



FINANCIAL SERVICES GUIDE

*A guide to the financial services we provide and how
we will work with you to achieve your goals*

This Financial Services Guide has been authorised for distribution by:

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Financial Services Guide (FSG)	Version 2.8
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Purpose and content of this FSG	<p>Purpose and content of this FSG:</p> <ol style="list-style-type: none"> 1. To assist you to determine whether to use any of the services described herein; 2. This FSG includes details of how we and our associations are remunerated for our services; 3. This FSG contains details about how complaints against us will be handled. <p>If we provide you with personal advice, we will provide you with either a Statement of Advice (SOA) or a Record of Advice (ROA) detailing our recommendations and the basis for our recommendations, these documents will also explain other important information such as any fees received by us and any associations we may have. We may also provide you with one or more Product Disclosure Statements (PDS) prepared by one or more product issuers. The PDS contains information about the risks, benefits, features and fees payable in respect of the product. The PDS is designed to assist you in making an informed decision about whether or not to invest in that product.</p> <p>Where we prepare a SOA we will always provide you with a copy. Where a ROA is prepared (e.g. as part of an ongoing service arrangement with you) we will keep a copy in our files, and you are free to request (at no cost) a copy up to 7 years after the date of that record's creation.</p> <p>If you engage us to provide you with ongoing advice, support and service, you will need to additional consent documents depending on the fee structure and payment method. Depending on when your ongoing advice arrangement commenced, we may be required to provide you with an annual Fee Disclosure Statement (FDS). FDSs are not required for arrangements commenced or renewed on or after 10 January 2025.</p> <p>In all cases, we will seek your written consent to continue our ongoing engagement and to charge ongoing fees, and we will provide clear information about the services and fees applicable to you.</p>
About us	<p>High Street Wealth Pty Ltd ('HSW') holds its own Australian Financial Services License (AFSL 514357). This FSG has been given to you by your Financial Adviser with the authority of High Street Wealth Pty Ltd. We hold professional indemnity insurance cover for the activities conducted under our AFSL which satisfies the requirements of s912B or the Corporations Act 2001 (Cth) for compensation arrangements. The insurance will cover claims in relation to the conduct of all current authorised representatives and for those who are no longer authorised under HSW (but were at the time of the relevant conduct).</p> <p>NOT INDEPENDENT</p> <p>We don't charge you a fee for advice on risk insurance advice because, if you implement our recommendation, we receive commission payments directly from the Insurer. Although we're required to act in your best interests, and although we are privately owned, receiving payments from product issuers means that we aren't considered to be independent.</p> <p>HSW, through its Financial Advisers, acts for you when providing financial services to you. All Financial Advisers operating under High Street Wealth in the provision of financial services to retail clients (you) are engaged as Authorised Representatives.</p>

Our services	<p>High Street Wealth Pty Ltd, and its representatives, are authorised to advise and deal in the following products:</p> <ul style="list-style-type: none"> • Deposit and Payment Products; • Government Debentures, Stocks and Bonds; • Life Products - Investment Life Insurance Products; • Life Products - Life Risk Insurance Products; • Managed Investment Schemes including IDPS; • Retirement Saving Account Products; • Securities; and • Superannuation. <p>We can help you with the following:</p> <ul style="list-style-type: none"> • Budgeting and cash flow management • Investing in managed funds • Debt strategies (including cashflow analysis of borrowing for personal and investment purposes) • Personal insurance (life cover, disability, income protection, trauma & Key Man) • Superannuation strategies, including Self-Managed Superannuation Funds (SMSFs) • Strategic asset allocation • Retirement planning (retirement income streams, including pensions and annuities) • Estate planning strategies • Centrelink and other government benefits • Ongoing advice and services, including regular portfolio reviews <p>Any additional advice or services we can offer you, or limitations to the list of advice services, will be outlined by our financial advisers.</p> <p>You can choose to receive advice addressing some or all of these aspects as well as the timing of our advice all at once or over time, as required to meet your needs as they arise. We will work with you to identify the level of advice and services appropriate for you to meet your financial goals.</p>
Using our services	<p>We will work with you to agree what advice and services we will provide and when and how often we will provide them.</p> <p>Where you agree to ongoing advice and services, the details will be documented within our Ongoing Service Agreement (OSA) and provided to you. The OSA includes the frequency of contact between us, service standards that may apply, any ongoing fee arrangements and how the service can be terminated.</p> <p>If at any time you wish to terminate your relationship with us, please contact us stating your name, address and phone number and provide instructions on what you require and if you feel comfortable, we welcome your feedback on why you have decided to terminate the agreement.</p>

Personal financial advice	<p>For High Street Wealth to give you appropriate personal financial advice, you will need to provide details of your personal objectives, current financial situation, needs and any other relevant information.</p> <p>You do not have to provide us with this information. If you choose not to provide this information however, we may not be able to provide you with advice, or the advice you receive may be general in nature and may not be appropriate to your objectives, financial situation and needs. You should read the warnings provided in any document that we provide to you carefully in regard to any decision relating to a financial product.</p> <p>We only provide personal advice to you where you use the services of one of our representatives. We will not give you personal advice in our regular updates or marketing material, or when you visit our website. We maintain a record of your completed personal profile including details of your objectives, financial situation, needs and other personal information. For more information on how to access these records, please see the Privacy section.</p>
Limits of the advice	<p>It is important to understand that the advice your Financial Adviser provides may be limited because:</p> <ul style="list-style-type: none"> • You have provided incomplete personal information • You have sought specific advice e.g. only in respect of superannuation • Your Financial Adviser has a limited authorisation • Your Financial Adviser is restricted to advising on products on our approved product list • Your Financial Adviser is restricted to dealing and advising on products permitted under our licence. <p>In formulating recommendations, your Financial Adviser may consider legal and estate planning implications. As we are not specialists in these areas, we will recommend you seek advice, where relevant, from an appropriate specialist.</p> <p>Based on the information collected from you, we will consider the tax consequences that relate directly to the financial advice being provided. However, although High Street Wealth advisers can provide tax (financial) advice, the advice does not include an assessment of your overall tax position. As such, we strongly recommend you review any advice we provide with a Registered Tax Agent.</p>
How you can give us instructions about your financial services	<p>You can contact us directly with any instructions relating to our financial services. This includes giving us instructions by telephone, mail or email. Generally, we will need you to provide your instructions in writing (for example, electronically, by fax e-mail or letter) or another method agreed by us.</p>

Financial Planning Fees, Commissions, Remuneration and Interests	<p><i>Initial Advice Fees</i></p> <p>We will charge you a fee depending on various factors such as the nature and complexity of the advice we provide to you and the amount of funds you are investing. This fee will generally range from \$1,650 for simple superannuation advice and up to \$12,000 for strategic financial planning advice. Our charge for a no advice service will be subject to a minimum fee of \$330 per hour. All fees are inclusive of GST.</p> <p>These prices should be used as a guide only. We will discuss your individual needs and agree our costs with you. The final cost will be based on the complexity and extent of services we agree to provide you, these fees will be agreed with you in writing prior to our commencement of services. These fees will also be documented within your SOA and ROA.</p> <p><i>Ongoing Advice Services</i></p> <p>We offer ongoing advice services as part of our client value proposition.</p> <p>If we enter into an ongoing advice and services agreement with you, we will charge an ongoing fee for providing financial advice and services. The ongoing fee is reflected as a flat annual amount.</p> <p>Example: Flat dollar fee range from \$1,200 p.a. to \$22,000 p.a.</p> <p>Your tailored ongoing service package will be discussed and agreed with you based on your individual needs and goals. The cost of these services will be provided and explained to you in detail by your Financial Adviser and disclosed within your initial SOA. Additionally, every year we will request your written consent to renew these arrangements. Whether you renew your consent is a matter for you, but without consent we cannot provide you with ongoing advice and services.</p>
Payment Methods	<p>Where you have asked to be invoiced directly for our advice and services, we will provide you with an invoice at the time of presenting our advice. Payment is required within 7 days of receiving our invoice and can be paid by:</p> <ul style="list-style-type: none"> • Electronic funds transfer (EFT) • Credit Card <p>Where you have chosen to pay our initial advice fees via your product, these fees will be deducted from your product upon implementation of our advice.</p>
Risk insurance commissions	<p>Risk insurance product providers will pay High Street Wealth Pty Ltd upfront and ongoing commissions if you proceed with a risk insurance product one of our Advisers recommends to you. The upfront commission payable to HSW for advising on and implementing risk insurance financial products for you can range as per below.</p> <p>For life insurance our remuneration is included in the amount you pay for the insurance. We may receive between 0-66% (incl GST) of the initial annual premium and ongoing remuneration of between 0-33% p.a. (incl GST) of the annual premium.</p> <p>Example: If we recommend an insurance product and the annual premium is \$500 per annum, we may receive an initial payment of up to \$330. Also, we will receive ongoing payments of up to \$165 per annum (assuming the premium remains the same).</p> <p>There will be a 100% claw back of commission where the life insurance policy is cancelled, not continued or the policy cost is reduced in the first year and 60% claw back of commission in the second year.</p> <p>If you choose to pay a fee for our insurance advice service, we can rebate part or all of the commission we would otherwise receive for insurance arrangements. This will be agreed with you and disclosed within our advice document.</p>

Licensee benefits, interests and associations	Where there are other fees, charges, commissions or benefits not listed above that High Street Wealth or its Financial Advisers receive for recommending and arranging financial planning products and services to you, we will provide this information to you when we make specific recommendations in the SOA or ROA.
Shareholdings, payments and other benefits	<p>High Street Wealth and/or an associated entity have no shares in any product provider that may influence the advice provided.</p> <p>William (Bill) Faraj is the Managing Director of High Street Wealth Pty Ltd ABN 56 602 287 294. Bill is paid via director fees and profit share.</p> <p>Anthony Mihaljek is a salaried employee of High Street Wealth Pty Ltd.</p> <p>In the event we accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g. educational, training or sponsorship to attend conferences), we will disclose this in our register. Our register will record any benefit we receive valued between \$100 and \$300 and other benefits that relate to information technology software or support provided by a product issuer or that relate to educational and training purposes. A copy of the register is available on request.</p>
Disputes or Complaints	We are committed to providing our customers with the best possible service. If at any time you feel we have not met our obligations – or you have a complaint about any of our services – please inform us so we can work towards a resolution. We will endeavour to deal with your complaint promptly, thoroughly and fairly.
How to make a complaint	<p>If you need assistance in describing or making a complaint, or if you just want to discuss your concerns informally before deciding whether to make a complaint, please feel free to contact us.</p> <p>If you have a complaint, we would like to be the first to know if you are not happy with our services. If you are not comfortable speaking with your Adviser first, please reach out by:</p> <ol style="list-style-type: none"> 1. Contacting our AFSL Responsible Manager by email info@highstreetwealth.com.au or by phone 1300 034 087 2. Please provide contact details so we may respond to you quickly 3. Give us as much details as possible about the nature of your complaint, feel free to provide documents that you would like us to review and consider in the complaint process. <p>We will:</p> <ul style="list-style-type: none"> • Confirm receipt of your complaint within 24 hours (or 1 business day); • Try to resolve your complaint within 5 business days. Where we can't resolve your complaint during that time frame, we will respond formally by providing you with a written response within 30 days; • If the complaint is complex, we will inform you of the delays and the likely resolution date.

Still not satisfied?	<p>If we cannot reach a satisfactory resolution of your complaint, you may take the matter – free of charge – to the Australian Financial Complaints Authority (AFCA). We are a member of AFCA (number 70869). You may refer your matter to AFCA at any time, but if our internal process is still in progress, AFCA may request that our internal processes be complete before considering the matter further.</p> <p>You can contact AFCA via:</p> <ul style="list-style-type: none"> • Telephone: 1800 931 678 • Mail: GPO Box 3 Melbourne VIC 3001
Complaints about third party products or services	<p>If your complaint relates to a product or service acquired through a third party (for example, a lender) we may ask you to contact the relevant third party. They will deal with your complaint under their complaints resolution process.</p> <p>If you are not satisfied with the resolution of your complaint by the third party under their complaints resolution process, you are entitled to have your dispute considered by their External Dispute Resolution Scheme. Please contact the third party for further details.</p>
Privacy	<p>To develop a successful financial strategy, including recommending suitable products which will meet your needs, we need to consider your personal circumstances and financial goals. We will ask you for information about your financial situation and needs prior to our initial meeting, or during our meeting to ensure our advice is appropriate for your circumstances. You have the right not to divulge this information to us, if you do not wish to do so. In such a case, we may warn you about the possible consequences of us not having your full personal information, which may include us not being able to assist with advice that is relevant to your circumstances.</p> <p>We keep a record of your personal information and advice documents for a period of no less than 7 years. On your request, we can provide you with a copy of this information. Charges may apply to cover external costs incurred as a result of accessing and providing you with this information plus a 10% administration fee.</p> <p>In order to provide our services to you, your personal information may be transferred or disclosed overseas as some services providers connected to the administration of your accounts and other services we provide are located outside of Australia. Where information is transferred or disclosed overseas, we will ensure that our contractual arrangements contain provisions requiring that the recipient has appropriate data handling and security systems in place to prevent misuse, loss or unauthorised disclosure in accordance with Australian Privacy laws and standards.</p> <p>It is also important that you keep us up to date by informing us of any changes in your circumstances, so we are able to determine if our advice continues to be appropriate. You may contact us to update your personal information.</p> <p>We are committed to implementing a Privacy Policy which will ensure the privacy and security of your personal information. Any personal information collected from you will be handled in accordance with our Privacy Policy. Our Privacy Policy details how we comply with the requirements of the Privacy Act in the handling of your personal information. A copy of our Privacy policy can be found on our website. If you require further information, please let us know.</p>

Digital Signature	If you authorise us to accept email instructions (or provide you with information and regulated documents by email) please understand that you are responsible for the security and integrity of your email. Information or documents sent to your nominated email is deemed to have been provided to, and received by, you. Further we can reasonably rely on this authorisation and use the nominated email unless, or until, you either revoke it in writing or nominate an alternate address.
Adviser Details	<p>William (Bill) Faraj AFP, B.Bus (FP), Dip FS (FP)</p> <p>ASIC AR Number: 00338059</p> <p><i>Managing Director / Senior Financial Adviser – High Street Wealth</i></p> <p>Bill is the founding Director and Financial Adviser of High Street Wealth. With over 13 years' experience in the Financial Services industry, Bill brings with him a wealth of experience; notably performing senior financial services roles in major banks including Westpac and CBA in all different facets of Wealth Management; dealing with both business and retail clients.</p> <p>Bill holds a Bachelor of Business, majoring in Financial Planning and continuously expands his knowledge base with various training to ensure he is up to date with the evolving world of Financial Planning.</p> <p>Bill's mission is to build close, lifelong relationships with his clients and help them achieve their financial and lifestyle goals.</p> <p>Bill is a loving husband and father to three young children, he enjoys an active lifestyle and going on regular family holidays.</p>
Adviser Details	<p>Anthony Mihaljek CFP, MCom (FP)</p> <p>ASIC AR Number: 00317030</p> <p><i>Senior Financial Adviser – High Street Wealth</i></p> <p>Anthony has worked in the financial planning industry since 2007 with roles at CBC Financial Advisers (part of Count Financial Ltd), Commonwealth Bank Financial Planning and First State Super/Aware Super. He was NSW Planner of the Year at First State Super in 2017.</p> <p>Anthony holds a Master of Commerce, majoring in Financial Planning and is a Certified Financial Planner (CFP) with the Financial Planning Association of Australia.</p> <p>Anthony's mission is to empower his clients to make sound decisions about their finances that give them the ability to lead fulfilling lives.</p> <p>Anthony is married with two children. He loves most sports with a particular passion for soccer and golf.</p>