

Kinetic Financial Group Pty Ltd

FINANCIAL SERVICES GUIDE

Date: 29 August 2023 (Version 1)

This Financial Services Guide (FSG) is an important document that provides you with information to help you decide whether to use our financial services.

About this guide

This Financial Services Guide (FSG) explains the financial services provided by Kinetic Financial Group Pty Ltd ('KFG') and your adviser (who is authorised through KFG). It is designed to help you make a fully informed decision about whether you want to use our services. Please take the time to read this guide carefully.

It's also important that you know who we are and how we can be contacted, the services we provide, the nature of our associations and relationships, how we are remunerated and what to do if you have a complaint. If you have further questions, or if there is anything that isn't clear, please talk to your adviser or contact us.

This guide must be accompanied by an Adviser Profile which outlines your adviser's skills, qualifications, and the services they are authorised to provide.

This FSG has been prepared and provided with the authority of Kinetic Financial Group Pty Ltd.

Not Independent

Kinetic Financial Group Pty Ltd may receive commissions from life insurance products. As such we are not able to refer to ourselves as 'independent', 'impartial' or 'unbiased'

Documents we may provide you

You will receive various documents as part of our financial planning process for each stage of your advice journey. We will provide these documents electronically to a nominated email address, you may also request documents be provided to you in hardcopy.

SOAs and RoAs

When we provide personal advice, ordinarily this will be recorded and provided in a Statement of Advice (SOA), known as a financial plan. The SOA contains a summary of your goals and the strategies and the financial products we may recommend achieving your goals. It also provides you with detailed information about product costs, associated fees and other benefits we and others will receive because of the advice we have provided.

If we provide you with further personal advice, it will be recorded in a Record of Advice (RoA). RoAs will be kept on record for seven years and you may request a copy of such records by contacting our office during that period.

PDS

If we recommend or arrange a financial product for you, we will provide you with a Product Disclosure Statement (PDS) or Investor Directed Portfolio Service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product.

You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

The financial services and products we offer:

In providing advice and other services described in this FSG, we act on behalf of Kinetic Financial Group Pty Ltd who is responsible for the services we provide.

We can provide you with personal or general advice about the services and financial products listed below. We can also arrange for financial products to be issued without advice from us.

We can provide advice on:	We can arrange the following products & services
<ul style="list-style-type: none">- Investment strategies (strategic asset allocation and goals-based investing)- Budget and cash flow management- Debt management and gearing strategies- Superannuation strategies- Retirement planning- Personal insurance- Estate planning- Centrelink benefits and Age pension- Aged care	<ul style="list-style-type: none">- Deposit & Payment Products –<ul style="list-style-type: none">• Basic Deposit• Non-Basic Deposit- Government Debentures, Stocks, or Bonds- Investment Life Insurance Products- Life Risk Insurance products- Managed Investment Schemes, IDPS- Retirement Savings Account Products- Securities- Superannuation

What your financial planner is authorised to do?

Your financial planner acts on behalf of Kinetic Financial Group and can provide you with the services listed above.

Generally, your financial planner is authorised to provide financial advice on, and deal in, only those financial products on our Approved Product List.

Your financial planner has access to a range of financial products to help you achieve your financial goals based on your personal circumstances, needs and objectives.

Approved Product List

Kinetic Financial Group Pty Ltd maintains an approved products and services list ('APL') from various approved Australian and International providers, including companies related to Kinetic Financial Group Pty Ltd.

Kinetic Financial Group Pty Ltd periodically reviews these products to ensure they are competitive with similar products that address similar client needs and objectives. These products are researched using external research houses as well as our in-house research team. Generally, the products we recommend are on the APL. However, if it is appropriate for your needs we may, subject to Kinetic Financial Group Pty Ltd approval, recommend other products.

Providing us with instructions

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions via telephone, mail or email using the contact details provided in this Guide.

If the information provided is incomplete or inaccurate, the advice or services we provide may not be appropriate.

If at any time you wish to terminate your relationship with us, please contact us using the details provided in this Guide.

How do you pay for our services?

The actual fee charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed.

The following section outlines the types of fees that may apply and are **inclusive of GST**.

Our agreed advice and service fees may include charges for:

- Initial advice and implementation
- Ongoing /Annual advice and services
- Investment fees
- Hourly rate/Ad hoc fees

We accept the following payment methods for our advice fees:

- Direct payment
- Credit card
- Deduction from your superannuation/investment account.

All fees and commissions will be paid directly to Kinetic Financial Group Pty Ltd. They retain an amount (licensee fee) to cover the licensee costs and the balanced is passed to us. The amount is determined

annually, based on a number of factors, including our business revenue and the number of advisers in the practice.

Initial Service Fees

These are fees paid when you agree to receive our advice.

Initial Service	Fee amount
Research and Preparation of Statement of Advice	\$2,000 up to \$20,000
Presentation of advice and Recommendations to you in the advice document such as Statement of Advice	
Percentage Based Fee of your Investment Amount For example if you invest \$500,000 and we charge you an initial fee of 1.1% we will receive \$5,500	Up to 3%

Ongoing Service Fees

These fees support our ongoing services which help you stay on track to meet your goals. These fees vary depending on the scope and complexity of services provided.

Ongoing Service	Fee amount
These are fees paid by you for: <ul style="list-style-type: none">• The provision of service on your portfolio/strategy to ensure that it remains appropriate to your needs and circumstances• Adviser service fees may be indexed to inflation• Generally, ongoing or fixed term fees are calculated and payable on a monthly or quarterly basis.• You will be given the option to renew the arrangement on an annual basis.	Flat fees up to \$20,000 per annum
Percentage based Fee of your Investment Account Balance For example if you invest \$500,000 and we charge you an initial fee of 1.1% we will receive \$5,500	Up to 3

Commissions

Any commission amounts will be disclosed to you when providing advice. The following table is a guide of commissions we may receive.

Product type	Initial Commission	Ongoing Commission	Example
Insurance	Up to 66% of the first year's premium for new policies implemented	Up to 22% of the insurance premium each following year	On any insurance policies implemented, if your premium was \$1,000, we would receive an additional commission of up to \$660 and an ongoing commission of up to \$220 per annum.

Other costs

Professional Consultation Fees

Professional consulting fees (**inclusive of GST**) apply to the services provided by Kinetic Financial Group Pty Ltd. Time based fees are calculated in 15 minutes intervals and rounded down to the nearest 15 minutes.

For example:

Principal Financial Consultant \$275 per hour @ 2 hours = \$550

Administrative \$88 per hour @ 2 hours = \$176

N.B – It should be noted that the fees charged as mentioned above are for time and not necessarily for a Financial Strategy or Financial Plan. You may receive one or a combination of the above fees as disclosed in your advice document.

Brokerage

A detailed description of the charges for brokerage and fees is set out below:

Subject to minimum Brokerage amounts per transaction detailed below, Brokerage on Equity transactions is usually calculated as a percentage of the total consideration of each transaction. The following is a sample indication of our brokerage charges:

From \$0 - \$100,000: up to 66 basis points with a minimum of \$66

Over \$100,000: 55 basis points.

For example, if you invest \$100,000 with us and we charge you a brokerage fee of 0.66% we will receive \$660.

Who gets paid when you are referred to us?

If you have been referred to us by one of our referral partners, we may pay them referral fees. You will receive more detailed information concerning any referral arrangement in your SoA.

Referral fees will be paid as agreed with you and as permitted by law.

Professional indemnity insurance

Kinetic Financial Group is covered by professional indemnity insurance satisfying the requirements under the Corporations Act for compensation arrangements. Our insurance arrangements cover claims made against us as the licensee and both our current authorised representatives

How do we protect your personal information?

We recognise the importance of protecting your privacy. Your personal information will be handled in accordance with our privacy policy, which outlines how the information we collect from you is used, stored, and disclosed.

We will collect your personal information from the client information questionnaire you complete with your financial planner. As a financial service provider, we are obligated to verify your identity and the source of any funds. Accordingly, we will ask you to present identification documents, such as, your passport and driver's license, which will be held on file.

We may also disclose your information to external parties some of whom act on your or our behalf. These parties may include:

- Your financial planner
- Other professionals such as solicitors, accountants, Auditors, and stockbrokers when a referral is required.
- Banks or other financial institutions and product providers
- Insurers and reinsurers and their claims agents and assessors

We are also permitted to collect and disclose your personal information when required or authorised to do so by law.

By signing the client information questionnaire, you agree to us collecting, storing, using, and disclosing your personal information. If you have concerns about the accuracy and completeness of the information we hold, you may request access to your personal information by contacting us.

What happens if you want to make a complaint?

If you have a complaint about any of the financial services provided to you by your financial planner, you should first contact your financial planner who provided the service to you.

If the complaint is not satisfactorily resolved by your financial planner within five (10) business days of making the complaint, you should contact us at the following address:

Kinetic Financial Group Pty Ltd - Complaint Supervisor

Level 3, Suite 303, 7 - 9 Irvine Place, BELLA VISTA NSW 2153 – Tel: 0433 992 557

When your complaint is received by us it will be entered into our complaints database. All details of the complaint will be sent to our Complaints Officer who will investigate the circumstances of the complaint.

If your complaint cannot be resolved by us to your satisfaction or within 30 days, you can lodge a complaint with the Australian Financial Complaints Authority.

Australian Financial Complaints Authority Limited

GPO Box 3 Melbourne, VIC 3001

Tollfree: 1800 931 678 Email: info@afca.org.au

Website: www.afca.org.au

You can also make a complaint to the Australian Securities and Investments Commission (ASIC) at any time by contacting their information line on 1300 300 630.

What kind of compensation arrangements are in place?

We maintain professional indemnity insurance in accordance with the law. Our professional indemnity insurance, subject to its terms and conditions, provides indemnity up to the sum insured for us and our financial planners in respect of our authorisations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any authorised financial planner who has ceased working with us, but for work done while engaged with us.

About the Licensee

Kinetic Financial Group Pty Ltd

ABN: 57 670 509 565

AFSL Number: 551 565

Address: Level 3, Suite 303, 7-9 Irvine Place, Bella Vista NSW 2153

Contact details: 0433 992 557

About the Corporate Authorised Representative

Kinetic Wealth Management Pty Ltd

ABN: 27 631 944 968

CAR Number: 001306001

Address: Level 3. Suite 303, 7-9 Irvine Place, Bella Vista NSW 2153

Contact details: 1300 526 336

Adviser Profile

Date of issue: 29 August 2023 - (Version 1)

Partha Saha

Adviser Details

Adviser: Partha Saha

Business: Kinetic Wealth Management Pty Ltd

CAR Number: 001306001

ABN: 22 648 133 920

Address: Level 3. Suite 303, 7-9 Irvine Place,

Bella Vista NSW 2153

T | 1300 526 336

E | partha@kineticwm.com.au



Your financial adviser

Partha Saha is an (ASIC AR No 000470533) authorised representative of Kinetic Wealth Management Pty Ltd (CAR number 001306001).

Education and Qualifications

- Bachelor of Applied Finance
- Super Concepts & ICFS Specialist SMSF Course
- Advanced Diploma of Financial Services
- Advice in Derivatives and Securities Skill Set
- Diploma of Financial Services

Memberships

Partha is a member of the Financial Planning Association of Australia and an Associate Member of SMSF Association of Australia and a Qualified Tax Relevant Provider.

Advice your adviser can provide

Partha can provide you with strategic advice as well as arrange the types of financial products and strategies listed below. In addition, you can choose whether to receive advice about a range of needs all at once, or we can provide advice about only those needs that are most important to you so that your most important goals are achieved first. Further advice can then be provided over time about any other needs or goals as required.

Strategies

- Investment planning • Superannuation planning • Risk and insurance analysis • Retirement planning
- Estate planning considerations • Business succession planning • Salary packaging advice • Gearing strategies • Guidance on budgeting and goal setting • Savings and wealth creation strategies
- Products
- Cash management trusts • Retirement income streams • Retail & wholesale managed investment schemes • Centrelink planning