



FINANCIAL SERVICES GUIDE

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Non-Independent Statement

Fourthree Pty. Ltd. Do not claim to be independent under the Corporations Act definition as we may receive commissions from life insurance products we provide advice on and place on behalf of clients, from time to time. We do not feel that this impact on the advice provided to clients, as all insurance companies have the same commission caps.

Welcome

Moore Australia Wealth Management (Vic) Pty Ltd is a privately owned specialised financial advisory firm providing strategic, tailored solutions for the unique objectives, timelines and financial circumstances of our clients.

As a client of Moore Australia Wealth Management (Vic) Pty Ltd we will work with you to develop, implement and maintain a comprehensive financial strategy to meet your personal and business objectives. This will assist you and your family in preserving and growing your wealth, protecting against risks and reaching your chosen goals and objectives.

This guide contains important information about:

- the services we offer you
- how we and our associates are paid
- any potential conflict of interest we may have
- our internal and external dispute resolution procedures and how you can access them

About this document

The Australian Securities and Investments Commission (ASIC) is the government regulator for the finance industry. According to ASIC policy, and by law, those entities who hold an Australian Financial Services License are required to produce a Guide to those services (Financial Services) when providing advice. Fourthree Pty Ltd (ABN 12 602 739 471) takes its legal and compliance obligations seriously by ensuring that clients understand their role and rights when receiving financial or credit advice and has prepared this Financial Services (FSG) and authorised its distribution.

Please take a moment to read this FSG which explains how we will provide services if you choose to do business with us. If you have any questions after reading this brochure, please contact your financial advisor (who is an authorised representative of Fourthree Pty Ltd) or the Principal Office of Fourthree Pty Ltd at Level 44, 600 Bourke Street, Melbourne VIC 3000.

Fourthree Pty Ltd

Fourthree Pty Ltd advisors offer you a comprehensive range of financial advice, from wealth creation to self-managed superannuation to retirement planning. Fourthree Pty Ltd will tailor financial advice to achieve your specific, agreed financial goals. Starting with an analysis of your current financial position, we will utilise specialised financial research to develop and implement financial strategies, designed specifically to achieve your goals.

Your Advisors

- Moore Australia Wealth Management (Vic) Pty Ltd ABN 68 109 534 367
 - Trading As Moore Australia Wealth Management (Vic)
 - Corporate Authorised Representative 285995
- **Neal Dunne CFP®**
 - Authorised Representative 334156
 - Educational Qualifications and Experience: Neal is a Certified Financial Planner™ (CFP®) and has 20 years' experience as a Financial Advisor. He has held senior roles at HSBC Private Clients, Mercer Wealth Solutions, as an Executive Manager at Commonwealth Private Bank and most recently as General Manager of the Private Wealth Division of Paradigm Wealth Management.
 - Diploma of Financial Planning
 - Bachelor of Business (Economics & Finance)
 - CERTIFIED FINANCIAL PLANNER™
 - SPAA, SMSF Specialist Advisor™ (SSA)
- **Matthew Firman CFP®**
 - Authorised Representative 1236022
 - Educational Qualifications and Experience: Matthew is a Certified Financial Planner™ (CFP®) and has over 10 years' experience in Accounting & Financial Advisory. He has held roles previously at a mid-tier accounting firm and more recently within boutique advisory firms.
 - Diploma of Financial Planning
 - Bachelor of Commerce (Accounting, Finance & Financial Planning)
 - CERTIFIED FINANCIAL PLANNER™
 - SPAA, SMSF Specialist Advisor™ (SSA)

- **Andrew Hall**

- Authorised Representative 001297710
- Andrew graduated with a Degree of Commerce (Accounting & Financial Planning) in 2021 from Griffith University and worked as an Associate Adviser at BDO Australia in Brisbane prior to making the move to Melbourne.

Fourthree Pty Ltd Licence

Fourthree Pty Ltd holds the Australian Financial Services License No 472131. We are licensed to provide financial product advice and deal in the following financial products as well as a comprehensive range of credit products:

- Deposit and payment products
- Life Products
- Managed Investment Schemes, including investor directed portfolio services and MDA services
- Securities
- Superannuation
- Retirement Savings Accounts
- Standard Margin Lending

Fourthree Pty Ltd is therefore responsible for financial and credit services we provide on behalf of Fourthree Pty Ltd. Our primary responsibility is to you.

All Authorised Representatives of Fourthree Pty Ltd are selected for their financial expertise, supported by ongoing professional development and technical and strategic training, to ensure we deliver a service that is appropriate to your needs.

Financial Planning Services

We are authorised to provide the full range of services available under our license. However, the type of services you receive will depend on your individual objectives, financial situation and needs. You can select from the wide range of financial services offered by Fourthree Pty Ltd:

Financial planning services:

- tax effective investments
- superannuation and rollover advice
- personal risk insurance
- business risk insurance
- business succession & transition planning
- Centrelink financial planning advice
- retirement planning advice
- pensions
- managed portfolio services
- portfolio review and ongoing service

We only recommend products to you after considering their suitability for your individual objectives, financial situation and needs.

Our managed portfolio services refer to tailor-made investment strategies combining several different products. You may also arrange a series of regular advisory consultations to review and discuss your ongoing financial situation.

Fourthree Pty Ltd offers both personal and general advisory services. You should be aware that where advice has been given without due consideration to your individual objectives, financial situation and needs (general advice) or where your advisor has information that is inaccurate or incomplete, you must assess, in light of your own individual circumstances, whether it is appropriate to act upon this advice.

The Advice Process

Fourthree Pty Ltd seeks to deliver professional advice in a very special way. We help you to pinpoint the things you want to do now and in the future. Quite simply, we put people first.

The advice process begins with an initial consultation. This involves getting an accurate picture of where you are now, identifying your goals and looking at broad strategies to help you reach those goals. Your advisor is required by law to record and verify details about your objectives, financial situation and needs. You are entitled to tell us a much or as little as you choose, however should you choose to provide full disclosure we will be required to take the following actions:

- Where the service relates to financial products, we will warn you about possible consequences of the advice limitations so that you can make up your own mind if you will proceed.
- Where this service relates to credit products, we are unable to provide assistance.

After our initial consultation, you then will need to decide whether you wish to engage our services which may include advice, implementation or other services designed to meet your individual needs.

Any advice we provide will be presented in a Statement of Advice (SOA) in the first instance. Once you have a chance to review our recommendations, we may mutually decide to undertake some fine tuning to make sure you are absolutely comfortable with our advice. It is important for you to understand and accept the various risks inherent within the investments and strategies recommended before you proceed with implementation. You should be prepared to seek clarification from your advisor until such time that you understand any implications of the recommendations.

An important part of our service is managing the implementation process to ensure that your personal strategies are set-up and working.

The final stage of the process is to ensure your strategies continue to meet your changing needs and circumstances, taking into consideration financial markets, product developments and any legislative changes by undertaking regular portfolio and strategic reviews.

Statement of Advice (SOA) Document

Because each client has individual needs which affect the structure and detail of their financial situation, the disclosure of all benefits, commission or fees specific to your arrangements will be provided to you in the Statement of Advice (SOA) document. This document will confirm the financial advice being given and the basis on which that advice / assistance has been developed. It will also include a disclosure of all benefits and potential conflicts of interest that you need to be aware of in order to make an informed decision.

The financial benefits listed later in the FSG cover the types of rewards and remunerations that Fourthree Pty Ltd, its advisors and associates may receive as a result of the financial planning service provided to you. Specific benefits and amounts can only be calculated once recommendations are made.

The SOA will include all the information presented to you in regards to the advice being provided to enable you to make the choice to implement the advice or not. A fee may be charged for the preparation of the SOA; however, this will be agreed with you beforehand. It is important that you read and understand your SOA document. If you have any questions, please let us know before you proceed.

Other Important Information

The advice and information in an SOA is only current for a period of 60 days. After this time, the recommendations should not be implemented as legislation, economic conditions or your personal circumstances may have changed. Please consult us if you wish to implement any of these recommendations after 60 days from the date of the SOA.

Whilst every effort has been made to include relevant tax, Centrelink and legal considerations, you are advised to discuss your annual tax liability and tax implications with your tax advisor, any Centrelink implications (if applicable) with Centrelink and any legal issues with your solicitor. Estimates and issues raised therein are intended as a guide only. All representations made, facts presented and opinions are made by or on behalf of Fourthree Pty Ltd in good faith but Fourthree Pty Ltd and its associated companies shall not be liable for damages or in any other way for errors of fact and opinions except in any case where liability cannot be excluded pursuant to any law.

Your SOA is prepared solely for use of the person/persons, to whom it has been addressed and we (your advisor, Fourthree Pty Ltd and / or its associated companies) do not accept any liability whatsoever to third parties. It is based on our understanding of your personal objectives, financial situation and needs.

Further Advice

If we provide further financial advice to you, and that further advice is related to the advice we provided to you in a Statement of Advice and we do not give that further advice in writing, you may request a copy of the record of that further advice (ROA) at any time up to 7 years from the date we gave that further advice to you. You can request the record of the advice by contacting us or Fourthree Pty Ltd in writing or by telephone or by email.

Product Disclosure Statement

If we recommend a product, you will be provided with a Product Disclosure Statement (PDS). The purpose of the PDS is to assist you in deciding whether or not to acquire that particular financial product. It contains information about the financial product such as its significant features, benefits, fees and risks.

Ongoing Service

To help ensure that you have peace of mind we suggest that you take advantage of our ongoing service offering. This service is customised to suit your particular needs and will often include an annual review of your portfolio as well as regular reports on investment performance. The review service is designed to ensure that your investment continues to meet your goals within any legislative changes, market changes and/or changes to your personal circumstances or requirement. Fees are charged for our review service and will be detailed in the SOA and Service Agreement. We are happy to discuss the scope of the services you require and the associated fees.

The amount of any fees charged will be agreed prior to the provision of any services as per the range shown below.

Payment for Services

Fees are generally payable after the service has been provided, however upfront payment may apply in certain circumstances. Ongoing service fees, which are payable in advance, will be agreed between us.

For investment and credit, we do not charge commission on initial advice/assistance or product placement. Where we recommend a product that does not allow us to waive this payment, we will reduce any fee payable by you to us by the same amount.

For insurance (personal life risk) products, we will receive up-front commission of up to 60% based on the annual premium, from product providers or other parties with which Fourthree Pty Ltd has a relationship. This commission is not charged separately to you. It is paid to us by product providers and is a one-off up-front payment.

We will also receive an ongoing commission (often called a trail commission) for insurance up to 20% paid by the product provider out of the revenue the product provider earns. This commission is not charged separately to you. It is paid to us by product providers and is payable for the length of time you remain invested in the product or the length of time the product remains in force. The structure of these fees will be disclosed by us in relation to your individual circumstances.

All fees and commissions are fully disclosed in our initial advice and service agreements. Any changes to these fees and commissions are disclosed to you at the time of any further advice/assistance; review of Service Agreements and in additional product material.

Fee Structure

We charge a pre-agreed fee for our initial Advice and we will prepare written recommendations in the form of a Statement of Advice. This agreed fee will be determined by the complexities of the individual client's affairs. This fee will also cover the implementation of our recommendations should the client proceed with our advice.

Ongoing Investment Management and Strategic Advice Fee

We charge a transparent, pre-agreed asset-based fee for ongoing investment management deducted from the portfolio on a monthly basis. Our ongoing Investment Management and Strategic Advice Fee can be expressed as a percentage of Funds Under Management (FUM). Our ongoing service includes (but is not limited to):

- Ongoing strategic advice
- Review and management of your investment portfolio
- Access to your Advisor (Neal Dunne)
- Online access to your portfolios
- Client seminars and briefings including new investment opportunities

The actual ongoing fee charged will depend on the complexities of affairs and the amount of funds under management and will range between 0.01% and 1.00% or a fixed annual fee between \$500 and \$100,000.

Portfolio instructions

You may specify how you would like to give us instructions, for example, by email, telephone, fax or other means. This instruction and any changes to these instructions should be provided in writing to us. If we provide you with a transaction-

related related telephone advice, you may request a record of the transaction-related advice at that time or up to 90 days after this advice.

Benefits, remuneration and commission arrangements

We, Fourthree Pty Ltd and any referrers or associates may receive a benefit, commission or fee as a result of the provision of financial services to you. The type of benefit and the amount received will vary depending on the type of Financial Service you require. Gross commission and fees are paid to Fourthree Pty Ltd by Fund Managers. Generally, 100% of these funds are then paid to Moore Australia Wealth Management (Vic) Pty Ltd.

Remuneration of Moore Australia Wealth Management (Vic) Pty Ltd and Neal Dunne is based on the fees and commissions they are able to generate through their activities as representatives. Full detail of remuneration and changes to these payments are disclosed to you at the time of any advice.

All representatives are required to keep a Register of Alternative Remuneration which shows any payment other than cash which may be received by them from fund managers / product providers. This register is available for inspection with 7 days' notice.

You should be aware that where you have been referred to Fourthree Pty Ltd, or where you are referred by us to another service provider, the referring party may receive a referral fee, commission or non-monetary benefit as a consequence of the products or services you purchase. Complete details of any such fee will be disclosed at the time of your advice e.g. in your SOA. We will also disclose details of any sharing of payments that may apply between Fourthree Pty Ltd and us.

Fourthree Pty Ltd has a number of arrangements in place whereby Fourthree Pty Ltd receives additional payments from manufactures when we use their products. This payment does not impact on the cost of delivery of product or service to you and is used wholly to defray the costs of professional development training. Details of any such payments will be disclosed in full when our advice includes these products.

Fourthree Pty Ltd Relationships

Fourthree Pty. Ltd. is neither owned nor controlled by any financial product provider and our advice will always be in your best interests. While we may receive brokerage and benefits from product providers (which will be disclosed in your SOA or other advice documents) we do not consider that any product provider is currently in a position to influence our advice to you. Some arrangements currently in place include the following:

- Shareholdings – Both the Licensee and authorised representatives may hold shares in product providers and/or products on our approved product list. Where this is the case it will be disclosed to you in the SOA or additional advice documents.

Fourthree Pty Ltd Privacy Statement

Fourthree Pty Ltd is committed to ensuring the confidentiality and security of your personal information. Our Privacy Policy detailing how we manage personal information is available on request. If you wish to obtain a copy, please ask or call Fourthree Pty Ltd on 03 9608 0170.

Professional Indemnity Insurance

We have appropriate Professional Indemnity Insurance in place. This Insurance will also cover claims in relation to the conduct of authorised representatives who are no longer authorised by Fourthree Pty Ltd (but who were at the time of the relevant conduct).

Complaints procedure

If you have a complaint about the service provided by Fourthree Pty Ltd or your advisor you should:

1. Write a letter of complaint to the Directors, Fourthree Pty Ltd, Level 44, 600 Bourke Street, Melbourne VIC 3000.
2. Outline in your written complaint the specific areas of service, which have not met with your satisfaction. Detail in your letter, as simply as possible, all the facts relating to your complaint and how you believe Fourthree Pty Ltd can investigate and resolve this matter to your satisfaction.
3. Fourthree Pty Ltd will investigate your complaint and will make every effort to ensure you receive a fair and prompt reply. Fourthree Pty Ltd will endeavour to resolve your complaint within 30 business days. We will keep you informed of what is happening to your complaint if this investigation cannot be resolved within this time.

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.

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

The Australian Securities and Investments Commission (ASIC) supervise the provision of financial planning and investment advice on securities and regulate the provision of superannuation and life insurance products and services.

You may choose to phone the ASIC toll free Infoline on 1300 300 630. Infoline consultants will talk to you about your rights as well as how to make a complaint which is suspected to be a breach of the law.

[Additional Services](#)

It should be noted that we might also undertake work in other capacities than those as a representative of Fourthree Pty Ltd. This may be as a result of having direct associations with other entities. This work is not associated with Fourthree Pty Ltd, and nor is Fourthree Pty Ltd responsible for this work.

[Contact Us](#)

To discuss your financial goals, please telephone our office for an appointment on 03 9608 0100.

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CONTACT US

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