

Financial Services Guide Version

5 September 2022

Not Independent

As Research IP may receive soft dollar benefits, we are not able to refer to ourselves or our advice as independent, impartial or unbiased. For more information, please refer to our Conflicts of Interest Policy.

Licensee:

Australian Wealth Holdings Pty Ltd (AWH)
(AFSL: 481674)

This Financial Services Guide (FSG) is authorised for distribution by Australian Wealth Holdings.

Authorised Representatives:

Research IP Pty Ltd

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Oliver Trusler

Authorised Representative No: 1271100

The Authorised Representatives act on behalf of Australian Wealth Holdings who is responsible for the services that they provide.

Contact Details

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Purpose of this FSG

This Financial Services Guide (FSG) is designed to provide you with important information regarding services offered by Research IP. This FSG should be read prior to using our services. The FSG will provide you with details regarding;

- ❖ Our contact details and how you can contact us;
- ❖ The services we are licensed to provide;
- ❖ How Research IP is remunerated for its services;
- ❖ How we deal with conflicts of interest;
- ❖ Details of internal and external dispute resolution systems.

The provision of a FSG applies to all providers of advice as well as providers of other financial services. FSG provisions are designed to ensure that retail clients are given sufficient information to enable them to decide whether to obtain financial services from us.

The contents of this FSG is general information only and does not take into account any particular person's needs or objectives. Research IP provides no warranty as to the suitability of the services of this FSG for any particular person.

This FSG will help you decide whether to use the services that we* offer. It contains information about:

- ❖ The services we offer and their cost
- ❖ Any conflicts of interest which may impact the services
- ❖ How we are remunerated

- ❖ How we deal with complaints if you are not satisfied with our services.
- ❖ In this document 'we' refers to Research IP, Darren Howlin and Oliver Trusler.

Our services

This licence authorises the licensee to carry on a financial services business to:

1) provide general financial product advice for the following classes of financial products:

- ❖ Superannuation and SMSF
- ❖ Retirement planning
- ❖ Portfolio management
- ❖ Managed investments
- ❖ Securities (direct shares)
- ❖ Personal risk insurance

2) deal in financial product by:

applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:

a) Interests in managed investment schemes including:

i) investor directed portfolio services; and

b) securities to retail and wholesale clients.

Advice on financial products is defined under the Corporations Act 2001 (Cth) ("the Act") as being either personal or general in nature. Research IP does not provide personal financial advice.

When giving general advice, under the provisions of Section 949A of the Act, Research IP is required to warn you that:

- ❖ the advice has been prepared without taking into account your objectives, financial situation or needs;
- ❖ that you should consider the appropriateness of the advice, in the light of your own objectives, financial situation or needs, before acting on the advice; and
- ❖ if our advice relates to the acquisition or possible acquisition of a particular financial product, you should obtain a copy of, and consider, the PDS or offer document for that product before making any decision.

Fees

Research IP provides services to wholesale clients via subscription to its website with regard to general advice and commissioned research. Research IP charges standard fees for these services which are tailored in relation to the depth of services provided. These services include:

- ❖ Research Reports: Managed Fund reports (Product Assessments), Sector, Market and Economic reports.
- ❖ Investment Consulting Services: Tailored for clients, customised by administration platform (eg. customised and pre-set model portfolios and managed account services)
- ❖ Investment Committee: Quarterly participation, tailored client agendas.
- ❖ Asset Allocation: Investment and economic research and analysis supporting Investment Strategy, Dynamic Asset Allocation and Strategic Asset Allocation
- ❖ Advisor Group Fund Development: Assist adviser groups in developing their own products.

- ❖ Recommended List: Comprehensive list of funds across all asset classes.
- ❖ Tools: Performance tables, charts, search engine, asset class forecasts.

Commissions

Australian Wealth Holdings may receive commission from some product providers. However, Research IP does receive commissions.

Stamping Fees

AWH We may receive one-off stamping fees where your invest in some listed investments (eg bank issued hybrids and IPO's). These will be paid by the issuer of the investment and will typically be a set percentage of your investment amount.

Research IP does not generally provide any insurance advice.

Insurance Commissions

AWH may receive a one-off upfront commission for insurance policies it recommends. AWH may also receive a monthly commission payment for as long as you continue to hold the policy.

Research IP does not generally provide any insurance advice.

Other Benefits

We may receive other benefits from product providers such as training, meals, and entertainment. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Adviser Remuneration

Darren Howlin and Oliver Trusler are remunerated through consulting fees and the profits that the business generates.



Conflicts of Interest

Darren and Oliver may recommend investments in shares or other securities that they hold or may hold in the future.

You will be advised where a conflict of interest may exist and how the conflict will be managed.

Research IP has a conflict of interests' policy governing the assessment of managed funds. This policy includes governance relating (but not limited to) the following issues;

- ❖ Remuneration: Research IP provides services to wholesale clients (financial advisers) via subscription to its website. Research IP charges fees for these services which are tailored in relation to the depth of services provided. Research IP also receives fees for providing investment consulting services to clients. Investment consulting services include but are not limited to provision of advice in relation to managed accounts, model portfolios and approved product lists. Fees charged in relation to investment consulting services may be flat fees or asset based fees. The fees for some consulting/ managed account arrangements may be determined by private agreement and take into consideration the overall depth and complexity of services provided. No fees charged are linked to any Product Assessment rating outcomes or the inclusion of financial products in portfolios or approved product lists. Research IP also ensures that any discussions relating to remuneration occurs with appropriate information barriers in place.

- ❖ **Communication policies:** Research IP's communications policy ensures that relevant information is not communicated outside Research IP before reports are provided to clients. While fund managers are permitted to check draft reports for factual accuracy under controlled circumstances, recommendations or opinions contained within such reports are not provided.
- ❖ **Approval process:** Research quality and integrity is maintained by ensuring all research is approved by peer groups and authorised by experienced supervisors, usually at Director level.
- ❖ **Material interests:** Directors and employees generally do not have a material interest in any of the financial products on which it provides investment research. Should Research IP, its Directors or staff have any financial interests in such a product, action will be taken in accordance with our conflicts of interest policy, which includes mandatory disclosure of these interests in the relevant report, adherence to staff trading windows, declining to provide investment research or exclusion of any individuals with a material interest from the research process.
- ❖ **Associations or Relationships:** Research IP has no related party or other association links with product issuers or fund managers. Conflict management arrangements are in place where Research IP provides research services to financial advisory businesses that provide financial planning services to investors and are also associated entities of product issuers. Any such relationships are disclosed in the relevant Research IP Research Reports.

Making a Complaint

We endeavour to provide you with the best advice and service at all times. If you are not satisfied with our services, then we encourage you to contact us. Please call us, send an email or put your complaint in writing to our office.

If you are not satisfied with our response, then you can refer your complaint to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or www.afca.org.au. AFCA provides a fair and independent complaint resolution service which is provided to you free of charge.

Australian Wealth Holdings is required to hold adequate Professional Indemnity insurance for the financial services that it and its current and past representatives provide.

Postal address:

Australian Financial Complaints Authority

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Professional Indemnity Insurance

Research IP maintains adequate professional indemnity insurance in accordance with its obligations to Section 912B of the 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 at <https://research-ip.com/research-ip-privacy-policy>.

Typical Services

Research IP currently provides financial advisers and wholesale clients with financial product data, indices and information, research reports and general financial product advice through newsletters, other publications websites, data feeds and software products.

Our publications include articles and editorials prepared by our own staff, by our authorised representatives (who act as consultants in providing us with regular articles about a range of economic and financial issues), and by third parties (including other AFSL holders) such as accounting firms (who are responsible for the contents of their articles).

Our publications, ratings products and services should be viewed as an additional investment resource, not as your sole source of information. We recommend you obtain appropriate financial, legal and taxation advice before making any financial investment decision. In addition:

- ❖ you should be aware that past performance does not necessarily indicate a financial product's likely future performance, and
- ❖ if applicable, before making any decision to acquire a particular financial product, you should obtain and carefully consider the relevant product disclosure statement.

Please also note that we base our financial product research on current information furnished to us by third parties (including the financial product issuers) which we cannot necessarily verify. While we will use all reasonable efforts to obtain information from reliable sources, we do not guarantee the accuracy or completeness of that information. Our financial product research may be withdrawn or changed at any time as other information becomes available to us.

About Research IP

Research IP has been providing clients with investment governance, financial product research and investment technology solutions since 2015. By leveraging the skills of our team of specialists, Research IP is able to provide innovative and tailored financial services solutions to clients. We are a specialist investment research provider which is used and trusted by charities, not-for-profit organisations, family offices, & financial advisers for investment, Superannuation and other Pension schemes throughout the Asia Pacific region.

Our experience has been gained in well over 20 years of roles across different facets of the industry, so we understand the key drivers and challenges for people trusted with the management of investments.

Client focused outcomes are underpinned by the belief that the role of business model innovation and accelerating technological change opens up new possibilities, to put client interests at the centre of the financial services industry focus. We have strong philosophical alignment with John Hagel's work on the possibilities for "Disruption by Trusted Advisors" and John Kay's views in "Other People's Money: Masters of the Universe or Servants of the People".

Some of the consulting services we provide to financial advisers, charities, not-for-profit organisations and other investors include:

- ❖ Investment committee implementation review
 - ❖ Chair or independent investment committee member
 - ❖ Investment manager review
 - ❖ Investment manager / adviser selection
 - ❖ Quarterly reporting and commentary
 - ❖ Sustainability and ESG policy development
 - ❖ Sustainability and ESG investment selection / implementation of strategies.
 - ❖ If you would like to discuss one or a number of these consulting services, please contact info@research-ip.com.
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- Find all Qualitative Research announcements and subscribe for updates here:
- <https://research-ip.com/news>
- ❖ AFSL reviews
 - ❖ Platform and Financial Adviser Software reviews
 - ❖ Fee negotiations for better client outcomes
 - ❖ Investment committee terms of reference / charter
 - ❖ Investment committee skills assessment
 - ❖ Investment policy development