



# FINANCIAL SERVICES GUIDE (FSG)

## Part A

### **A guide to the services we provide and how we will work with you.**

We are required by law to give you a Financial Services Guide (FSG) that helps inform, protect and assist you to make an informed decision about the financial services we offer.

An Adviser FSG must accompany and be read in conjunction with this document

**Trend Wealth Pty Ltd**  
**ACN 609 773 800 | ABN 75 609 773 800 | AFSL Number 517945**

Tower 1, Level 10, 495 Victoria Avenue, Chatswood NSW 2067 | **Phone** 1300 059 249  
**Email** [info@trendwealth.com.au](mailto:info@trendwealth.com.au) | **Website** <https://trendwealth.com.au>

**Version 1.6 Dated 1 March 2024**

## Information about this Financial Services Guide

This financial Services Guide ("FSG") is intended to be used as a reference by you to inform you of certain basic matters relating to your dealings with our financial services firm, prior to us providing you with a financial service, and during our relationship.

This FSG is provided to you by Trend Wealth Pty Ltd (Trend).

This FSG is divided into two sections, Part A covers information relating to;

- who we are
- what financial services we provide and the products to which those services relate
- what our responsibilities are and what type of advice we give
- what you can expect to pay for the financial services
- what remuneration and other benefits may be paid to us, our employees or others
- what to do if you have a complaint, and how it will be dealt with
- for what purpose we use your contact data
- how you can contact us

The second part of the FSG Part B provides information relating to;

- Who your Advisor is and how they can be contacted
- Financial services and products your Advisor is authorised to provide
- Fees or other costs your Advisor may charge

It is intended that this FSG should assist you in determining whether to use any of the services described in this document.

**Please note should any of the information in the Financial Services Guide be unclear or confusing please discuss it with your Advisor prior to committing to any advice.**

## The Nature of Independence

### Lack of Independence

Trend Wealth Pty Ltd [AFS Licence Number 517945] is not able to describe itself as being independent, impartial or unbiased under the section 923A of the Corporation Act, because:

- We receive insurance commissions and charge the asset-based fee from financial services providers which may influence the advice we or our representatives provide;
- Our
  - i. director;
  - ii. related entity or director of a related entity; or
  - iii. associate;receives insurance commissions and charge the asset-based fee from financial services providers which may influence the advice we provide;
- We have an approved product list which limits the range of products we or our representatives can recommend when providing advice to you.

### About Trend

We act on our own behalf when providing a service to you under our AFSL 517945.

We can offer our services to both Wholesale and Retail clients.

Trend has been operating as a financial services provider since 11 February 2020, with clients throughout Australia.

The Trend head office is located at Tower 1, Level 10, 495 Victoria Avenue, Chatswood NSW 2067.

We are a privately owned, financial services firm. We have no institutional shareholders or requirements. This allows for a wide range of advice and products without any external pressures.

We provide all Authorised Representatives and Advisors with various support services including research, ongoing training, professional development as well as access to a broad range of investment and risk products.

## General Advice

Trend Wealth Pty Ltd also deals in general advice. This is where we may express an opinion or recommendation influencing you in making a decision in relation to a financial product, but where we **HAVE NOT** considered your personal objectives, financial situation or needs.

If we provide you with general advice, we will provide you with a warning that the advice may not be appropriate to your needs, financial situation or objectives. Additionally, we will provide you with an applicable Product Disclosure Statement ('PDS') (if one is available) which you should read before making a decision that the product is right for you.

## Personal Financial Advice

We may provide you with personal advice that takes into account your needs, financial situation and circumstances. Where we provide you with personal advice, we will provide you with a Statement of Advice ('SOA'). The SOA outlines our advice and the basis on which the advice was given. It also outlines relevant information about us, our fees and charges associated with our advice.

If we provide further personal advice after providing our initial advice, we may record this in a Record of Advice, instead of an SOA. You may request a record of the further advice that is provided to you, if you haven't already been provided with it. You can also contact us, using the details at the start of this FSG, within 7 years from when the advice is provided to request this record.

There is an important difference between 'general advice' and 'personal advice'. If we provide you with 'general advice' it means that we **HAVE NOT** considered any of your individual objectives, financial situation and needs.

If we provide you with 'personal advice' we will consider your individual objectives, financial situation and needs when making our recommendation to you.

## Other documents you may receive

You may receive other documents in addition to this FSG when your Advisor provides you with your personal financial advice or recommends a financial product to you.

### Statement of Advice

Any advice that you receive from your Advisor which takes your personal objectives, financial situation and needs into account, will be presented to you in writing in your Statement of Advice (SoA), also referred to as your financial plan. The SoA is an important document as it sets out what your Advisor is recommending and why it is suitable and appropriate for you. It will contain enough detail for you to make an informed decision about

whether to act on the advice and will outline:

- Your Advisor's recommendations and the basis on which they are given.
- The costs of the advice and information about fees, commissions or other benefits that we, your Advisor or a related party may receive.
- Details of any relationships or associations that we or your Advisor may have with product providers or related parties.
- We recommend you also seek independent legal advice before proceeding to engage our services.

### Record of Advice

If your Advisor provides you with further personal advice, you may receive a Record of Advice (RoA). A RoA will be provided if your circumstances and basis of advice are not significantly different from the initial advice you received from your Advisor. Where your circumstances have significantly changed, any further personal advice that is provided to you will be documented in a SoA. You may request a copy of the advice records that we keep. Any request must be made, either verbally or in writing, within seven (7) years (or as prescribed by law) of the provision of the further personal advice, and should be directed to your Advisor.

### Product Disclosure Statement

If your Advisor recommends a particular financial product or transacts on your behalf and at your request, you will receive a Product Disclosure Statement (PDS), or other relevant product disclosure material. The PDS contains important information about a particular financial product and will include its fees, features and risks, and will assist you making an informed decision about that product.

### Service Engagement

Your engagement with your Adviser will fall into the category of Ongoing Fee Arrangement (OFA) : You may wish to have an ongoing service relationship with your Advisor. The Ongoing Fee Arrangements will detail the services that will be provided on an ongoing basis. Under the ongoing services arrangement you will also a **Fee Disclosure Statement** within 60 days of our anniversary of engagement, which will contain

- Information about the services you are entitled to receive, the services that actually received, and the fees paid for those services in the last 12 months.
- Information about the services you will be entitled to receive, and the fees you will or are likely to pay in the next 12 month period.
- The provision of your consent for us to continue to deduct fees from your bank account, Investment product or your superannuation product.

## Financial services and products we provide

Trend Wealth holds a current Australian Financial Services Licence (AFSL) No 517945 which authorises it to provide advice on and deal in an extensive range of financial products:

Trend also has one Corporate Authorised Representative that provide advice on and deal in the following classes of financial products::

- Basic deposit products;
- Deposit products other than basic deposit products;
- Government debentures, stocks or bonds;
- Life products including investment life insurance products and life risk insurance products;
- Retirement Savings Accounts;
- Securities;
- Standard Margin Lending Facilities; and
- Superannuation

Other services Trend can provide include;

- Interests in managed investment schemes including:
  - i. Investor directed portfolio services;
- Retirement Savings Accounts ("RSA")
- Securities;
- Standard margin lending facility; and
- Superannuation

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

- deposit and payment products limited to:
  - i. basic deposit products;
  - ii. deposit products other than basic deposit products;
- Debentures, stocks or bonds issued or proposed to be issued by a government;
- Life products including investment life insurance products and life risk insurance products;
- Interests in managed investment schemes including:
  - i. Investor directed portfolio services;
- Retirement Savings Accounts
- Securities;
- Standard margin lending facility; and
- Superannuation; and

Some of the financial services or products that we are authorised to provide may be beyond those which we authorise your Advisor to offer.

The financial services or products that your Advisor is authorised to offer are outlined in Part B of this FSG at 'The services and products your Advisor can provide'.

## Taxation advice

Our Financial Planners are registered with ASIC as qualified tax relevant providers under the Corporations Act 2001 (Cth) We are able to provide you with advice on the tax implications relevant to the financial strategies and advice we recommend to you. For full tax advice and tax agent services you should seek the assistance of a registered tax agent.

## Your personal information and providing instructions

We maintain a record of your personal profile, which includes details of your objectives, financial situation and needs.

- We also maintain records of any recommendations made to you.
- We have in place a privacy policy which will ensure the privacy and security of your personal information.
- While committed to your privacy we are also committed to providing parties with whom we have a business relationship and who have provided us with your details by way of referral, with information to help them better serve your needs and better understand the advantages we provide to you as a mutual client.
- We do this by providing broad information on client communication levels and on acceptance rates of advice provided.
- If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded.
- Increasingly, as technology progresses, your file will contain more electronic/digital information.
- We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise of the likely cost in advance and can help to refine your request if required.

You may provide instructions to us, or your Advisor by phone, email or post.

## Anti Money Laundering

- Trend may delay, block or refuse to process any payment or other transaction without incurring any liability if Trend knows or reasonably suspects that the transaction or the application of its proceeds will:
  - i. breach, or cause Trend to breach, any applicable laws or regulations of any jurisdiction (including any sanctions); or
  - ii. allow the imposition of any penalty on Trend or its Affiliates under any such law or regulation,
- including where the transaction or the application of its proceeds involves any entity or activity the subject of any applicable sanctions of any jurisdiction binding on Trend or its Affiliate, or the direct or indirect proceeds of unlawful activity.
- Each Advisor must provide all information to Trend which Trend reasonably requires in order to manage its money laundering, terrorism financing or economic and trade sanctions risk or to comply with any laws or regulations in Australia or any other country. Each Advisor agrees that Trend may disclose any information concerning the Advisor to any Agency where required by any such law or regulation in Australia or elsewhere.
- Each Advisor undertakes to exercise its rights and perform its obligations under the Finance Documents in accordance with all applicable laws or regulations relating to anti-money laundering, counter-terrorism financing or sanctions

## Telephone Recording

- Any telephone call between Trend's Representatives and clients in relation to any facility or advice are customarily recorded in the finance industry. The Advisor will notify the client prior to the commencement of a telephone conversation that it is being recorded and recordings are confidential and to be used for training and quality purposes and in any arbitral or legal proceedings.

## Disclosure on Social, Ethical and Environmental Issues

- Trend Wealth abides by the FASEA Code of Ethics, which outlines the conduct requirements for financial professionals, providing a deeper engagement with their duties to the client as well as the wider society.
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as the wider society.

- Our primary focus is to provide advice that is in our client's best interests, and our advice is intended to provide individuals the best outcomes within the scope of their needs and goals, while adhering to our industry's Code of Ethics.
- As a consequence, our main criteria for evaluating investments is potential performance, financial stability and suitability for an individual's portfolio, and in accordance with your established risk profile. If the client wishes to add further benchmarks to our investment selection (for example "no mining, no tobacco or climate change affected investments") further research may be required. Such research will incur you additional costs. You should also note that Trend cannot evaluate any future effects to existing investments that may be affected by changes to fund manager policies, sovereign risk, or any global financial crisis, or arising from climate change legislation in any jurisdiction that may have an impact directly or indirectly on a client's investments. Furthermore, any conditions placed on Trend Investor Services investment selection by you may compromise your investment objectives, including investment return in the short and long term and you will be advised accordingly of our concerns.
- Your Advisor is keen to cater to your needs and will discuss how they can be achieved within the confines of our ethical and professional requirements and endeavouring to meet your best needs.

## Fees and other costs

- Trend may receive commissions from the issuers of the products approved by Trend and that may be recommended to you.
- Where we recommend a life insurance product we may be paid a commission by the life insurance company.
- Alternatively, where appropriate we might enter into a fee-for-service arrangement directly with you.
- Our fee structure is as follows:
  - i. **Initial Consultation.**  
At this meeting, we discuss your personal goals and objectives, collect information about you and discuss how we may help you. This cost may vary from an obligation free consultation to an hourly rate of up to \$ 330 (inclusive of GST).
  - ii. **Plan Preparation Fees**  
We prepare a personalised advice document for you which contains our detailed recommendations to achieve your goals and objective. Typically the

fees will range from \$1100 - \$6,600, (inclusive of GST) depending on the complexity of the advice (for particularly complicated advice it may exceed this, you will be notified of this prior to proceeding).

- iii. Where a life insurance company product has been recommended the issuer of the product will pay Trend an initial commission. This commission ranges between 0% (for some investment products) and up to 66% (for some personal risk products) of your first year's premium.

For example, on a life insurance policy with a premium of \$600, an initial commission of 66% would equate to \$396.

- iv. We may also charge an hourly rate for specific, once only project work that does not require ongoing service or advice. Our current hourly is \$330 per hour, inclusive of GST.
- v. Our **On-Going Advice fees** will be based on the funds under advice, or money we manage for you. This fee will range from 0.9% per annum – 1.5% per annum, inclusive of GST. For example, on an investment of \$100,000, a 1.1% per annum ongoing fee would equate to \$1,100 per annum.

- vi. Where a life insurance company product has been recommended the issuer of the product will pay Trend an ongoing commission. This commission is calculated at 22%. This commission is paid each month or upon annual renewal for personal risk products.

For example, on a life insurance policy with an annual premium of \$600, an ongoing commission of 22% would equate to \$132 annually.

- vii. **Administration and management fees** charged by product providers Product costs are charged separately by the product provider. The product provider will disclose these fees in their Product Disclosure Statement which will outline the costs of each product and will be provided to you prior to any application being submitted.

- viii. The Licensee will receive brokerage of between 0% and 3% of the transacted amount for acting as intermediary for buying and selling of direct equities. For example, brokerage of 0.85% on a transaction of \$10,000 shares bought would equate to \$85.

- ix. The exact amounts of any fees or commissions, received by the Licensee, and the distribution of these fees, or commissions, will be included in any Statement of Advice, that will be provided to you.

## How advice fees are distributed

Trend Wealth's Advisors are remunerated through the fees and commissions that you are charged. To assist you in making an informed decision, your Advisor will discuss with you and agree on any fees payable before providing a service. The Corporations Act requires us to fully disclose all fees and charges, so if you are in doubt please ask us to explain.

All fees and commissions are payable to the Licensee which will be as per the schedule contained in the Advisor profile. Details of the fees and commission for each product are contained in the Product Disclosure Statements (PDS) that your Advisor will provide. Your Advisor will also provide full details of fees and commissions in your Statement of Advice.

Please note that your advisor will receive fees or commissions through Licensee

## Complaints

Trend Wealth Pty Limited is a member of Australian Financial Complaints Authority. The AFCA member number is **75239**.

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

- i. Contact the Advisor that provided you the advice. You should outline your complaint in writing, and provide it to your Advisor by email or post. Should your complaint not be resolved within a reasonable time you should then contact Trend Wealth directly. Your advisor's contact details located in Part B of this FSG.
- ii. If your complaint is not resolved by your Adviser to your satisfaction, you can directly contact to Trend Wealth Pty Ltd. Trend Wealth Pty Ltd will aim to resolve your complaint quickly and fairly and will communicate our proposed solutions to the issues with you. We try to resolve complaints as quickly as possible, but we will attempt to resolve your complaints within 30 days of receipt of your complaints at the address detailed below. We will let you know if we need more time to finalise your complaints.

Compliance Officer at Trend Wealth Pty Ltd  
PO Box 200 Chatswood NSW 2057  
Address: Tower 1, Level 10, 495 Victoria Avenue,  
Chatswood NSW 2067  
**T** 1300 059 249  
**E** [complaints@trendwealth.com.au](mailto:complaints@trendwealth.com.au)  
**W** <https://trendwealth.com.au/>

- iii. If you remain dissatisfied with the outcome provided by your internal complaints process, you are entitled to refer your complaint to the

Australian Financial Complaints Authority (AFCA).  
AFCA is an external, independent body offering free and accessible dispute resolution services.

The AFCA contact details are set out below:

AFCA Australian Financial Complaints Authority,  
GPO Box 3, Melbourne VIC 3001

**T** 1800 931 678(free call)

**E** [info@afca.org.au](mailto:info@afca.org.au)

**W** [www.afca.org.au](http://www.afca.org.au)

- iv. If your concerns involve ethical conduct you may wish to consider raising your concerns in writing with the Financial Planning Association of Australia. They can be contacted at GPO Box 4285, Sydney NSW 2001. Level 4/75 Castlereagh Street, Sydney NSW 2000.

## Professional Insurances

We have arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the Act. This insurance provides cover for claims made against us and our representatives, including claims in relation to the conduct of representatives who no longer work for us but who did so at the time of the relevant conduct.

## Privacy

Trend maintains a record of your personal information. You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive.

A copy of any recommendations made to you will be retained by us for seven years. Please contact your Advisor to review your file.

Trend has implemented a privacy policy which ensures the privacy and security of your personal information. You can request a copy of the policy.

If you choose to appoint a new financial Advisor, your new Advisor will be provided access to your policy information. They will be responsible for providing you with ongoing advice relating to those policies and all future advice fees deducted from the policy/policies will be paid to your new Advisor.

[Our Privacy Policy](#) contains more details of how we handle your information. You can [contain a copy of our Privacy Policy](#) by calling 1300 059 249



Trend Wealth Pty Ltd, ABN 75 609 773 800 is a holder of an Australian Financial Services Licence No. 517945 and is responsible for the services and advice given to you.

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