

Financial Services Guide
Stickman Wealth Management Pty Ltd



**STICKMAN
WEALTH**

Stickman Money Pty Ltd

This Financial Services Guide (FSG) has been produced by Stickman Money Pty Ltd Pty Ltd ('Stickman Money Pty Ltd', 'we', 'us', and 'our'), AFS License Number 568701. This FSG was issued on 1/12/2025.

Stickman Money Pty Ltd is a privately owned and operated financial planning company. We are not owned by a fund manager, bank, or other financial institution. Our advisers are equipped to offer clients holistic advice and solutions that are tailored to each client's individual needs, circumstances and advice requirements.

Stickman Money Pty Ltd receives commissions from life insurance products. As such we are not able to refer to ourselves as 'independent', 'impartial' or 'unbiased'".

To contact us you can:

- Call us on 1300 100 332
- Write to us at
Level 3, 478 George Street, Sydney NSW 2000
- Email us at
admin@stickmanwealth.com.au

Who is my adviser?

Your Adviser is an Authorised representative of Stickman Money Pty Ltd Pty Limited ABN 82 616 164 768 Australian Financial Services License 568701 (AFSL). Your adviser is also a credit representative of Connective. From time to time, your adviser may provide you with credit services in their capacity as a representative of the Credit Licensee. Where your adviser provides credit services, Stickman Wealth Management P/L may receive upfront and trail commissions from the product issuer (lender).

Your adviser acts on behalf of Stickman Money Pty Ltd and we are responsible for any advisory services your adviser provides.

Purpose and content

This FSG contains important information to help you decide whether to use any of the services offered by Stickman Money Pty Ltd. It contains details of:

- The financial services and products we offer
- Our fees
- How we and other relevant persons are remunerated
- Any interests, associations or relationships that could affect our advice
- Our complaints handling procedures and how to access them
- Our privacy policy

What other documents might I receive from Stickman Money Pty Ltd?

Before you receive financial advice, you are required to authorise your adviser to undertake this work and the fees you will pay.

It is important to note that we can only provide personal financial advice after making reasonable enquiries and after considering your current personal and financial circumstances

When we provide you with personal advice you will receive a written report called a Statement of Advice (SoA). The SoA will state your relevant personal circumstances, outline the advice being provided, the basis on which the advice is given, information about any fees, commissions, and associations relevant to the provision of the advice.

When we offer to issue, arrange the issue of or make a recommendation to acquire a particular financial product (other than securities) we will provide you with a Product Disclosure Statement (PDS). A PDS contains information about fees payable, risks, benefits and significant characteristics of the financial product.

If your adviser believes it will be of benefit to you, they may recommend you enter a service arrangement, which will be documented accordingly for your approval.

If you receive further financial advice from us and a SoA has been previously provided, we may record details of that advice in a Record of Advice (RoA) where certain criteria is met. The RoA will include a summary of your relevant personal circumstances or state which previous advice document contains this information, particulars of the advice being provided, the basis on which the advice is given, information about any fees, commissions, and associations relevant to the advice. You can request a copy of any relevant RoA document by contacting your adviser at any time.

These documents will assist you to make an informed decision in relation to the acquisition of a financial product.

If you have entered a service arrangement with us for greater than 12 months, you will be provided with an annual Fee Disclosure Statement (FDS). This statement provides details of the service fees you have paid during the preceding 12-month period, the services you were entitled to receive during that period, and those you received.

As a part of the Fee Disclosure Statement, you will also receive a renewal notice following every anniversary of your service arrangement with the forecast ongoing costs of advice for the proceeding 12-month period. This will be provided to you in writing and accompany your FDS. You must complete the renewal notice to continue to receive service and advice from your adviser. If you do not complete the renewal notice or fail to respond, the service arrangement ceases, meaning the adviser is not obligated to give service and advice, and you are no longer obligated to continue paying the ongoing fee.

Advisory Services

We are authorised to provide financial product advice as well as arrange to deal in the following financial products to wholesale and retail clients:

- Deposit and Payment Products
- Securities
- Life Products
- Managed Investment Schemes
- Retirement Savings Accounts
- Superannuation
- Government Debentures, Bonds and Stocks

Remuneration

Stickman Money Pty Ltd and your adviser are paid for the services they provide through various methods of remuneration, including payments made by you (service and advice fees), and payments received from product issuers. These payments will be disclosed to you in your advice/disclosure document. In circumstances where we cannot determine the amount of remuneration, we will disclose the method of calculation.

Advice Fees

The Advice Fees you pay to Stickman Money Pty Ltd may comprise one or more of the following:

- A percentage fee based on the value of your holding in a financial Product

For example, if we charge a fee of 1.1% (including GST) of Assets held with us under advice and you have a portfolio of \$100,000. The fee would be \$1100 (\$1000 plus GST)

- A fixed dollar amount

For example, we agree on a fixed fee amount of \$3300 (\$3000 plus GST)

Funds under Advice		Fees (Inc GST)	
	\$500,000	\$3,300	\$4,950
\$500,001	\$2,000,000	\$4,950	\$18,700
\$2,000,001	\$5,000,000	\$18,700	\$44,000

*Funds that are not separately managed will incur an extra 25% to cater for any Statements/Records of advice as well rebalances

- An hourly rate

For example, \$330 (\$300 plus GST) per hour

These fees may include:

- Statement of Advice Fee – for the preparation of a Statement of Advice
- Initial Advice Fee – for initial advisory services
- Implementation Fee – for the implementation of financial advice and products
- Ongoing Service Fee – when your adviser provides you with ongoing advice and service

These fees are payable by you and may be paid either directly from you or from your financial product/s.

How will I pay for the services provided?

Prior to providing any service we will mutually agree on the method of our remuneration. We offer a variety of service levels and fee structures that can be tailored to suit your individual circumstances.

Please refer to the adviser/company profile provided to you for specific details of your adviser's charging methodology.

Commissions

Stickman Money Pty Ltd may accept commissions from the product issuer in circumstances where you implement life risk insurance products (excluding group life risk policies held within superannuation as well as individual life insurance policies held within a default superannuation fund).

If applicable, any such payments will be disclosed to you before you purchase the product. Below are examples of how commissions apply.

Insurance (risk) products

Stickman Money Pty Ltd may receive an initial commission from the product issuer when you decide to buy a risk product your adviser recommends to you. This commission may range from 0.0% to 66% (including GST) of the initial premium amount, depending on the product. For example, for a Term Life base premium of \$1,000 per annum in a product where the product issuer pays Stickman Money Pty Ltd an initial 66% commission (including GST), Stickman Money Pty Ltd will receive commission of \$660 (\$600 plus GST).

Some product providers may pay commissions on stamp duty and policy fees. Initial commissions may also be payable to Stickman Money Pty Ltd on any premium increases resulting from increases in sums insured that you decide to make during the time you hold the product. This initial commission will only apply to the component of the increased premium resulting from the increase in sum insured.

Stickman Money Pty Ltd may also receive ongoing commission, which may range from 0.0% to 33% (including GST) of the renewal premium from the 2nd year. For example, an annual base premium of \$1,000 in a product whose issuer pays Stickman Money Pty Ltd a 33% (including GST) ongoing commission from the 2nd year, Stickman Money Pty Ltd will receive an ongoing commission of \$330 per annum (\$300 plus GST).

Distribution of remuneration

Remuneration is payable to Stickman Money Pty Ltd in the first instance. Stickman Money Pty Ltd will then pay any remuneration earned to your adviser/their company. Details of these payments will be disclosed in your advice/disclosure document.

Requesting further information

You have a right to request further information in relation to the remuneration, the range of amounts, rates of remuneration and benefits received by Stickman Money Pty Ltd and/or your adviser. This includes remuneration that may be generated from services other than personal advice. Any request for further information should be made before any service is provided and within a reasonable time frame.

Other important information

How can I give you instructions?

You can give us instructions by telephone, email or other means agreed with us. Some financial products have their own rules about how to give instructions. Please refer to the Product Disclosure Statement of the relevant product for those details.

What is my personal information used for?

Your adviser will collect your personal details and conduct an analysis of your overall situation including investment needs, objectives and personal financial information before providing any advice. If you do not provide the personal information requested, we may not be able to provide you with the financial services you require.

Related companies

The shareholders of Stickman Money Pty Ltd also operate mortgage broking activities. Your adviser is a representative of both Stickman Money Pty Ltd and Stickman Wealth Management P/L as a mortgage company. Berin Delforce also owns and operates Stickman Money, providing cash flow services and Stickman Tax, providing business succession strategies. Your adviser may be entitled to dividends from Stickman Wealth Management P/L, Stickman Money and Stickman Tax from time to time. Please note that Stickman Money Pty Ltd is not authorised to provide credit services and Stickman Money Pty Ltd is not responsible for credit service provided to you.

Accessing and updating your personal information

If you have concerns about the accuracy or completeness of the personal information we hold, you may request to access your personal information by contacting your adviser.

The Privacy Policy

We are committed to protecting your privacy. Your personal information will be handled in accordance with our privacy policy. This document outlines how the information we collect from you is used, stored and disclosed. A copy of our privacy policy will be provided to you and can also be obtained from our offices

Anti-Money Laundering and Counter-Terrorism Financing Act 2006

Stickman Money Pty Ltd has an obligation under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to verify your identity and the source of any funds. Accordingly, we may ask you to provide identification documents such as your passport or driver's license.

Compensation arrangements

Stickman Money Pty Ltd has and continues to maintain Professional Indemnity Insurance in accordance with the Corporations Act 2001. Our Professional Indemnity Insurance, subject to its terms and conditions, provides indemnity up to the sum insured for Stickman Money Pty Ltd and our authorised representatives/employees in respect of our authorisations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any authorised representative/representative/ employee who has ceased work with Stickman Money Pty Ltd for work done whilst engaged with us.

If you have a complaint

If you have a complaint about the service provided to you, you should take the following steps:

1. Contact your adviser and tell your adviser about your complaint.
2. If your complaint is not satisfactorily resolved within 5 business days, please contact us on 1300 887 337 or put your complaint in writing and send it to 'The Responsible Manager' at Level 3, 478 George Street, Sydney NSW 2000 and we will try and resolve your complaint quickly and fairly.
3. Stickman Money Pty Ltd is a member of the Australian Financial Complaints Authority Limited (AFCA). If you feel our response is inadequate or if you have not received a response within 45 days, you have the right to complain to AFCA. They can be contacted on 1800 931 678, you can submit an online complaint form available at www.afca.org.au, or you may write to them at info@afca.org.au or GPO Box 3, Melbourne VIC 3001. This service is provided to you free of charge.

The Australian Securities and Investments Commission (ASIC) also has an infoline: 1300 300 630 which you may use to make a complaint and obtain information about your rights.