Financial Services Guide

AMEGA Financial Solutions

ASCK Pty Ltd (ACN 105 450 566) as trustees for the AMEGAFS unit Trust (ABN 56 428 123 816), trading as AMEGA Financial Solutions is an Authorised Representative (Authorised Representative number 248909) of ARETE Advisory Services (”the Licensee”).

References to “our”, “we”, “us”, "me" and "I" refer to ASCK Pty Ltd.

This Financial Services Guide (“Guide”) contains information that will help you decide whether to use the financial services we offer. It sets out:

- who we are and how to contact us
- the advice and services we provide
- information about the Licensee
- your Financial Adviser
- our fees and how we are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us

Our contact details:

Address: 610 Burwood Road Hawthorn East 3123

Phone: (03) 9908 3390

Email: info@amegafs.com.au

Website: www.amegafs.com.au

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About Us

At AMEGA Financial Solutions, we are committed to helping you achieve greater financial clarity and confidence. We take the time to understand your unique. We take the time to understand your personal and financial goals, then provide tailored advice and strategies to help you grow, protect, and manage your wealth over time.

Our services are designed to simplify your financial life—whether you're planning for retirement, investing strategically, managing your superannuation, or structuring your loans effectively. We aim to make complex decisions easier and empower you with the knowledge and confidence to make informed choices that support a stronger financial future.

About the Licensee

ARETE Advisory Services Pty Ltd ABN 49 679 520 300 holds an Australian Financial Services Licence (564105) which has been issued by the Australian Securities and Investments Commission (ASIC).

ARETE Advisory Services is required to comply with the obligations of the Corporations Act and the conditions of its licence.

This includes the requirement to maintain adequate compensation arrangements with a Professional Indemnity insurer for the financial services provided by the organization and its representatives.

The Licensee has:

- Approved the distribution of this Guide
- Authorised us to provide advice and other services as described in this Guide.

Not Independent

Generally, we provide personal advice in line with the Licensee's Approved Product and Services List (APSL). We may receive commissions from life insurance products we recommend and non-monetary benefits such as training and educational seminars from product providers. For these reasons, we are not considered independent, impartial, or unbiased.

Documents you may receive in the financial planning process

We will provide you with several documents as you progress through your financial planning and advice journey. We may provide these documents electronically to your nominated email address, unless otherwise agreed.

A Statement of Advice (SoA). The SoA contains a summary of your goals and the strategies and any financial products we may recommend to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others will receive, as a result of our advice.

If we provide further personal advice an SoA may not be required. We will keep a record of any personal advice we provide you for seven years. You may request a copy of such records by contacting us during that period.

If we recommend or arrange a financial product for you, we will provide a Product Disclosure Statement (PDS), or Investor Directed Portfolio Services (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 manage that product. You should read any warnings in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

Our advice and services

We are authorised to provide personal or general financial advice on:

- Wealth Accumulation
- Personal insurance
- Superannuation strategies and retirement planning
- Self-managed Superannuation
- Retirement planning
- Retirement income streams, including pensions and annuities
- Budget and cash flow management
- Centrelink and other government benefits

We are authorised to provide advice on and arrange the following products:

- Superannuation
- Securities
- Retirement savings accounts
- Managed investment schemes including Investor Directed Portfolio Services (IDPS)
- Deposit and payment products, including basic deposit, non-basic deposit, and non-cash payment products
- Life Products – Investment life insurance
- Life Products – Life risk insurance (including life cover, income protection cover, total and permanent disability cover, and trauma cover)

Your adviser may also be authorised to advise on other specialist areas. These are listed in their adviser profiles.

As part of our advice process, we may refer you to other professionals, including accountants, mortgage brokers, and property specialists. Please note that ARETE Advisory Services and its authorised representatives do not accept any responsibility or liability for the advice provided by these third-party professionals.

Transaction services

In limited circumstances, we can arrange financial product transactions for you on your instruction without providing personal advice.

Instructing us

You can give us instructions by telephone, mail, email, or other methods, as agreed with your adviser.

Providing information to us

It is important that we understand your circumstances and goals, so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is incomplete or inaccurate, the advice or services we provide you may not be appropriate for you.

It is also important that you keep us up to date by informing us of any changes to your circumstances so we can determine if our advice is still appropriate.

Privacy Collection Statement

We are committed to protecting your privacy and outline below how we maintain the privacy of the information we collect about you.

As part of the advice journey, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to analyse your needs, objectives and financial situation, so our recommendations may not be appropriate or suitable for you.

We are also required to implement client identification processes under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006. We will need you to present identification documents such as passports and driver's licenses to meet our obligations.

We keep your personal information confidential and only use it in accordance with the AMEGA FS Privacy Policy. Some of the ways we may use this information are set out below:

- We and the Licensee may use this information to provide financial services to you, including passing on your details to third parties such as product issuers;
- We may disclose your information to other financial advisers, brokers and those who are authorised by the Licensee to review clients' needs and circumstances from time to time, including other companies within AMEGA FS Group;
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist us, AMEGAFS to provide financial services to you. A list of countries where these service providers are located can be found in the Privacy Policy;
    - We may be disclosing your personal information to approved external service providers located in Philippines for the purpose of outsourcing Administration Services.
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (you can opt-out at any time); and
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

We and the Licensee will continue to take reasonable steps to protect your information from misuse, loss, unauthorised access, modification or improper disclosure. You can request access to the information we or the Licensee holds about you at any time to correct or update it as set out in the AMEGA FS Privacy Policy. The AMEGA FS Privacy Policy also contains information about how to make a privacy complaint. For a copy of the AMEGAFS Privacy Policy visit http://www.amegafs.com.au/privacy or you can contact us.

Confidence in the quality of our advice

If at any time you are not satisfied with our services, the following will help you understand your options and find a resolution.

- Contact your adviser and tell them about your complaint.
- Alternatively, you can contact the Licensee at:
  - Phone 03 9908 3393
  - Email compliance@areteadvisoryservices.com.au
  - In writing to:

Complaints Officer
AMEGA Financial Solutions
610 Burwood Road
Hawthorn East, Vic 3123

They will try to resolve your complaint quickly and fairly. They will provide you with a decision about your complaint within 30 days of us receiving it.

We note that in some circumstances, it may not be possible for us to completely resolve a complaint within this timeframe. If you do not agree with our decision in respect of your complaint, or are otherwise unsatisfied with our response, you may escalate your complaint to one of the following External Dispute Resolution Schemes.

Any issues about financial advice, investments, superannuation, insurance matters, or credit matters	**Australian Financial Complaints Authority (AFCA)** GPO Box 3, Melbourne VIC 3001 1800 931 678 www.afca.org.au info@afca.org.au
Any issue about your personal information	**The Office of the Australian Information Commissioner** GPO Box 5218, Sydney NSW 2001 1300 363 992 www.oaic.gov.au enquiries@oaic.gov.au

You may also contact the **Australian Securities & Investments Commission (ASIC)** on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. The Licensee is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001 and National Consumer Credit Protection Act. The insurance also covers claims arising from the actions of former employees or representatives of the Licensee, even where subsequent to these actions, they have ceased to be employed by or act for the Licensee.

Our fees

We will discuss and agree the actual fees with you before we proceed and where relevant the fees and commissions will be disclosed in the advice document provided to you. The following section outlines the types of fees that may apply.

The fees charged for our advice and services may be based on a combination of a set dollar amount, or a percentage-based fee. Our agreed advice and service fees may include charges for one off or regular fees. We may also receive initial or ongoing commissions from certain product providers.

Licensee fees

Unless stated otherwise, all permissible revenue, including any advice and service fees and commissions will be paid to the Licensee. It will then pass on the amounts due to us through its payment system. The Licensee charges us a Licensee Fee each year. The Licensee Fee is determined as an annual amount based on a number of factors, including our business revenue and the number of advisers and a practice fee.

Other costs

Other costs may apply in the process of providing our advice and services to you. We will agree all additional costs with you prior to incurring them.

The following table outlines the range of fee we charge and should be used as a guide only. We will discuss your individual needs and agree our fees with you. The actual agreed fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice. All fees and charges include GST.

If we agree to charge a fee for credit services, we will provide you with a quote and gain your acceptance before we proceed. Where we do not provide you a quote, there will be no charge directly to you for these activities and we will receive commissions from the lender only.

Fee type & Description
Initial or ad hoc fees
General Administration Service The fee is $480 per hour.
Debt Advice The fee can range from $1,400 to $13,200.
Cash Flow Management Advice The fee can range from $1,400 to $13,200.
Insurance Advice The fee can range from $1,400 to $13,200.
Superannuation Advice The fee can range from $1,400 to $48,000.
Investment Advice The fee can range from $1,400 to $48,000.
Statement of Advice The fee can range from $2,800 to $48,000.
Implementation Fee The fee can range from $2,800 to $8,800.
Self Managed Super Fund (SMSF) The fee can range from $8,800 to $48,000.
Review on Request Fee The fee is $880 per hour.
Annual advice and service fees You can elect to enter into a 12-month advice and services agreement as part of your financial planning strategy. The fee can range from a $3,100 to $12,000 depending on the level and complexity of service. Details of the services and fees will be set out within the agreement.
Commissions **Insurance:** **Initial commissions:** Up to 66% of the first year's premium for new policies implemented from 1 January 2020. We may receive commissions on increases or additions to existing policies of up to 130%. **Ongoing commissions:** Up to 33% of the insurance premium each following year. **For example:** On insurance policies implemented from 1 January 2020, if your insurance premium was $1,000, we would receive an initial commission of up to $660. We would receive an ongoing commission of up to $330 pa.

Other benefits we may receive

In addition to the payments explained above we may receive other monetary and non-monetary benefits, support services or recognition from the Licensee to help us grow our business. These are not additional costs to you. They could include training, badging rights, technology and technology support, marketing, financing, events or other recognition we are eligible for. We may receive benefits from product issuers that may include non-monetary benefits that are valued at less than $300. We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.
From time to time, ARETE Entireti Limited may facilitate access to the Licensee and us to be trained and educated by product issuers on their products.

Personal and professional development

The Licensee provides personal and professional development opportunities such as education and professional development programs.

Other business interests and relationships

Separately managed accounts (SMA)

A separately managed account (SMA) is an account where a responsible entity, based on advice from a professional investment manager, can make investment decisions on a client's portfolio and transact on those decisions without requiring the client's express consent each time. This means the responsible entity is responsible for the discretionary management of the client's investment portfolio.

We distribute the Weinberg Private Managed Portfolios, which are administered by MyNorth and HUB24.

We are not the investment manager.

The responsible entity appoints a professional investment manager to advise on the SMA portfolio's management. The responsible entity makes all investment decisions relating to the SMA portfolios.

For more information about how the product works and the roles and responsibilities of the key parties, please refer to the Weinberg Private Managed Portfolios PDS which we provide to you if we recommend the SMA product to you.

Fees

Other than the fees disclosed under 'Our Fees' above, we do not receive any other remuneration in relation to Weinberg Private Managed Portfolios

Note

If you are no longer our client, the responsible entity may have the discretion to move your investments out of the Weinberg Private Managed Portfolios

ABNs and Australian financial services licences (AFSL)

Responsible entity	NMMT Limited (NMMT), ABN 42 058 835 573, AFSL 234653
Investment manager	Elston Asset Management Pty Ltd (Elston), ABN 37 150 161 765, AFSL 325252

Responsible entity	Ironbark Asset Management (Fund Service) Limited, ABN 63 116 232 154, AFSL 298626
Investment manager	Elston Asset Management Pty Ltd (Elston), ABN 37 150 161 765, AFSL 325252

Financial and Credit Adviser Profiles

About Constantino Koulouris

Constantino Koulouris is an Authorised Representative (AR number 249197) of the Licensee.

Con has been a financial planner since 2003 and takes great pride in helping clients understand the value of strategic financial advice. His career began in lending, with roles at NAB and AMP Bank, and he holds a Bachelor of Finance from La Trobe University.

With over 23 years of experience, Con specialises in Superannuation, SMSFs, and Securities, and has received multiple industry awards. He is dedicated to guiding clients through every stage of life—from buying a home to planning for retirement—and is known for building long-term, trusted relationships.

Contact details

Address	610 Burwood Road, Hawthorn East
Phone	(03) 9908 3390
Email	Con.Koulouris@amegafs.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds
- Aged Care

About Nicholas Kourouvanis

Nicholas Kourouvanis is an Authorised Representative (AR number 417577) of the Licensee.

Nick began his journey with Amega Financial Solutions in February 2012, following a year with AMP Horizons Financial Group. He holds a Bachelor of Business (Marketing & Economics), an Advanced Diploma of Financial Services (Financial Planning), and has completed the RG146 Self-Managed Super Fund (SMSF) course.

Nick is a personable and passionate financial planner who prides himself on building long-term relationships with clients. His genuine interest in understanding each client's unique circumstances allows him to deliver tailored, thoughtful advice. Above all, Nick truly loves what he does.

Outside the office, Nick is a keen sports enthusiast and a supporter of the Mighty Blues.

Contact details

Address	610 Burwood Road, Hawthorn East
Phone	(03) 9908 3390
Email	Nick.Kourouvanis@amegafs.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds
- Aged Care
- Derivatives (Limited to advising on and dealing in derivative-related products approved by the Licensee)