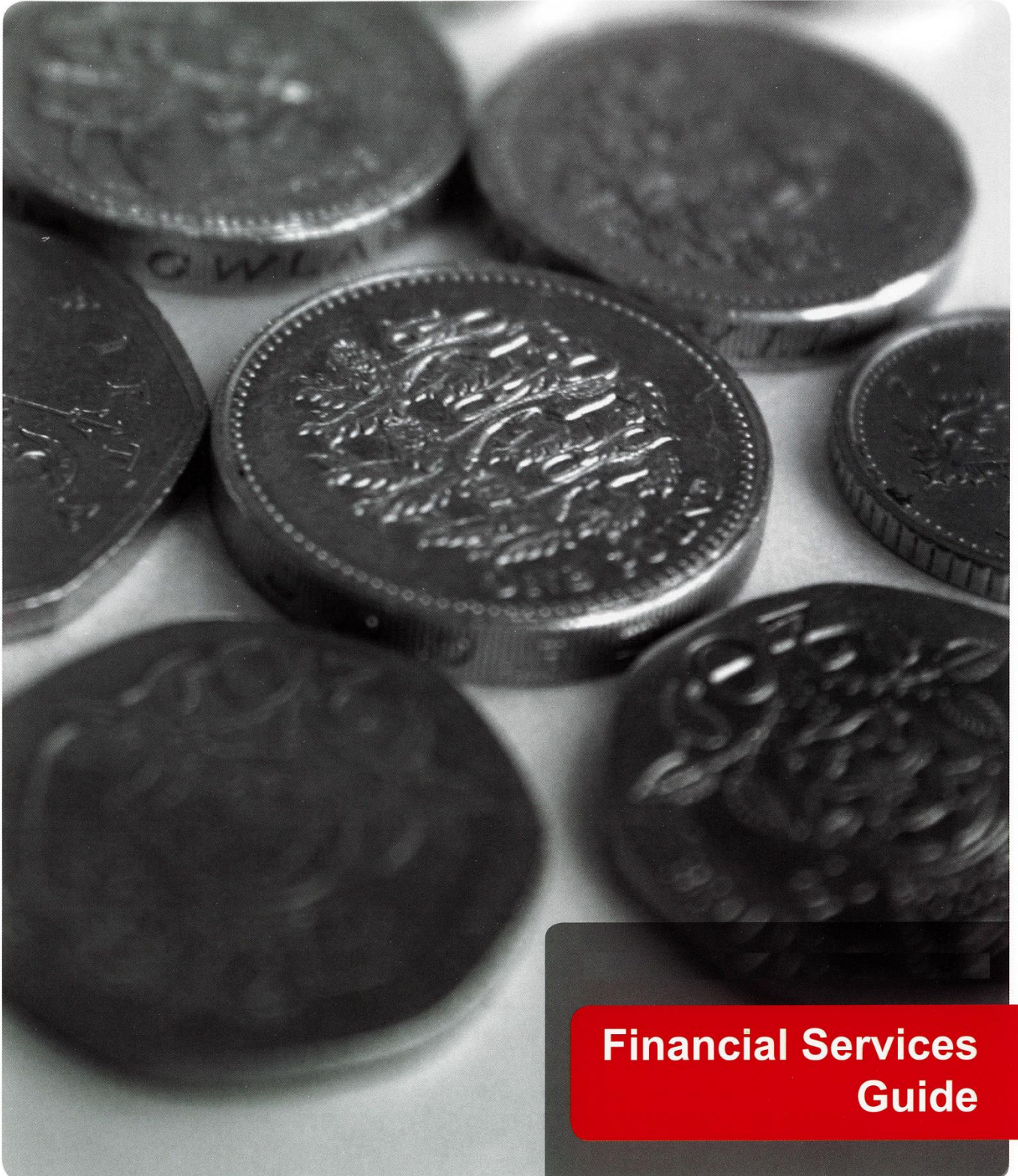


Newhaven
WEALTH



**Financial Services
Guide**

Version 1.3 Dated 20th September, 2021

Before seeking our advice, you probably have a number of questions you would like to ask about us.

You have the right to ask about our charges, the type of advice we will give and what you can do if you have a complaint about our services. Key information is set below. If you need more information or clarification, please ask us. This Financial Services Guide is issued by your Adviser with the authority of Newhaven Wealth Pty Ltd.

You should also be aware that you are entitled to receive a Statement of Advice (SoA) whenever we provide you with any advice which takes into account your objectives, financial situations and/or needs. The SoA will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

If further advice is furnished, or when no financial product is recommended, a Record of Advice (RoA) may be provided to you instead of an SoA. You have the right to request a copy of the RoA (if you have not previously received a copy) within 7 years of that further advice being given.

In the event we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement containing information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product.

Fees

You may be charged a Statement of Advice preparation fee. This fee will depend on what structure is involved and the type of advice required. The actual fee will be discussed with you before you proceed with our advice and will be detailed in your Statement of Advice.

We may also charge you an Implementation fee when you proceed with our recommendations and we arrange investment products or structures. All fees will be outlined for you before you proceed. We may receive commissions for placement of insurance on your behalf. Details of all commissions will be contained in a statement of advice.

Your adviser may also receive non-monetary benefits (including less than \$300), benefits relating to training and professional development from financial product issuers.

Who is my adviser?

Newhaven Wealth Pty Ltd ABN 79 154 224 914 holds an Australian Financial Services Licence, AFSL 422120.

Your Adviser is your Authorised Representative; they are authorised to provide financial product advice on behalf of Newhaven Wealth Pty Ltd.

Who does the adviser act for when providing financial services to me?

Your Adviser will be acting for you on behalf of Newhaven Wealth Pty Ltd.

What advisory services are available to me?

Retirement planning strategies, Wealth creation, Superannuation strategies, Self-managed Super, Insurance services, gearing strategies.

In addition, your Adviser is able to offer you an on-going review service for your investment portfolio or life insurance program. Should you commence an ongoing review service a fee arrangement will be outlined in a Fee Disclosure Statement (FDS). This will be provided annually and be renewed at your direction.

How will I pay for this service?

Fees can be up to \$5,000 for a Statement of Advice and \$2,500 for implementation of recommendations. You will be invoiced directly for any fees for our services.

Do any relationships exist with product providers which may influence the advice being given?

Neither your Adviser nor the Licensee has any association or relationship with the issuers of retail financial products that might reasonably be expected to be capable of influencing them in the provision of financial services.

Newhaven Wealth does issue and operate its own Managed Investment Schemes. If these investments are recommended, full details of the association and ownership will be provided in the product booklet and your advice.

Products

- Deposit and payment products, including basic deposit products, deposit products other than basic deposit products and non-cash payment products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Risk insurance products, including life, trauma, income protection and total and permanent disability insurance
- Retirement savings accounts
- Securities
- Superannuation
- Managed Investments
- Margin Lending

We will only recommend a financial product to you after considering its suitability for your individual needs, objectives and financial situation. The products we recommend are selected from our approved list of products after considering and researching a range of products available in the market.

Your Adviser is obliged by law to act in your best interests and provide appropriate advice, when providing financial advice to you

Who can I speak to if I have a complaint about the advisory service?

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following steps:

Contact Newhaven Wealth Pty Ltd on 03 8692 5888 about your complaint. We will try and resolve your complaint quickly and fairly.

- If we cannot reach a satisfactory resolution, you can raise your concerns with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. AFCA can be contacted on 1800 931 678 (freecall), email: info@afca.org.au, Online: www.afca.org.au or by post at GPO Box 3, Melbourne, Vic. 3001. We are a member of AFCA.
- The Australian Securities & Investments Commission (ASIC) also has a freecall Infoline on 1 300 300 630 which you may use to make a complaint or obtain information about your rights.

Professional Indemnity Insurance

We hold Professional Indemnity Insurance cover for the activities conducted under our AFS Licence. The limit of the indemnity is \$2.5 million for any one claim and \$5 million in the aggregate for all claims arising out of our AFS licence activities. The insurance will cover claims made in relation to the conduct of authorised representatives, representatives and employees of the Licensee who no longer work for the Licensee (but who did at the time of the relevant conduct). We believe that our Professional Indemnity Insurance cover satisfies the requirements of s.912B of the Corporations Act.

When you get our advice

Do I get detailed information about actual commissions and other benefits my adviser gets from making the recommendations?

Yes. You have the right to know about details of commissions and or other benefits your Adviser receives for recommending investments. We will provide this information to you when we make specific recommendations in the Statement of Advice or Record of Advice.

Will you give me advice that is suitable to my needs objectives and financial circumstances?

Yes. However, to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial product to you. You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

What should I know about any risks of the investments or investment strategies recommended to me?

We will explain to you any significant risks of investments and strategies that we recommend to you. If we do not do so, you should ask us for further clarification.

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile that includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you. If you wish to examine your file, you should ask us and we will make arrangements for you to do so. For details on how we handle your personal information, please see our Privacy Policy available on our website at www.newhavenwealth.com.au.

Can I tell you how I wish to instruct you to buy or sell my investment?

Yes. You may specify how you would like to give us instructions. For example by telephone, email, fax or other means. But in all cases we must receive a written confirmation of these instructions.

NOT INDEPENDENT

We may receive commissions associated with the issue of life insurance products.

We or an associated entity issue and distribute financial products.

We may recommend that you invest in a financial product where we or an associated entity receives benefits as the investment manager.

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

Newhaven Wealth Pty Ltd

Level 2, 132-136 Albert Road

South Melbourne Vic 3205

P 03 8692 5888 **F** 03 8692 5889

www.newhavengroup.com.au/wealth

Newhaven
WEALTH