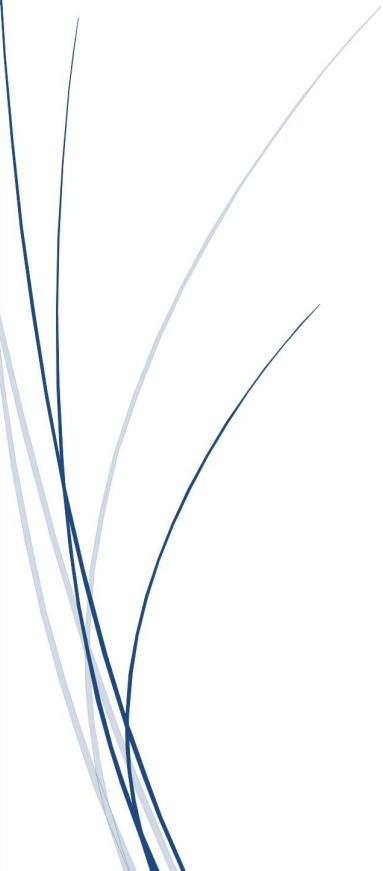


Financial Services Guide

Version 1 February 2025

POOLEDFUNDS

AFSL 234543



Financial Services Guide (Part One)

What is this Financial Services Guide for?

This Financial Services Guide (FSG) provides you with key information about Pooledfunds Pty Limited and its financial advisers and the financial services that we can provide, so that you can decide whether you want to use any of the financial services offered.

This is an important document explaining what services and products we can offer under our licence and our obligations.

If you have any questions, please call **02 9905 9001** or email team@archcapital.com.au.

Key information is set out in this FSG in a question-and-answer format in three parts to help you understand the services we can provide.

Part One provides information about:

- Pooledfunds Pty Limited, the holder of Australian Financial Services Licence number 234543;
- The types of financial services offered by us;
- The advice process we follow;
- How we are paid;
- Any associations or relationships that could create potential conflicts of interests;
- How your information is kept private; and
- Our internal and external dispute resolution procedures and how to complain if you are unhappy with the financial services provided to you.

Part Two sets out details of the financial advisers who may provide you with financial services on behalf of Pooledfunds Pty Limited, including their qualifications and experience.

Your financial adviser is a Representative of Pooledfunds Pty Limited, which means they are authorised to provide the financial services offered in this FSG on behalf of Pooledfunds Pty Limited.

Part Three discloses what remuneration or other benefits Pooledfunds Pty Limited, or its Representatives, receive in respect of the provision of services offered in the FSG.

Who provides the financial services offered in this FSG?

The financial services offered in this FSG are provided by **Arch Capital Advisers Pty Ltd** through the financial advisers detailed in Representative Profiles (Part Two of this FSG) (referred to from this point on as a "Representative") and authorised by Pooledfunds Pty Limited.

Who is Pooledfunds Pty Limited?

Pooledfunds Pty Limited (ABN 28 073 437 742) is a privately-owned Australian Financial Services Licence holder and is authorised to provide the financial services offered in this FSG.

Its Australian Financial Services Licence number is 234543 and its directors are Nigel Baker and Michael Rees-Evans.

Contact details are:

Level 13, 55 Clarence Street
Sydney NSW 2000
02 9905 9001
team@archcapital.com.au

What other documents could you receive?

If we provide you with personal financial product advice, we will provide you with a **Statement of Advice (SOA)** which sets out the advice provided to you, the basis upon which the advice is provided and details about fees and any commissions paid to us.

If we have previously provided you with a Statement of Advice and your circumstances have not changed significantly, we may provide a **Record of Advice (ROA)**.

If we recommend that you acquire a financial product, you will be provided with a document called a **Product Disclosure Statement (PDS)**. The purpose of a PDS is to assist you to decide whether to acquire that financial product; it contains information about the financial product such as its significant benefits and risks.

How do you provide instructions to us?

We prefer instructions to be confirmed via email or post. However, if the matter is urgent, you may provide instructions to us by telephone and confirm it in writing.

Not Independent

Pooledfunds Pty Ltd and its Representatives may receive commission from some client insurance policies so is not considered 'independent'.

Who is your financial adviser?

The Representative Profiles section (Part Two of this FSG) provides details of the financial advisers authorised by Pooledfunds to provide you with the financial services offered in this FSG .

Who is responsible for the financial services offered in this FSG?

Pooledfunds Pty Limited is responsible for the financial services offered in this FSG and acts on your behalf (not the product issuers) .

Pooledfunds Pty Limited does not act on behalf of any other person or Australian Financial Services Licensee.

Pooledfunds Pty Limited has authorised the distribution of this FSG.

Does Pooledfunds or its Representatives have any relationships or associations with financial product issuers?

Pooledfunds Pty Limited or its Representatives do not have any relationships or associations with financial product issuers.

What financial services are offered in this guide and what kinds of financial products do those services relate to?

We can provide you with the following services:

- Financial planning
- Investment planning
- Retirement planning
- Estate planning
- Superannuation and rollover strategies
- Portfolio review services.

Representatives are authorised by Pooledfunds Pty Limited to provide both general and personal financial product advice and deal in the following kinds of financial products:

- Deposit and payment products;
- Debentures, stocks or bonds issued or proposed to be issued by a government;
- Life products including life investment insurance products and life risk insurance products;
- Managed investments including investor directed portfolio services;
- Retirement savings accounts;
- Securities; and
- Superannuation.

A wide range of financial products issued by leading financial product issuers is available. Details are contained in the Approved Products List, which is available on request. We are only authorised to advise you in relation to products nominated on this list.

We will only recommend a product to you after considering its suitability to your individual objectives, financial situation and needs.

How will we prepare and provide you with suitable personal advice?

Any advice we provide must be appropriate to your personal circumstances and in your best interest, having regard to our investigation and consideration of your relevant personal circumstances.

You have the right not to tell us personal information. However, if you do not tell us, the advice you receive may not be appropriate to your needs, objectives and financial situation.

Outlined below is the wealth management consultative process that we follow to ensure you are provided with quality financial advice that addresses your needs:

1. **Discovery meeting** – during this meeting we will get to know you and find out what your advice needs are. We will ask questions about you and your personal circumstances and then collect detail information from you after the meeting.
2. **Strategy and investment planning meeting** – we recap our understanding of your goals and aspirations and present initial thoughts on the best way forward. We may also outline our investment philosophy in this meeting, as it is a key part of the way we add long-term value.
3. **Commitment** – once we think we can add value, we provide our Terms of Engagement to seek your commitment to proceed.
4. **Presentation of advice meeting** - our recommendations will be provided in a written Statement of Advice (SOA) which we work through with you until you are comfortable, agree any changes you want, and then obtain your agreement to proceed.
5. **Regular progress meetings** – we provide a regular review of progress as we implement your plan, to keep you up to date, help address your questions and ensure you fully understand and are comfortable.

How will we be paid?

We will discuss and agree the amount and method of payment with you before we provide any financial services to you.

If you receive personal financial product advice, you will be provided with an SOA which sets out any remuneration and other benefits we receive and what fees must be paid when.

Part Three sets out more detail on how we charge for our services.

Will anyone be paid for referring you to us?

No, we do not pay referral fees, nor do we receive them.

How is your information kept private?

Your privacy is important to Pooledfunds Pty Limited. We maintain records of your investment 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 arrange for you to do so.

Our privacy policy is outlined here: www.archcapital.com.au/privacy/

Do we have Indemnity Insurance?

Pooledfunds Pty Ltd has in place Professional Indemnity Insurance which satisfies the requirements of Section 912B of the Corporations Act in relation to compensating a retail client for loss or damage suffered as a result by Pooledfunds Pty Ltd or by our Representatives.

Our Professional Indemnity Insurance also covers claims in relation to the conduct of representatives or employees who no longer work for us but who did at the time of conduct.

What should you do if you have a complaint?

If you have any complaint about the financial services provided to you, we will try to resolve your complaint quickly and fairly.

You should take the following steps to enable us to do so:

1. Contact the financial adviser with whom you have been dealing.
2. If your complaint is not satisfactorily resolved within three business days, please contact the licensee at:

Pooledfunds Pty Limited
Level 13, 55 Clarence Street
Sydney NSW 2000
02 9905 9001
team@archcapital.com.au
3. If you still do not get a satisfactory outcome, you have the right to complain to the Australian Financial Complaints Authority (AFCA), an independent external dispute resolution service of which Pooledfunds is a member.

The contact details for AFCA are:

Post: GPO Box 3, Melbourne Vic 3001

Telephone: 1800 931 678.

Website: www.afca.org.au

The AFCA service is provided to you free of charge.

The Australian Securities & Investments Commission (ASIC) also has a free call info-line on 1300 300 630, which you may use to make a complaint and obtain information about your rights.

Financial Services Guide (Part Two) Representative Profiles

This section sets out details of the financial adviser who authorised to provide the financial services offered in Part One of this FSG and should be read in conjunction.

Arch Capital Practice Profile

Arch Capital Advisers Pty Ltd (ABN 47 163 275 732) is authorised by Pooled Funds Pty Ltd to provide the financial services outlined in Part One, which it does by employing advisers.

Its Representative Number is 1312205 and directors are Nigel Baker and Michael Rees-Evans.

The following individuals are authorised by Pooled Funds to provide the financial services outlined in Part One through the practice.

Advisers are paid a salary and may receive a bonus based on practice profits.

In addition, owners may receive a share of profits based on their ownership interest.

Nigel Baker, Director, Adviser

(AR No: 425333)

- Nigel has been a financial adviser since 2001.
- He has a Bachelor of Commerce, a Graduate Diploma in Financial Planning and is a CERTIFIED FINANCIAL PLANNER® professional
- He is also a Chartered Accountant and Registered Tax Agent.

He is a member of the following:

- Financial Advice Association Australia
- Institute of Chartered Accountants in Australia

Michael Rees-Evans, Director, Adviser

(AR No: 247793)

- Michael has been a financial adviser since 2002.
- He has a Bachelor of Science (Hons), Master of Management in Financial Management, and a Master of Business Administration degree.
- He is a CERTIFIED FINANCIAL PLANNER® professional, SMSF Specialist Advisor™, Fellow of the Tax Institute and a Registered Tax Agent.

He is a member of the following:

- Financial Advice Association Australia
- The Tax Institute
- Self-Managed Super Fund Association

Brigitta Hembrow-Gersey, Adviser

(AR No: 1284888)

- Brigitta has been a financial adviser since 2017.
- She has a Bachelor and Master of Economics, Grad Diploma and Masters in Financial Planning and is a CERTIFIED FINANCIAL PLANNER® professional and SMSF Specialist Advisor™.

She is a member of the following:

- Financial Advice Association of Australia
- Self-Managed Super Fund Association

Christine Britt-Lewis, Adviser

(AR No: 230645)

- Christine has been a financial adviser since 2001.
- She has a Diploma of Financial Planning, a Bachelor of Social Work and a Graduate Diploma of Management.
- She is a CERTIFIED FINANCIAL PLANNER® professional, SMSF Specialist Advisor™, AEPS® Accredited Estate Planning Specialist, accredited Aged Care Professional™ and is a Justice of the Peace (JP).

She is a member of the following:

- Financial Advice Association of Australia
- Self-Managed Super Fund Association

Wayne Billington, Consultant, Adviser

(AR No: 230642)

- Wayne has been a financial adviser since 2001.
- He has a Diploma of Financial Planning and Bachelor of Arts (Hons).
- He is a Fellow SMSF Specialist Advisor™ and a Justice of the Peace (JP).

He is member of the following:

- Financial Advice Association Australia
- Self-Managed Super Fund Association

Wayne is not an employee of the practice but is remunerated via a fixed rate contractual arrangement instead.

Financial Services Guide (Part Three)

Schedule of Fees

All fees and charges will be fully discussed and agreed with you before we proceed with any recommendations.

All fees are payable to Pooledfunds, either directly or via the practice, Arch Capital Advisers.

Our advice proposal will be presented to you in a Terms of Engagement letter or email.

Initial Advice

Our initial strategy and investment advice fees will be quoted in a Terms of Engagement letter, which is issued after our first or second meeting with you, and before you engage our services.

Our fees are based on a number of factors including:

- The complexity of the advice required;
- The scope of work required;
- The number of meetings required through the year;
- The value our advice will create for you.

Ongoing Advice and Portfolio Management

The fee charged for our ongoing advice and portfolio management service includes:

- reviewing your strategies and investments;
- recommending any necessary adjustments and documenting your advice, as needed;
- implementing our recommendations.

Where it becomes apparent that additional work is required beyond the scope of our ongoing service agreement, will first agree any additional fees.

We recommend portfolios using evidence-based investing philosophies ensuring that the total cost of a portfolio is very reasonable and low by industry standards.

We typically charge a percentage-based or fixed fee for portfolio management as follows (including GST):

\$0-\$1m at 0.99%

\$1m to \$2m at 0.77%

Above \$2m at 0.55%

For some clients, we package the portfolio management fee as a fixed fee.

For example, a portfolio of \$1.2m would equate to fees of \$12,540 pa including GST.

Any work outside the scope of the agreed service will be charged at hourly rates, discussed before proceeding, based on the rates below (including GST):

Partner/Director – \$660

Adviser - \$440

Client Services Manager - \$220-\$330

Administration – \$110-\$198

Commissions for Insurance Products

It is our philosophy not to charge or receive any commissions, but to work on a fee basis and rebate insurance commissions.

If there is a product that pays a commission that we cannot turn off, we will do our best to rebate any commission received.

If an insurer does pay commission, Pooledfunds may receive both initial and ongoing commissions from the insurance products we advise on, which may be up to 66% of the initial annual premium and up to 22% of the ongoing renewal premium (inclusive of GST).

Details of any commissions receivable will be disclosed to you in a Statement of Advice.

Small amounts of commission received that are immaterial will be pooled and donated to Humpty Dumpty, a charity that supports sick children.

