	20% of initial fee earned by the Mortgage Broker and 0% of ongoing trail fees earned by the Mortgage Broker.	If you established a loan for \$500,000 and your mortgage broker received 1.1% commission on the upfront amount and 0.385% on the trail commission, we would receive up to \$1,100 upfront and up to \$0 per annum on the trail payment thereafter.

Please note that Meliora Management Pty Ltd is not responsible for the advice and services provided by these providers.

### Referrals to an associated entity or related third party

At present we do not have any referral arrangement in place to pay an associated entity or related third party referrer a referral fee, commission, or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

## HOW WE COLLECT, USE AND DISCLOSE INFORMATION

Your adviser will retain the following personal information on your client file:

1. A record of what you tell your adviser about your objectives, financial situation and needs to enable your adviser to give your personal advice.
2. A copy of all personal advice provided to you. This includes the Statement of Advice or Record of Advice (SoA or RoA) provided to you when you initially received personal advice, as well as any subsequent advice and
3. Other records relating to the provision of financial services and advice given to you. Ask your adviser if you would like to examine your client file. You can request a copy of any advice document either by phone or in writing. Please allow at least seven working days to process your request.

If your adviser leaves our licence and starts providing financial services under another licensee, your information may be transferred to the new licensee. You will be advised of any such transfer prior to it taking place and you will be given the opportunity to remain with one of our **Meliora Management** advisers if you prefer to do so.

### Your privacy

We are committed to maintaining the privacy and security of your personal information. Your personal information will be collected for the primary purpose of providing you with the services described in this FSG. If you do not provide the personal information requested, we may be unable to provide you with the financial services you have requested.

Your personal information will be handled in accordance with our Privacy Policy which outlines how we collect, use, store and disclose your personal information. For more information, including how to access or correct your personal information, or how to complain about a breach of the Australian Privacy Principles, please read our Privacy Policy which can be accessed on our website ([www.makefd.com.au](http://www.makefd.com.au)) or by contacting us on (07) 3844 3899 or by writing to:

Privacy Officer  
**Meliora Management Pty Ltd**  
PO Box 8333  
Woolloongabba QLD 4102

or by asking your adviser for a copy.

### Anti-Money Laundering and Counter Terrorism

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act 2006 (Cth) to verify your identity and the source of any funds. This means that we will ask you to present identification documents to meet the ID requirements which are determined by the relevant regulator AUSTRAC. We will also retain copies of this information. In connection with providing our services to you, we may disclose information about you to your Authorised Representatives and to other professionals, such as insurance providers, superannuation trustees, product issuers, auditors, and our service providers.

We are unlikely to disclose your personal information to overseas recipients. However, any overseas disclosure does not affect our commitment to safeguarding your personal information and we will take reasonable steps to ensure any overseas recipient of your personal information complies with the Australian privacy law. Should your adviser utilise an overseas service provider, these arrangements will be detailed in their Adviser Profile.

## PRIVACY NOTIFICATION

### How we manage your personal information

We are grateful for the trust and confidence you have in us to safeguard your privacy. This notification covers us and tells you how we collect your information, what we use it for and who we share it with. It also points out some key features of our Privacy Policy. For a copy of our Privacy Policy, please ask us.

### Collecting and using your personal information

We need to collect and use your personal information (which may include your sensitive information, such as health information) for a variety of purposes, including to provide you with the financial services you have requested (including answering your requests and complaints, varying products and services and managing your relevant product portfolios) and to contact you about other products and services that may be relevant to you. It is also necessary for us to collect personal information in order to prevent or investigate any fraud or crime, or any suspected fraud or crime.

We'll collect your personal information from you directly whenever we can. Sometimes we collect your personal information from other sources or third parties such as your Accountant. We do this only if it's necessary to do so, for example where:

- we can't get hold of you, and we rely on publicly available information to update your contact details;
- we need information from an insurer about an insurance application you make through us;
- at your request, we exchange information with your legal or financial advisers or other representatives.

You may not be aware that we have done so. If we collect information that can be used to identify you, we will take reasonable steps to notify you of that collection.

We may collect information about you because we are required or authorised by law to collect it. There are laws that affect financial institutions, including company and tax law, which require us to collect personal information. For example, we require personal information to verify your identity under Commonwealth Anti-Money Laundering law.

### What happens if you don't provide your information to us?

If you don't provide your information to us, we may not be able to:

- provide you with the product or service you want;
- manage or administer your product or service;
- verify your identity or protect against fraud; or
- let you know about other products or services that might better meet your financial and lifestyle needs.

### Protecting your privacy

Protecting your privacy is essential to our business. Your file, containing your profile, personal objectives, financial circumstances, and our recommendations, is kept securely.

### Disclosing your personal information

We may share your personal information (which may include your sensitive information, such as health information where we have your consent) with third parties for any purposes for which we use your information. This may include to the following types of third parties:

- those involved in providing, managing, or administering the products or services you have requested, including other advisers, paraplanners and organisations who work with us, depending on the financial services and products you have requested;
- insurance providers, superannuation trustees and product providers related to the financial services you have requested;
- professional associations and organisations that help us operate our business, such as those that provide administrative, financial, accounting, insurance, research, legal, strategic advice, auditing, computer, or other business services;
- your representatives, service providers, or other organisations, such as your accountant, solicitor, tax agent, stockbroker, or bank;
- organisations involved in a business restructure or a transfer of all or part of the assets of our business; and
- government and regulatory authorities and other organisations when required or authorised by law (in some instances these bodies may share it with relevant foreign authorities)
- where you have given your consent.

We run our business in Australia. In order to provide you with our services however, we may share your information with organisations outside Australia (for example information technology service providers). You can view a list of the countries in which those overseas organisations are located in our Privacy Policy.

We may also store your information in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it is not always practicable to know in which country your information may be held. If your information is stored in this way, disclosures may occur in countries other than those listed.

Overseas organisations may be required to disclose information we share with them under a foreign law. In those instances, we will not be responsible for that disclosure.

#### **Consent to marketing activity**

We presume you consent to being contacted by us about suitable products and services via the contact details you have provided. We may continue to contact you for these reasons until you withdraw your consent. You can do this at any time by contacting us (see the 'Contact us' section of this FSG). We will process your request as soon as practicable.

#### **Gaining access to your personal information**

You can gain access to your personal information that we hold about you. This is subject to some exceptions allowed by law. We will give you reasons if we deny access. You can find out how to access your information by reading our Privacy Policy, available by contacting us.

#### **Correcting your Information**

You can ask us to correct information we hold about you. You can find out how to correct your information by reading our Privacy Policy or by contacting us.

#### **Complaints**

If you have a complaint about a privacy issue, please tell us about it. You can find out how to make a complaint and how we will deal these complaints, by reading our Privacy Policy (by contacting us) or by referring to the 'Your confidence in our advice' section of this FSG.

#### **Further information**

If you have any questions or comments about our Privacy Policy and procedures, please contact us by using the contact details set out in the 'Contact us' section of this FSG.

For more information about your privacy, you can also visit the Office of the Australian Information Commissioner's website at [www.oaic.gov.au](http://www.oaic.gov.au).

## PART 2 - ADVISER PROFILE – MARY KELLY

Version 3.0 dated 01 September 2023

### INTRODUCTION

This Adviser Profile is Part 2 of our Financial Services Guide (FSG) and provides you with further information about your Authorised Representative of Meliora Management. The Adviser Profile must be read in conjunction with Part 1 of the FSG. If Part 1 is not attached please ask the adviser for this profile or contact Meliora Management's Head Office on (07) 3844 3899.

### WHO IS MY ADVISER?

Your adviser is Mary Kelly, and her Australian Securities and Investments Commission (ASIC) number is 439761. Mary is an Authorised Representative of Meliora Management Pty Ltd.

Mary Kelly is the director of MaKe Financial Decisions Pty Ltd and Meliora Management Pty Ltd and has been working in the Financial Services industry for the past 15 years. Mary has been advising as an Authorised Representative since June 2013.

MaKe Financial Decisions was incorporated in October 2012 and took over a group of clients from Comprehensive Financial Services in June 2013.

Meliora Management Pty Ltd was incorporated in December 2020 and commenced as an Australian Financial Services Licensee on 16 April 2021.

Mary's contact details are:

Office Address:	Level 1 South Bank Plaza Stanley Street Plaza South Brisbane QLD 4101
Postal Address:	PO Box 8333, Woolloongabba QLD 4102
Telephone:	(07) 3844 3899
Email:	mary@makefd.com.au
Company Website:	<a href="http://www.makefd.com.au">www.makefd.com.au</a>

### Experience, qualifications and professional memberships:

Mary's qualifications and designations include:

- Certified Financial Planner
- DPML margin lending
- Diploma of Financial Services (Financial Planning)
- Advanced Diploma of Financial Services (Financial Planning)
- FASEA Accredited

Mary is also a member of the following professional associations:

- Member of Financial Advice Association Australia (FAAA) and
- Tax Practitioner Board - Registered Tax (Financial) Adviser

### ASSOCIATED ENTITIES

#### Other Business Activities, Associated Entities and Related Third Parties:

Name of Entity	Nature of association
MaKe Financial Decisions Pty Ltd	Mary Kelly is a Director and shareholder of MaKe Financial Decisions Pty Ltd and has a controlling shareholding in the entity. As a result, Mary Kelly will receive dividends/distributions and/or income from MaKe Financial Decisions Pty Ltd.
Meliora Management Pty Ltd	Mary Kelly is a Director and Shareholder of Meliora Management and has a controlling shareholding in the entity. As a result, Mary Kelly will receive dividends/distributions and/or income from Meliora Management Pty Ltd.