

Financial Services Guide

Licensee: Dimension IV Wealth Partners Pty Ltd
ABN: 56 661 575 202
Australian Financial Services Licence (AFSL): No. 543639

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Purpose and content of this FSG:

1. To assist you to determine whether to use any of the services described herein;
2. This FSG includes details of how we and our associations are remunerated for our services;
3. This FSG contains details about how complaints against us will be handled.

Lack of Independence Disclosure Notice:

We can't call ourselves independent. Here's why.

The law makes it very difficult for most advisers to say they are independent, unbiased or impartial, even if they are not in any way linked to a financial product provider (like a bank).

If, for example, an adviser gets paid a commission to help a client arrange some insurance they are automatically prohibited from calling themselves independent. Most advisers who receive those commissions charge their clients very little (if anything) for the advice or the help they provide putting a policy into place. From time to time we receive these commissions.

So, although we always put your interests before ours when giving advice we cannot (by law) call ourselves independent, unbiased, or impartial.

Authorised Representatives:

Dimension IV Wealth Management Pty Ltd (ASIC # 429128, ABN 12 159 999 238)

James Bevis (ASIC # 308383)

Aamir Hirani (ASIC # 1243150)

The Authorised Representatives act on behalf of Dimension IV Wealth Partners Pty Ltd who is responsible for the services that they provide.

What Services do we provide?

- Wealth creation advice
- Money management
- Investing
- Superannuation including SMSFs
- Personal insurance
- Tax planning
- Retirement planning
- Aged care advice

Our authorised services and the kinds of financial products they relate to

Our AFS Licence permits us to advise on and deal in the following classes of financial products:

- Deposit products
- Non-Basic deposit products
- Government debentures, stocks or bonds
- Life insurance investment products
- Life insurance risk products
- Managed investments schemes, including IDPS
- Retirement saving accounts
- Securities
- Superannuation

When we provide you with financial planning services you may receive:

- A Statement of Advice (SOA) or Record of Advice (ROA) which documents the advice we provide to you.
Where we prepare an SOA, we will always provide you with a copy. Where an ROA is prepared (e.g., as part of an ongoing service arrangement with you) we will keep a copy in our files, and you are free to request (at no cost) a copy up to 7 years after the date of that record's creation.
- A Product Disclosure Statement (PDS) which explains the products we have recommended.
- A Fee Disclosure Statement (FDS) which reflects the fees you've paid and what services you've received throughout the year. This is sent annually.
- A Renewal Notice (Opt-in Agreement) which allows you to 'opt-in' to our ongoing advice services.
This form is sent to you to ensure that you want to continue with our ongoing advice services.

How can you provide instructions to us?

You can provide instructions to us in the following ways: writing, email, verbally in-person, via phone call or virtual meetings (like Zoom, Teams etc.). Note, we may record, with your permission, audio and/or video of meetings held over the phone, virtually and face to face. We can accept electronic signatures as well although not all financial product providers will allow this.

Who we act for when providing our authorised services

We act for you as our client and not for any product issuer or financial institution.

Remuneration for those authorised services

All fees and commissions are payable to Dimension IV Wealth Partners Pty Ltd.

Initial Fees

The advice preparation fee includes meeting with you, the time we take to determine our advice and the production of the SOA. It is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

If you decide to proceed with our advice, we may charge an implementation fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SOA.

Ongoing Annual Fees

Our ongoing annual fees depend on the services that we provide to you. We will typically charge a flat fee for service which is paid monthly and agreed with you at the beginning of each year. In some circumstances we may charge a dollar-based fee calculated as a percentage of the amounts invested.

One-Off Fees

In limited circumstances, we may provide one-off services and charge a fee at an hourly rate. This will be discussed with you prior to engagement.

Commissions on life insurance products

Your adviser may receive an upfront commission and an ongoing commission based on your premium for the duration of time you hold a policy. These commission payments are made by the relevant product issuers and are not an additional cost to you. Advisers may also charge initial and ongoing adviser services fees. Insurers can deduct premiums directly from you or from your superannuation account balance.

We will tell you the exact amount in the Statement of Advice or Record of Advice before you choose to purchase the insurance policy.

Other Benefits

We may receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received above \$300 will be maintained on a register which is available to you on request.

Adviser Remuneration

James Bevis and Aamir Hirani are the owners of Dimension IV Wealth Management Pty Ltd and Dimension IV Wealth Partners Pty Ltd and are remunerated through salary and profits of the practice.

Referral arrangements

We don't pay or receive/accept referral payments.

Disputes handling & our complaints policy

We treat any complaint we receive seriously. If you are dissatisfied with your experience as our client we ask that you communicate with us (e.g. by phone, email or in person) so we can try to resolve the issue for you. We'll do our best to help figure out the background of the matter with you.

We have adopted best practice complaints handling processes to ensure:

1. Acknowledgement of your concerns within 24 hours of receipt;
2. Speedy assessment and investigation;
3. Timely provision of a response (known as an IDR response) no more than 30 days after we receive your complaint.

If we cannot resolve the issue to your satisfaction within that time frame we will refer you to the free industry complaints handling body known as Australian Financial Complaints Authority Limited (AFCA).

We are a financial member of AFCA, the Government approved External Disputes Resolution scheme.

AFCA can be reached at 1800 931 678

AFCA's mail address is GPO Box 3, Melbourne VIC 3001

AFAC's website is www.afca.org.au

Compensation arrangements:

We believe we have put in place compensation arrangements (via maintenance of professional indemnity insurance and adequate financial provision for any policy excess) that are adequate having regard to the size, nature and complexity of our business. We believe that these arrangements are sufficient for the purpose of meeting our compliance obligations under section 912B of the Corporations Act.

Your Privacy

We are committed to protecting your privacy. We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request.