

Financial Services Guide

Version: 01 November 2018

Licensee:

MG Wealth Advisors Pty Ltd (AFSL 496089)

This Financial Services Guide (FSG) is authorised for distribution by MG Wealth Advisors Pty Ltd.

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Why am I receiving this document?

This FSG is intended to help you decide whether to use the services that we* offer. It contains information about:

- MG Wealth Advisors
- MG Wealth Management & Your Financial Adviser
- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

* In this document 'we' refers to MG Wealth Management and Your Financial Adviser.

MG Wealth Advisors

MG Wealth Advisors Pty Ltd holds an Australian Financial Services Licence (496089) which has been issued by the Australian Securities and Investments Commission.

MG Wealth Advisors is required to comply with the obligations of the Corporations Act and the conditions of its licence. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that it and its representatives provide.

MG Wealth Management and Your Financial Adviser

MG Wealth Management has been appointed as a Corporate Authorised Representative of MG Wealth Advisors.

Mohit Goyal will be your financial adviser. Mohit has been appointed as an Authorised Representative of MG Wealth Advisors.

We act on behalf of MG Wealth Advisors who is responsible for the services that we provide.

What services do we provide?

We are authorised to provide personal advice and dealing services for the following financial products:

- Superannuation and SMSF
- Retirement planning
- Portfolio Management
- Personal risk insurance
- Managed investments
- Securities (direct shares)
- Margin Lending facilities

The financial advice process

We recognise that the objectives and personal circumstances of each client are different. What is right for one client may not be right for another.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice which you can take away and read.

The Statement of Advice will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

For administration platforms, managed funds and personal risk insurance products we will also provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about the advice and products that we recommend.

You can provide instructions to us in writing, via phone or via email/fax.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice it will typically be documented in a Record of Advice which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

Fees

All fees are payable to the MG Wealth Management.

Plan Preparation Fee

The Plan Preparation fee includes all meetings with you, the time we take to determine our advice and the production of the SoA.

The Plan Preparation fee is based on the scope and complexity of advice provided to you. We will agree the fee with you at our first meeting.

Plan Implementation Fee

If you decide to proceed with our advice we may charge a fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

Ongoing Services Fees

Once your investments are established we will typically provide you with ongoing advice services.

Ongoing fees will depend on what ongoing service we provide to you. They are typically a percentage of your portfolio value or an agreed fixed fee which is paid monthly.

The services and fees will be set out in the SoA or RoA that we provide to you.

Commissions

We receive commissions and other benefits from some product and service providers.

The commission will vary depending on the product or service which is recommended. You will be advised of the exact amount in the SoA or RoA.

Insurance Commissions

MG Wealth Management may receive a one-off upfront commission when you take out an insurance policy we recommend. We also

receive a monthly commission payment for as long as you continue to hold the policy.

Investment Commissions

MG Wealth Management may receive a monthly commission payment from some investment providers. This will be based on your account balance and will continue to be paid for as long as you hold the investment.

Placement Fees

MG Wealth Management may receive one-off placement fees where you invest in some listed investments (eg bank issued hybrids and IPO's). These will be paid by the issuer of the investment and will typically be a set % of the investment amount.

Other Benefits

We may also receive additional benefits by way of sponsorship of educations seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Referral Fees and Commissions

In some situations we receive fees or commissions where we refer you to an external party. You will be advised of the referral arrangement whenever you are referred to an external party.

In some situations we pay fees or commissions to external parties who have referred you to us. You will be advised of the referral arrangements in the SoA provided to you.

Adviser Remuneration

Mohit Goyal is remunerated through the profits of MG Wealth Management.

Conflicts of Interest

Your financial adviser may recommend investments in shares that they hold or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

Making a Complaint

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our services then we encourage you to contact us. Please call us or put your complaint in writing to our office. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority or AFCA. AFCA provides fair and independent financial services complaints resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our full Privacy Policy is available on our website.