Financial Services Guide

Part One

A wealth of knowledge.
A world of understanding.

HPartners GROUP

This Financial Services Guide was prepared and issued by Hart Ensole Pty Ltd (AFSL No 422555). Version 12 / 4 March 2025

HPartners GROUP

ABOUT US

For Almost 30 years HPartners Advisers have been helping clients take control and reshape their financial futures.

Our advice and investment philosophies are based on education, research, experience and ongoing support. So, whether you are looking to pay down debt, buy your first home, retire or you want wealth accumulation or wealth protection strategies, we are here to help you now, and we will be there for you in the future. Because we believe, there is no greater wealth in this world than peace of mind.

Hpartners Group also offers a full suite of professional services such as Legal and Accounting.

INTRODUCTION

This Financial Services Guide (FSG) is issued by Hart Ensole Pty Ltd ABN 99 157 732 379 Australian Financial Services Licence (AFSL) and Australian Credit Licence (ACL) 422555.

This FSG is designed to assist you in determining whether to use any of the services offered by Hart Ensole or its Advisers.

This FSG contains information about:

- Hart Ensole, who as the Licencee, is responsible for the financial services.
- Your Financial Adviser.
- The financial services and products your Adviser can provide.
- How Hart Ensole, your Adviser and other related parties are paid for the financial planning services provided to you.
- Any associations or relationships that could create potential conflicts of interest.
- Details of who to contact should you have a complaint.

AUTHORISED REPRESENTATIVE PROFILE

This FSG must be read in conjunction with Part Two as it forms part of this FSG. It provides detailed information about your Adviser such as their contact details, referral sources and the types of financial products they can advise and deal in. Please retain both Part One and Part Two for your reference.

OUR SERVICES AND ADVICE

At HPartners, our focus is on helping you to successfully invest for your future.

We recognise that every client is different with different investment needs, so we tailor individual solutions. However, every tailored solution Is built on a solid investment framework and core philosophy.

Our services include:

- Financial planning
- Investment advice and management
- Wealth creation and savings
- Pre and post-retirement planning
- Cashflow and capital projections
- Superannuation
- Self managed super funds
- Risk and insurance analysis
- Wealth protection and insurance
- Estate planning
- Centrelink
- Business succession
- Key person and partnership insurance
- Mortgage management and debt reduction
- Margin lending
- Finance

HPartners Advisers offer a range of insurance, investment, debt reduction, superannuation and retirement strategies and products. Please refer to Part Two of this FSG for the services which your Adviser is authorised to provide.

HPartners Advisers act for you and not any life insurance company, fund manager, institution or bank.

LACK OF INDEPENDENCE

Because HPartners receives commissions from life insurance companies, neither it nor its Advisers are independent, impartial or unbiased. The Corporations Act states that if a licensee receives commissions from a product insurer it cannot claim to be independent, impartial or unbiased.

WHAT INFORMATION DO YOU NEED TO PROVIDE TO RECEIVE PERSONAL ADVICE?

Before providing personal advice, your Adviser will want to ensure that the advice is appropriate and suitable for your needs. To do so they will need to complete a client questionnaire in order to find out details about your financial position, your financial objectives and lifestyle goals.

The information provided will be assessed by your Adviser to assist them in providing appropriate advice.

You have the right not to divulge this information should you not wish to. If so, the advice may not be as suitable for your needs and objectives and this should be taken into account before acting on the advice.

You should read any warnings contained in the client questionnaire and advice documents carefully before making any decision relating to a financial strategy or product. If you do not understand these risks you should ask your Adviser to explain them to you.

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

PRIVACY POLICY

HPartners and your Adviser are committed to complying with a privacy policy to protect the privacy and security of your personal information. A copy of our Privacy Policy has been included with this Financial Services Guide, for your reference. If you wish to obtain an additional copy, please contact your Adviser.

OTHER DOCUMENTS YOU MIGHT RECEIVE

You may receive the following documents to help you make an informed decision on any financial strategy or recommended financial product.

STATEMENT OF ADVICE (SOA)

Because each client has individual needs which affect the structure and detail of their financial situation, the disclosure of all benefits, commission or fees specific to your arrangements will be provided to you in the Statement of Advice (SoA) document. This document will confirm the financial advice being given and the basis that advice has been developed. It will also include a disclosure of all benefits and potential conflicts of interest that you need to be aware of to make an informed decision.

RECORD OF ADVICE (ROA)

If we provide further financial advice to you, and that further advice is related to the advice we provided to you in a Statement of Advice and your personal circumstances have not changed, a Record of Advice (RoA) will be used. The RoA will be communicated to you and/or will be added to your file and you may request a copy at any time up to 7 years from the date we gave that further advice to you. You can request the ROA by contacting your Adviser or HPartners in writing, by telephone or by email.

PRODUCT DISCLOSURE STATEMENT (PDS)

If we recommend a financial product, you will be provided with a Product Disclosure Statement (PDS).

The purpose of the PDS information is to explain to you all the features, benefits, fees and risks. It is therefore imperative that you read and understand any PDS provided by your Adviser before you make any decisions relating to a financial product recommendation.

YOUR INSTRUCTIONS

You may specify how you would like to give us instructions, for example, by email, telephone, fax or other means. These instructions and any changes to these instructions should be provided in writing to us. In ensuring your interests are always protected, we require your ongoing instructions and authority before we can proceed with any implementation. In most cases, we will require you to provide us with a signed or expressed authority before we can proceed.

ONGOING SERVICE

To help ensure that you have peace of mind we suggest that you take advantage of our ongoing service offering.

This service is customised to suit your needs and will often include an annual review as well as regular reports on investment performance. The review service is designed to ensure that your investment continues to meet your goals within any legislative changes, market changes and/or changes to your personal circumstances or requirement.

ANNUAL CONSENT

Where you have entered into an Ongoing Fee Arrangement for a period greater than 12 months, your consent to continue the Ongoing Fee Arrangement must be renewed annually.

This renewal requires you to elect to renew or terminate the ongoing fee arrangement for ongoing advice and services provided, and to notify your Adviser of this election within 120 days of the anniversary of your agreement.

The ongoing fee renewal will contain information about the services you can expect to receive and the ongoing fees to be paid in the next 12 months.

WHO IS YOUR FINANCIAL ADVISER?

Your Adviser will be the Authorised Representative listed in Part Two of this FSG.

FEES AND CHARGES

HPartners Advisers are able to receive payment for their services in a number of ways.

Below is a guide as to how fees and commissions may be charged. Specific information on your Adviser's fees and charges can be found in Part Two of this FSG. All fees and charges will be disclosed in the SOA, ROA and/or PDS.

Your Adviser will discuss both the rate and method of payment with you before any financial services are provided, and will confirm any ongoing fees payable and the related services with you, each year.

FEE FOR SERVICE

We may charge a fee for the provision of advice and/or implementation of recommendations. Depending on your circumstances and the complexity of the work involved, this fee may be a fixed dollar amount, a percentage rate based on the value of your proposed investment portfolio, an hourly rate for time spent providing the services, or a combination of these.

COMMISSIONS

Commissions may be paid from a product provider to Hart Ensole. Product providers may pay Hart Ensole commission in association with the placement of the recommended products. Generally the initial commission will be paid at the time you obtain the financial product with ongoing commissions paid during the life of the product.

Goods and Services Tax (GST)

All financial payments, commissions, and fees are subject to GST.

ALTERNATE REMUNERATION ARRANGEMENTS

Full details of remuneration and other payments are disclosed to you at the time of any advice.

Also, all Advisers are required to keep a register of Alternative Remuneration which shows any payment other than cash which may be received by them from product providers. This register is available for inspection with 7 days' notice.

You should be aware that where you have been referred to the Adviser, or where we refer you to another service provider, the referring party may receive a referral fee, commission or non-monetary benefit as a consequence of the products or services you purchase. Complete details of any such fee will be disclosed at the time of your advice i.e. in your advice document.

HPARTNERS BRISBANE OFFICE

16 Manning St, South Brisbane QLD 4101
PO Box 5011, West End QLD 4101

P 1300 656 260 **E** hello@hpartners.com.au

HPARTNERS TOOWOOMBA OFFICE

2/12 Prescott St, Toowoomba City QLD 4350
PO Box 839, Toowoomba BC 4350

P 1300 656 260 **E** hello@hpartners.com.au

HPartners GROUP

WHAT HAPPENS IF I HAVE A COMPLAINT

HPartners is serious about providing a quality service and is a member of the Australian Financial Complaints Authority Limited (AFCA). AFCA has been legislated as the sole External Dispute Resolution service for Financial Services.

If you have any complaint about the service provided to you, you should take the following steps.

1. Contact your Adviser and tell them about your complaint.
2. Your complaint will be referred to the Head of Compliance and you will receive an acknowlegement of your complaint within 1 business day.
3. If you still do not get a satisfactory outcome within 30 calendar days, you can lodge a complaint with AFCA:

    i. Online - https://www.afca.org.au/make-a-complaint/
    ii. Phone – 1800 931 678
    iii. Email - info@afca.org.au
    iv. Mail - GPO Box 3, Melbourne, VIC 3001

The complaints service is free of charge to you. In the event it is ever necessary, HPartners holds a Professional Indemnity Policy that meets the requirements s.912B Corporations Act 2001. The Policy includes coverage for the advice given by your Adviser whilst a HPartners Adviser even if they are no longer authorised by HPartners or have left the industry.

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Version 12 / 4 March 2025

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HPartners GROUP

Our Qualified Financial Planner

Part Two

Sarah Brown

Financial Adviser, BBus (Mgmt), GradDip(FinPlan)

Sarah is a Financial Adviser at HPartners. She holds a Bachelor of Business (Management) and a Graduate Diploma in Financial Planning and provides financial advice to help clients work towards their financial and lifestyle goals.

Corporate Authorised Representative Name	HPartners Investments Pty Ltd
Australian Company Number	611 871 982
Corporate Authorised Representative Number	1241380
Authorised Representative Name	Sarah Brown
Authorised Representative ASIC Number	1320836
Business Address	Unit 2/12 Prescott Street, Toowoomba QLD 4350 16 Manning Street, South Brisbane QLD 4101
Postal Address	PO Box 839, Toowoomba QLD 4350 PO Box 5011 West End QLD 4101
Telephone	1300 656 260
Email	sarah.brown@hpartners.com.au
Web	www.hpartners.com.au

A wealth of knowledge. A world of understanding

HPartners GROUP

Sarah Brown

SARAH OPERATES UNDER HPARTNERS INVESTMENTS PTY LTD, A CORPORATE AUTHORISED REPRESENTITIVE OF HART ENSOLE, AND IS AUTHORISED TO PROVIDE GENERAL AND PERSONAL ADVICE ON THE FOLLOWING PRODUCTS:

- Managed funds and exchange traded funds
- Life insurance (risk and investment products)
- Government debentures, stocks and bonds
- Deposit products
- Retirement savings and superannuation
- Securities
- Debt reduction strategies

Products that Sarah cannot provide advice on:

- Self managed super funds
- Margin lending

REMUNERATION

Hart Ensole collects all fees and commissions for the HPartners Group and passes on 100% of fees and commissions to the Corporate Authorised Representative after an amount has been retained for expenses.

Sarah's remuneration is based on the fees and commissions she is able to generate through her activities as an Authorised Representative of HPartners Group. HPartners receives fees and commissions from business generated and then pays Sarah by way of salary.

OVERVIEW OF REMUNERATION TYPES

Hart Ensole may be remunerated through a combination of fees (hourly, flat and asset based) and commissions for advice, implementation and ongoing services provided.

Details of any remuneration will be fully disclosed within the Statement of Advice (SOA) provided and fully agreed to by you, prior to proceeding. Remuneration may include the following various fee types:

a) Statement of Advice Fees
b) Advice Implementation Fees
c) Ongoing Advice Service Fees
d) Ongoing Administration Service Fees
e) Insurance Commissions
f) Hourly Advice Fees of $440.00 including GST

You will be invoiced directly for the above mentioned 'Fees' and may elect to pay Hart Ensole directly, or have these deducted from your investments, where applicable. Alternatively, in some circumstances where the advice relates to superannuation and meets the sole purpose test, this fee may be charged through your superannuation account.

ADVICE & IMPLEMENTATION FEES

Fees may be charged for the provision and implementation of advice. Statement of Advice and Advice Implementation Fees may range from $625 to $10,000, depending on the circumstances and the complexity of the work involved.

ONGOING SERVICE FEES

Ongoing Service Fees may include both an Ongoing Advice Service Fee and an Ongoing Administration Service Fee, and may either be fixed price or asset based, depending on the circumstances.

The relevant services available to you in relation to the ongoing service fee will be outlined in the SOA provided.

Ongoing services fees may range from 0.5% to 1.4%, of superannuation, pension or investment accounts depending on the circumstances and the complexity of work involved.

LIFE INSURANCE COMMISSIONS

For insurance risk products, your Adviser or their company will receive upfront commission up to 66% (including GST) on the annual premium, paid by the product providers. This is a one-off, upfront payment and is not an additional cost to you.

Your Adviser or their company will also receive an ongoing commission (or trail commission) for insurance up to 22% (including GST) paid by the product provider out of the revenue the product provider earns. This commission is also not an additional cost to you and is payable for the length of time the product remains in-force.

For example, if the annual insurance premium is $500 p.a. (including GST), your Adviser or their company may receive a maximum of $660 (including GST) as an initial commission payment. Assuming the premium stays the same each year, your Adviser or their company may receive a maximum of $110 p.a. (including GST) as an ongoing (trail) commission.

All fees and commissions are fully disclosed in our advice documentation and service agreements. Any changes to these fees and commissions will be disclosed to you at the time of further advice, a review of service agreement, or in additional product material.

DISCLOSURE

HPartners (CAR No. 1241380) is a Corporate Authorised Representatives of Hart Ensole (AFSL number 422555) trading as HPartners.

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Privacy Policy

Part Three

PRIVACY DISCLOSURE STATEMENT

In order to comply with the requirements of the Privacy Act 1998 (Cth) and the Australian Privacy Principles, we are required to advise you that Hart Ensole, registered office 16 Manning Street, West End, AFSL and ACL #422555 ABN 99 157 732 379, holds personal information about you. The information has been, and will continue to be, collected by us for the purpose of providing you with financial planning advice.

We are required, pursuant to the Corporations Act and certain regulations issued by The Australian Securities and Investment Commission, to collect information about you for the purpose of providing you with our services. If you do not provide us with the information requested by us, we may not be able to provide you with the services you require of us.

We will from time to time disclose information about you to our representatives, other professionals including those within the HPartners Group, insurance providers, superannuation trustees and product issuers in connection with our services. We may disclose your personal information to external service suppliers (e.g. lawyers) for the purpose of providing you with products or services that you may need or that might be of interest to you. You will be deemed to have consented to our use of such information in this manner, unless we are notified otherwise. In the event we consider it necessary to use or disclose information about you for purposes other than those detailed above, or related purposes, we will seek your consent. You are entitled to obtain access to the information which we hold about you by calling the Privacy Manager on 1300 656 260.

HPARTNERS PRIVACY POLICY

Hart Ensole Pty Ltd (HPartners Group) is committed to protecting the confidentiality and security of your personal information in accordance with the Australian Privacy Principles (APPs) under the Privacy Amendment (Enhancing Privacy Protection) Act 2012.

We are dedicated to transparency about how we use your personal information. To provide you with our financial planning services, we need to collect certain personal information.

This Privacy Policy explains how we collect, use, and share your information and how we will notify you if we collect information that can identify you.

COLLECTION OF PERSONAL INFORMATION

HPartners Group collects personal information necessary to provide personal financial advice and services. Our legislative and regulatory obligations require us to obtain and maintain detailed information that identifies you and reflects aspects of your financial position.

The type of personal information we may collect can include, but is not limited to:

- Name, address, and contact details
- Occupation and employment details
- Financial needs and objectives
- Current financial position, including salary, income, expenditure, assets, liabilities, insurance, superannuation, and other investments
- Tax File Number
- Medical history and health for insurance purposes
- Estate planning requirements

HPartners Group will collect information directly from you whenever possible. We may verify this information through sources mentioned in our Privacy Policy.

We do not seek sensitive information unless necessary for our business purposes, such as insurance applications and claims management. If we collect sensitive information, it will be handled in accordance with privacy laws.

Sometimes, we may collect information from other sources as permitted by the Privacy Act 1988, such as:

- Information from third parties about existing products you seek our services for
- Public information to update your contact details if we cannot reach you
- Information exchanged with your legal representative, accountant, or other Representatives with your permission

We also need to verify your identity under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act), which may involve copying your driver licence, passport, or other identification documents.

USE AND DISCLOSURE OF COLLECTED INFORMATION

The personal information we hold is used to provide you with financial services. In certain situations, we may need to disclose your information to third parties. If you do not consent to this disclosure, we may not be able to provide you with our financial services.

The types of organisations to whom we may disclose your personal information include, but are not limited to:

- Regulators such as the Australian Transaction Reports and Analysis Centre (AUSTRAC), the Australian Securities and Investments Commission (ASIC), the Australian Tax Office (ATO) and the Australian Prudential Regulation Authority (APRA)
- Financial institutions for financial products like investments, superannuation, and life insurance
- Organisations providing administrative, mailing, IT, and printing services
- Organisations offering research, technical (tax, legal), and paraplanning services
- Employees of your Representative or your Representative's business
- Service providers contracted for outsourced compliance and software services
- Any party acquiring an interest in our business
- Where required or permitted by law

We may use your contact details to send you information of interest. You can opt out of receiving such information by contacting us.

INFORMATION QUALITY AND SECURITY

HPartners Group aims to ensure that the personal information we hold about you is accurate, complete, and current. As part of our services to you, we may include an annual review of your circumstances, during which we will confirm the accuracy of your personal

information. If you believe any personal information we hold is incorrect or incomplete, please contact us with evidence of the inaccuracy, and we will correct it.

We value the security of your personal information, which is stored in secure facilities, including computer-based storage and lockable filing cabinets. We protect your information from misuse, loss, unauthorised access, modification, or disclosure.

We are legally required to retain your personal information for a certain period. Once this period has elapsed or the information is no longer needed, we will securely destroy or permanently de-identify it.

ACCESS TO PERSONAL INFORMATION

You have the right to access any personal information we hold about you.
To request access, please call us at 1300 656 260 or email the Privacy Officer at info@hpartners.com.au

HPartners Group will respond to your request for access to personal information within 30 days unless unusual circumstances apply. We may charge a fee to cover the costs associated with locating, retrieving, reviewing, and copying the requested material. We will inform you of any applicable fees in advance and assist in refining your request if necessary.

We will provide access to your personal information, except where we are permitted to refuse access under the Privacy Act 1988 and the Australian Privacy Principles. If we refuse access, we will provide written reasons for our decision. If you have concerns, you may lodge a complaint.

CORRECTION OF PERSONAL INFORMATION

HPartners Group will correct any personal information we hold if we become aware that it is inaccurate, incomplete, outdated, irrelevant, or misleading.

If you believe the information we hold about you is incorrect, incomplete, outdated, irrelevant, or misleading, you can request a correction, and we will take reasonable steps to make the necessary changes. If we cannot make the correction, we will inform you in writing.

If we disagree with your request for correction, we will take reasonable steps to include a note on your record indicating that you believe the information is incorrect, incomplete, or outdated.

GOVERNMENT IDENTIFIERS

If we collect government identifiers, such as your Tax File Number, we do not use or disclose this information other than as required by law. We will not adopt as our own any identifiers that you may provide to us.

If you consent, we may keep your identifiers on file so we can continue providing services to you. We will not keep this information on file if you choose not to provide this consent.

OVERSEAS DISCLOSURE

HPartners Group may need to disclose your personal information to third-party suppliers and service providers located overseas for specific purposes. Likely destinations for these recipients include the Philippines or India.

We take reasonable steps to ensure that these overseas recipients adhere to privacy standards similar to those required under Australian law. We only transfer personal information outside of Australia if it is permitted under the Australian Privacy Principles and if we have obtained your consent.

We will not send personal information overseas unless you consent, or we reasonably believe that the privacy laws of the other country are substantially similar to our own.

ARTIFICIAL INTELLIGENCE

We collect and process your data to improve our services, including but not limited to providing personalised experiences, recommendations, and insights, which may be through Artificial Intelligence (AI). This may include information you provide directly, and data collected automatically when delivering our services to you. If you have any concerns regarding how your data is being processed, please contact us for further clarification.

MARKETING

HPartners Group may use your personal information to send direct marketing material. If you prefer not to receive such communications, you can opt out by contacting us through any of the methods provided in this document. There is no cost for this request, but please allow up to two weeks for it to be processed.

HPartners Group adheres to the Spam Act 2003 (Cth); accordingly, we will:

- Obtain your consent before sending an electronic message to you (this can be expressed or inferred)
- Provide sender identification (so that you know who sent the message
- Provide you with the option to unsubscribe

COOKIES

When you visit HPartners Group's website, specific details about your visit may be recorded, such as the time and date, server address, pages accessed, time spent on our site, and type of browser used. This information is collected anonymously for statistical purposes and cannot be used to identify you personally.

We use cookies to identify your browser and remember your login details for future visits. A cookie is a small file on your computer that enables our website to recognise your browser. If you prefer not to allow cookies, you can adjust your browser settings to reject cookies or be notified when they are used.

LINKS TO THIRD-PARTY WEBSITES

Our website may contain links to external third-party websites that HPartners Group believes may interest you. These external websites should have their own privacy statements, and we encourage you to review them when visiting such sites. Please be aware that our Privacy Policy does not cover these third-party websites and is not subject to our privacy standards and procedures.

COMPLAINTS

HPartners Group is committed to resolving privacy-related complaints as efficiently as possible through our robust internal complaints procedure.

We strive to uphold the highest standards of privacy and data protection. However, we understand that issues can sometimes arise even in well-run organisations. If you have concerns or complaints about privacy, please contact us directly. We are committed to addressing and resolving these issues promptly and effectively.

Our aim is to respond to your complaint within 30 days. We will seek your agreement to extend the timeframe if more time is needed.

If you remain dissatisfied with the resolution after raising the issue with us, you have the right to escalate your complaint to an external dispute resolution scheme. HPartners Group is a member of the Australian Financial Complaints Authority (AFCA). You can contact AFCA at 1800 931 678 or write to GPO Box 3, Melbourne, VIC 3001.

HOW TO CONTACT US

If you have any questions or concerns about privacy at HPartners Group, please contact us using the following methods:

1300 656 260

info@hpartners.com.au

HPartners Group Privacy Officer
PO Box 839
Toowoomba BC QLD 4350

Hart Ensole Pty Ltd regularly reviews and updates our policies and procedures to ensure they comply with changes in the law, technology, and market practices. As a result, this Privacy Policy may be updated occasionally.

This Privacy Policy was last updated on 4 March 2025

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GROUP

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A world of understanding.

HPARTNERS.COM.AU