



Financial Services & Credit Guide

Version 3.1 - Issued 21st April 2020

Meridian Wealth Management Pty Ltd

Australian Financial Services Licence No. 446448
Australian Credit Licence No. 446448

Shop 33 8-34 Gladstone Park Drive
Gladstone Park VIC 3043
T: 1300 241 242
E: info@meridianwealth.com.au

www.meridianwealth.com.au

The Financial Services Guide is to help you to decide if you want to use our services

For your information and protection, the law requires us to provide with our Financial Services & Credit Guide (FSCG) and that we ensure that you completely understand its contents BEFORE we provide any financial services to you.

- It contains information about Meridian Wealth Management Pty Ltd (Meridian Wealth)
- It explains the financial services Meridian Wealth is authorised to provide you
- It explains the fees for service you pay to Meridian Wealth; and
- How we deal with a complaint if you are unhappy with our services

About Meridian Wealth Management

Meridian Wealth Management holds its own Australian Financial Service Licence and Australian Credit Licence.

Meridian Wealth is a private family owned company that is not aligned to, or owed by any bank, insurance company or financial institution.

We advise professionals, families, executives, expatriates, professional sports people, high net worth clients, investors, and small businesses to protect, grow, manage and distribute their assets.

When you partner with us, it means that you receive financial advice that is right for you. We operate with integrity and honesty, always working to help you achieve your goals and with your best interests in mind.

Meridian Wealth engages with a range of professional service providers to ensure that we are well equipped to always provide you with high quality and up-to-date advice.

We allocate a lot of time and resources into the following areas:

Research

Meridian Wealth conducts extensive research into:

- Domestic & Global economic fundamentals and financial markets; and
- Comprehensive long-term Investment opportunities

Compliance Services

Meridian Wealth is committed to providing the highest standard of advice & service.

As an AFSL holder we are audited annually which helps us identify any potential issues that could impact us from maintaining our high ethical standards.

Technical & Strategy

Meridian Wealth engages with various technical experts to ensure that we are always up to date with the latest developments and financial strategies.

Continuing Professional Development

All advisers are required to undertake ongoing mentoring, coaching and training to ensure that they stay up to date with changes in the law and regulations. All advisers are required to maintain the highest level of professional standards.

Communication and Understanding

Meridian Wealth is committed to open and honest communication with you because effective communication and mutual understanding are the foundations of a long-term professional relationship.

It is important that you take the time to discuss the information in this document with us. Equally, please feel free to ask any questions or to seek further information if there is anything that you do not understand.

We will make every effort to develop a strategy based on your current financial situation with the sole aim of meeting your short, medium, and long-term financial goals as well as your lifestyle objectives.

To achieve this, you need to be open and honest with us. You may find it uncomfortable to provide us with detailed personal information about your health, lifestyle, or financial situation. We understand this, but it is necessary, and we will do everything we can to help you feel at ease.

Confidence In The Quality Of Our Advice

The needs and objectives of every person are unique, so we will treat you different to every other client. When we provide advice we ensure it is appropriate to your situation, needs, goals and objectives. This will be confirmed in a written Statement of Advice (SoA) when required.

As time goes by and your circumstances change, you may need additional advice. This advice may be verbal, but if so, we will record it in a document called a Record of Advice (RoA). If you wish you can obtain a copy of the RoA by contacting us.

We recommend that you review your financial situation at least every 12 months, or whenever there is a change to your personal or financial circumstances.

You will, of course, receive regular information about your investments, as well as details of any insurance cover.

When, as part of our advice, we recommend a financial product, we will provide you with a Product Disclosure Statement (PDS), which contains information about the product recommended to you.

At any time, should you not be satisfied with the advice we give you, or with any other aspect of our service, we will welcome your feedback and will act on it immediately.

If you are still not happy, please contact:

Compliance Officer
Meridian Wealth Management Pty Ltd
PO Box 2191
GLADSTONE PARK VIC 3043

When we receive a written complaint from you:

- we will initially respond with a written acknowledgement that we have received your complaint; and
- then we will aim to respond to all matters raised by the complaint within 30 days.

If you are not satisfied with our response and wish to proceed further, you may have the right to take your complaint to an independent complaint resolution body:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 8007

Telephone 1800 367 287
Website: www.afca.org.au
Email: info@afca.org.au

You can also lodge your complaint with the Australian Securities and Investments Commission (ASIC) by calling 1300 300 630.

Meridian Wealth Management has in place Professional Indemnity insurance that satisfies the requirements for client compensation required under section 912B of the Corporations Act.

Your Privacy

Meridian Wealth has a strict policy relating to your personal information and the security protocols that we follow. Under this policy we will ensure that your personal information, including any financial records or advice provided to you, is kept confidential and secure.

We will keep any personal information in a secure file which you are free to view if you wish. To learn more about our collection and use of your personal information, please view the Privacy Policy at www.meridianwealth.com.au/privacy-policy or ask us for a copy.

Instructions

You may specify how you would like to instruct us. You may choose phone, email, or alternatively, you may instruct us in person.

AML/CTF

Meridian Wealth is required, under the Anti-Money Laundering (AML) and Counter-Terrorism Financing (CTF) Act and its corresponding rules and regulations to implement certain Customer Identification processes. We may be required to obtain information about you at the time of providing financial services to you and from time to time thereafter in order to meet our legal obligations. We have certain reporting obligations under the AML/CTF Act, and information obtained from or about you may have to be provided to external third parties and regulators in accordance with the requirements imposed on Meridian Wealth.

Performance

Care is always taken when providing you with recommendations, we do not warrant or guarantee the financial performance, stability or security of any investment, company, or insurance policy.

Financial Services Available

Meridian Wealth Management is licensed to provide advice and to deal in the following:

- basic deposit products
- non-basic deposit products
- derivatives
- government issued debentures, stocks or bonds
- investment life insurance products
- life risk insurance products
- interests in managed investment schemes including investor directed portfolio services
- managed discretionary account ("MDA") services
- retirement savings account products
- securities
- standard margin lending; and
- superannuation

to retail and wholesale clients

Depending on the circumstances, our advice may be:

General Advice: this is advice which does not consider your objectives, financial situation and needs. Documents will be issued with a warning that they contain only general advice. Before making an investment decision based on general advice you need to consider, with or without the assistance of your adviser, whether the advice is appropriate given your particular personal investment objectives, current financial situation and needs.

or

Personal Advice: this is advice which considers your personal goals, objectives, current financial situation and needs.

We can also facilitate access to other services within our professional network including:

- Mortgage Broking
- Commercial Financing & Leasing
- Legal Services
- Taxation & Accounting
- Business Advisory Services
- Direct Property & Real Estate Services
- General & Business Insurance

Credit Assistance

Meridian Wealth Management Pty Ltd holds Australian Credit Licence No. 446448. This permits Meridian Wealth Management to provide credit assistance; you may wish to receive advice on applying for a credit contract or varying (increasing) your existing credit limit. Meridian Wealth Management will not provide you with credit assistance where the credit contract is unsuitable.

To make an informed assessment, Meridian Wealth will make inquiries into your goals and objectives.

Service Costs

We believe that the services we offer are valuable and that we deserve to be paid appropriately for our expertise and skills.

We are completely open about the fees that we charge for our services.

As your adviser we will charge professional fees calculated on either:

- An hourly rate
- A fixed dollar amount
- A percentage of your assets that we manage; or
- A combination of some or all of these

The most important thing is that you clearly understand what you are being charged and the value of the advice you receive.

Details of any fees, brokerage or other benefits that we may be entitled to receive if you retain us as your advisers and if you implement our recommendations will be disclosed to you in the clearest of terms.

Disclosure will be in dollar terms, or where this is not possible, in percentage terms, and will be included in your Statement of Advice and/or your Service Level Agreement.

The types of fees, brokerage and other benefits that may be received are described below.

Service Fees

We will discuss and agree with you a level and method of payment before we provide you with services. The types of fees you may be charged are:

Fee for Service

We charge fees for the research and preparation of your advice. These fees will be based on your individual circumstances, the complexity involved and the time it takes to prepare your personal plan. We will discuss these fees with you but will not provide you with any advice until you have formally signed off on a Letter of Engagement. This ensures that there are no surprises after the event.

Professional Plan Management Fees

We charge annual retainer fees to provide you with ongoing management and support services ensuring that your financial plan remains on track to achieving your financial goals. We will always recommend the most appropriate level of service that you require.

Portfolio Management Fees

Where you choose for us to manage your Investment or Superannuation portfolio on your behalf we charge an asset fee to ensure that your investments remain on track to achieving your financial goals.

Life Insurance Products

Depending on the Insurance policy recommended Meridian Wealth may receive between 0% and 66% of the annual premium as initial brokerage and between 0% and 25% pa of the annual premium as ongoing brokerage.

Other Benefits

From time to time we may accept alternative forms of remuneration from product providers which includes hospitality or support connected with professional development. We maintain a register detailing any benefit that we receive which is valued at more than \$300, a copy of this register is available on request.

We have a policy, however, of not accepting alternative remuneration from any product providers which is worth more than \$300 or which is related to the volume of business we may place.

Payment Methods

Where you have asked to be invoiced directly for our advice and services. We will provide you with an invoice for initial advice fees at the time of presenting our advice to you and for ongoing advice fees annually. Payment is required within 7 days of receiving our invoice and can be paid by:

- BPay
- Direct Credit
- Direct Debit
- Superannuation Fund
- Investment Platform

Where you have chosen to pay our advice fees via your investment or superannuation fund, the initial advice fees will be deducted upon implementation of our advice and regular retainer fees will be deducted monthly.

Other Parties

If you are referred to us by another party, we may pay the referrer a fee. The fee may be a percentage of our fees or a flat fee. We may pay these fees either upfront or periodically as ongoing fees. The details of any referral fees will be disclosed within your Statement of Advice.

Professional Fee Schedule

Meridian Wealth Management is committed to ensuring that our fees are transparent, understood and agreed to by you. Our preferred method of payment is by an agreed fee. The actual fee charged to you will depend on the nature of the advice we provide and the financial advisory services that you require.

The following section outlines the fees that may apply.

Professional Financial Advisory Fees

Service	Fee Amount (incl GST)		
Initial Consultation	\$	99.00	
Fee for Service Hourly Rate (or part thereof)	\$	440.00	
Savings & Income Advice	\$	1,250.00	
Risk & Insurance Advice	\$	1,650.00	or Brokerage of 66% of initial premium paid by the insurer, min \$1,650
Debt Advice	\$	1,250.00	
Investment Planning Advice	\$	1,650.00	
Superannuation Advice & Planning	\$	1,650.00	
Retirement Planning	\$	2,200.00	
Aged Care Advice	\$	2,200.00	
Estate Plan	\$	1,650.00	
Business Succession & Key Person Plan	\$	2,750.00	plus Brokerage of 25% of initial premium paid by the insure or 66% of initial premium paid by the insurer, min \$2,750
Packaged Strategic Plans			
Start Up Plan (under 25 y/o)	\$	990.00	plus Brokerage of 66% of initial premium paid by the insurer
Superannuation & Insurance Plan	\$	2,750.00	
Comprehensive Financial Plan	\$	5,500.00+	

These prices should be used as a guide only. We will discuss your individual needs and agree our costs with you. The final cost will be based on the complexity and extent of services we agree that we will be able to provide you.

Professional Plan Management Services

A regular management program for your plan is the essential part of helping you work towards attaining your goals and objectives. Together we invest considerable time and resources into setting up your financial plan. The success of any financial plan is dependent on how it can adapt to changes to your lifestyle and your personal goals. The establishment of a professional plan management program is vital for the long-term success of your plan.

We offer the following Professional Plan Management Services for you to choose from:

	Foundations	Essentials	Wealth Builder	Private Wealth
	\$1,650 pa	\$3,300 pa	\$6,600 pa	\$13,200 pa
	\$137.50 p/m	\$275 p/m	\$550 p/m	\$1,100 p/m
24/7 Online Client Login	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Monthly Newsletter	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Access to Social Media Insights	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Centrelink Assistance	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
24/7 Online Investment Access		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Cashflow Management		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Debt Management		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Mortgage Review		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Active Strategy Management			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Ad Hoc Meetings			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Direct Investments			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
SMSF Advice			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Ad Hoc Portfolio Reporting				<input checked="" type="checkbox"/>
Complex Structures				<input checked="" type="checkbox"/>
Formal Adviser Meetings	Annual	Annual	Half Yearly	Quarterly
Liaise with your Accountant	\$220ph	Inclusive	Inclusive	Inclusive
Liaise with your Legal Adviser	\$220ph	\$220ph	Inclusive	Inclusive
Strategy Changes & Additional Advice	\$440ph	\$330ph	\$220ph	Inclusive

Our Professional Plan Management Fees can be paid annually in full or debited monthly from your bank account or from the cash account of your investment administration platform or superannuation fund.

Active Portfolio Management Fees

In the current day many investors simply do not have the time, knowledge, expertise nor discipline to successfully manage their portfolio alone, they typically choose to work with a trusted professional adviser to help them manage their portfolio and to achieve their goals.

The Private Portfolio Management Service is designed especially for SMSF trustees, private unit trusts, family trusts and individuals who wish to have their portfolio managed by us, either, alongside to their Professional Plan Management Service or as a separate standalone service.

We will recommend the most appropriate investment management administration platform for you as well the fees that your administration platform will charge.

Our fees to actively manage your portfolio are as follows and include the following:

Active Portfolio Management Service (Standalone Service)

Portfolio Fees

24/7 Online Investment Access	<input checked="" type="checkbox"/>	1.10%	first	\$1,000,000
Annual Tax Statement	<input checked="" type="checkbox"/>	0.66%	next	\$1,000,000
Active Portfolio Management	<input checked="" type="checkbox"/>	0.44%	next	\$1,000,000
		0.22%	balance	

Minimum annual fee for this service is \$1,650 per annum

Active Portfolio Management Service (when combined with a PPMS)

Portfolio Fees

24/7 Online Investment Access	<input checked="" type="checkbox"/>	0.55%	first	\$1,000,000
Annual Tax Statement	<input checked="" type="checkbox"/>	0.33%	next	\$1,000,000
Active Portfolio Management	<input checked="" type="checkbox"/>	0.22%	next	\$1,000,000
		0.11%	balance	

No Minimum annual fee for this service

As we are compensated on a percentage of the assets that we manage on your behalf, our only incentive is to achieve long-term growth of the portfolio that is aligned to the level of risk required to reach and maintain your goals.

Our Private Portfolio Management Service Fees are debited monthly from the cash account of your investment administration platform or superannuation fund.

PAUL DUNN CFP DFP SAFin

Managing Director &
Principal Financial Adviser

Authorised Representative No: 248926

Credit Representative No: 413142

Paul established Meridian Wealth Management in 2004 with a firm belief that with a combination of fee for service and the right advice, anyone can take control of their financial destiny to produce a lifestyle commensurate with their years of work.

As a Certified Financial Planner (CFP) and highly sought-after professional financial advisor, Paul is skilled at providing high level strategic advice and guidance across the full spectrum of Financial Advice and wealth management.

Paul joined the financial services industry in 1995 and his commitment to build and service long term relationships with his clients has differentiated him in an industry that has been criticised for focusing on financial products versus people.

Paul's career includes extensive financial management experience within the HSBC Asset Management Group, and roles with NAB International Operations. He is also a CFP Member of the Financial Planning Association of Australia and a Senior Associate of the Financial Services Institute of Australia.

Paul is a director and shareholder of Meridian Wealth Management Pty Ltd and receives a salary plus dividends.