



FINANCIAL SERVICES GUIDE

ATLAS WEALTH GROUP PTY LTD

EFFECTIVE 7 NOVEMBER 2024

VERSION 1.0

Purpose of this Financial Services Guide

This Financial Services Guide (FSG) is designed to help you decide whether to use the financial services we provide. It includes details about:

- Our name and contact details
- The financial service we can provide
- The financial products we can offer
- Our professional indemnity insurance
- How we use your personal information and your privacy
- How complaints are handled
- The cost of any services we provide
- Any remuneration, fees or other benefits that we may be paid
- Any relationships we have with any other organisation's

The matters covered by the FSG include how we are remunerated, and details of our internal and external dispute resolution procedures. Throughout this FSG, Atlas Wealth Group (AWG), is referred to as “we”, “us”, “our” or any variations.

The term “financial adviser” refers to AWG Authorised Representatives.

This FSG is made available to you by your Adviser with the authority of Atlas Wealth Group. When advisers within our license provide financial services to you, they will be acting for you on behalf of the Atlas Wealth Group.

About Atlas Wealth Group

Atlas Wealth Group (AWG) is the amalgamation of financial planning practices that are specialists in the provision of financial advice to the Australian expatriate community.

With clients in over 50 countries, we have built an enviable reputation in this field which is supported by an extensive library of knowledge when it comes to cross and multi-jurisdictional financial advice.

Atlas Wealth Group Pty Ltd

ABN: 66 673 690 929

Australian Financial Services License (AFSL) 557000

Website: www.atlaswealth.com

Address: Level 6, Suite 6B, 50 Appel Street, Surfers Paradise QLD 4217

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We believe that your Adviser must:

- Hold appropriate qualifications
- Be held to a fiduciary responsibility
- Provide advice where any possible conflict is removed or fully disclosed
- Not be employed by a product provider or institution
- Have the business and staff resources to deliver on their service promises

Lack of Independence Disclosure Notice

Atlas Wealth Group Pty Ltd (AWG) can not call ourselves independent.

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.

The Corporations Act 2001 states that if a licensee or an Authorised Representative receives commissions from a product issuer it cannot claim to be Independent, impartial or unbiased.

Documents That You May Receive From Us:

When your adviser provides personal financial advice to you, you may receive one or more of the following documents:

Statement of Advice (SoA)

The SoA will set out the advice that has been tailored to your specific circumstances and provide you with details of all relevant disclosures including details of any remuneration payable.

Record of Advice (RoA)

The RoA may be provided in situations where further advice is provided. The SoA and RoA streamline the documentation process by avoiding unnecessary duplication of information already provided in previous advice documents.

Product Disclosure Statement (PDS)

A PDS will be provided if a product recommendation is made and includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

Fee Disclosure Statement (FDS), Renewal Notice and Consent Form

An FDS will be issued to you in instances where you enter into an Ongoing Fee Arrangement with your adviser for a period greater than 12 months. The FDS will contain information about the services you were entitled to receive, the services you actually received and the fees you paid during the period.

You may request in writing a copy of any advice document up to seven (7) years after the advice has been given. If you have any questions about this FSG or the financial advice, please contact your adviser.

Communication For Instructions

You may provide us with instructions by telephone, in person, video conference, email, letter, fax or any other method as agreed with your adviser. Should your instructions be provided in writing then an acknowledgment via email will be provided to you from your adviser.

Your adviser is required to maintain a physical or electronic record of your personal information, which includes details of your relevant personal and financial circumstances. Your adviser is also required to maintain records of documentation for any financial advice given to you in the course of taking instructions from you, as well as any advice documents your adviser has provided to you.

These records are required to be retained for at least seven (7) years.

Financial Services and products that we can provide advice on

Atlas Wealth Group is authorised to provide advice and services across a wide range of financial products, including but not limited to:

- Deposit and payment products limited to:
 - basic deposit products
 - deposit products other than basic deposit products
- Derivatives
- Debentures, stocks, managed funds or bonds issued or proposed to be issued by a government
- Interests in managed investment schemes including:
 - Investor directed portfolio services
 - Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997)
- Securities
- Investment products
- Standard margin lending facility; and
- Superannuation; and self-managed superannuation funds
- Cash flow management
- Debt Management
- Tax (Financial) Advice
- Limited Estate Planning

Atlas Wealth Group maintains an Approved Product List (APL). Subject to attaining required accreditation, your Adviser is able to recommend any product on the Atlas Wealth Group APL. There may be instances where your Adviser will need to consider products outside of the APL. In these cases, your Adviser may apply to the Atlas Wealth Group Responsible Managers to obtain a one-off product approval.

Ethics And Conflicts of Interest

Atlas Wealth Group looks to identify and prevent or manage any conflicts of interest between your Authorised representative/ Financial adviser and you as the client.

An example of how we manage this is that all advisers are paid a salary and the advice provided to you does not influence what they earn as income on a monthly basis.

Atlas Wealth Group abides by the Code of Ethics standards that were introduced in Australia on the 1st of January 2020 (Section 921E of the Corporations Act 2001). As part of this framework Atlas Wealth Group is committed to upholding the following values:

- Trustworthiness
- Competence
- Honesty
- Fairness
- Diligence

There are 12 standards that have been introduced and these cover the topics of:

- Ethical Behaviour
- Client Care
- Quality Process
- Professional Commitment

Ethical Behaviour

Standard 1 We must act in accordance with all applicable laws, including this Code, and not try to avoid or circumvent their intent.

Standard 2 We must act with integrity and in the best interests of each of our clients.

Standard 3 We must not advise, refer or act in any other manner where we have a conflict of interest or duty.

Client Care

Standard 4 We may act for a client only with the client's free, prior and informed consent.

Standard 5 All advice and financial product recommendations that we give to a client must be in the best interests of the client and appropriate to the client's individual circumstances.

We must be satisfied that the client understands our advice, and the benefits, costs and risks of the financial products that we recommend, and you must have reasonable grounds to be satisfied.

Standard 6 We must take into account the broad effects arising from the client acting on your advice and actively consider the client's broader, long-term interests and likely circumstances.

Quality Process

Standard 7 The client must give free, prior and informed consent to all benefits we will receive in connection with acting for the client, including any fees for services that may be charged.

We must satisfy our self that any fees and charges that the client must pay to us, and any benefits that we receive, in connection with acting for the client are fair and reasonable and represent value for money for the client.

Standard 8 We must ensure that our records of clients, including former clients, are kept in a form that is complete and accurate.

Standard 9 - All advice we give, and all products you recommend, to a client must be offered in good faith and with competence and be neither misleading nor deceptive.

Professional Commitment

Standard 10 We must develop, maintain and apply a high level of relevant knowledge and skills.

Standard 11 We must cooperate with ASIC and monitoring bodies in any investigation of a breach or potential breach of this Code.

Standard 12 Individually and in cooperation with peers, we must uphold and promote the ethical standards of the profession and hold each other accountable for the protection of the public interest.

Sharing of Information

Atlas Wealth Group's Authorised Representatives may share clients' personal data with auditors, professional advisers and those who provide professional services to any of the practices which are licensed by Atlas Wealth Group for client purposes.

Examples of these include:

·Sharing client data to assist with the following:

- Establishing a foreign exchange account
- Obtaining Risk Insurance advice
- Obtaining Australian mortgage advice
- Obtaining Tax and Accounting advice
- Those providing storage services for email records and the like; and
- Those providing cloud storage and processing systems.

Authorised Representatives may also share client data with regulators where required by relevant regulations and law, and/or administrative requirements.

This may include the Australian Securities & Investments Commission (ASIC) and the Australian Financial Complaints Authority (and overseas equivalents).

Your Privacy

Atlas Wealth Group and your Adviser are subject to certain legislative and regulatory requirements that necessitate collecting, holding and using detailed information that personally identifies you and/or contains information about you.

Atlas Wealth Group respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. If you want to access your personal information at any time, please let us know.

For detailed information on how we handle your personal information, please see our Privacy Policy. This Policy is located on our website at www.atlaswealth.com. Atlas Wealth Group may engage third party service providers to assist in the provision of products or services.

Before providing any financial products and/or services to you, we will need to verify your identity in accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act). Under law, we are also required to discuss with you your source of funds and your overall source of wealth. Your Adviser will let you know what documentation you will need to present to allow them to provide you with appropriate advice and to meet the relevant customer identification requirements under the AML/CTF Act.

You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the quality of the advice provided. Additionally, your Adviser may also decline to provide advice if they feel they have insufficient information to proceed.

Cross Border Disclosure:

Atlas Wealth Group may engage third party service providers to assist in the provision of products or services. Your personal information may be disclosed to other service providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration, compliance and paraplanning service providers

These service providers will be Australian-based companies but may have offices outside Australia. The purpose of such disclosure is to facilitate the provision of financial services, including the preparation of financial advice documents for Atlas Wealth Group Advisers.

Some Atlas Wealth Group Advisers may enter into their own outsourcing arrangements. If so, the Advisers concerned will disclose these arrangements separately to you.

Atlas Wealth Group has taken all reasonable steps to ensure that offshore service providers comply with the Privacy Act 1988 and do not breach the Australian Privacy Principles.

How we are paid for services provided

We believe the services we offer are valuable and the remuneration received is a fair reward for our expertise and skills. We are committed to being open about any benefits or payments we receive and the costs you will incur for using our services.

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your adviser provides a recommendation for a financial product or service, your adviser may be remunerated through either:

Licensee remuneration

Atlas Wealth Group receives a monthly fee from the underlying practices within the license to meet its fixed and variable costs as well as meeting its fiduciary obligations as an Australian Financial Services Licensee. This includes Professional Indemnity Insurance and contributions to the Compensation Scheme of Last Resort which pays compensation to eligible victims of financial misconduct.

An initial fee for service

This fee will be determined by complexity of the advice required. As a guide, our initial advice fee for the preparation of the Statement of Advice ranges from AUD\$2,000 to AUD\$13,000 (excl GST).

An ongoing fee for service

To obtain the maximum benefit from your advice you can engage us to provide ongoing services to ensure that you achieve your goals. There are two components to this fee:

Adviser Service Fee

There can be a fixed fee upto AUD\$137.50 per month (incl GST) per person; and/or

Assets Under Management (AUM) fee

Is charged at a maximum rate of 1.54% (incl GST). Please note that this is the maximum fee you may be charged by Atlas Wealth Group; the fee may be less and will be dictated based on the account size.

Arranging trades

Where we are instructed to arrange trades on behalf of our clients there may be a fee charged on the trade that is received by AWG which is compensation for the resources used to arrange this. This fee is no more than 0.275% of trade value and will be confirmed with you when the Statement of Advice is provided to you.

Referral fees external providers

From time to time we may refer you to one of our partner firms who may provide you with advice in addition to the services that we provide. Please note that AWG may receive a fee for this referral and that it does not represent an additional cost to you. All disclosures will be made to you.

A combination of any of the above

All fees and/or commissions are initially paid to AWG before being distributed to your adviser relevant practice. Your adviser will provide you with a full explanation of any remuneration arrangements prior to you engaging their services.

Additional Information You May Find Useful

We hold Professional Indemnity Insurance cover for the activities conducted under our Australian Financial Services License (AFSL) which we believe satisfies the requirements of section 912B of the Corporations Act 2001 for compensation arrangements. The insurance will cover claims in relation to the conduct of Authorised Representatives, representatives and employees who no longer work for the Licensee (but who did at the time of the relevant conduct).

Atlas Wealth Group adheres to the Codes of Ethics from the Financial Advice Association of Australia Limited and in addition to this, Atlas Wealth Group and our representatives also adhere to the Code of Ethics as governed by the Australian Securities and Investments Commission (ASIC).

Complaints

It is important to us that you are satisfied with our services. If you have a complaint about any financial service provided to you by your adviser, you should take the following steps:

Step 1:

Contact the Atlas Wealth Group Compliance Manager to discuss your complaint.

If you are a client of the AWM AUST office and you would like to lodge a complaint, please follow the following steps:

Email: compliance@atlaswealth.com

Calling on: +61 7 55 712 602

Writing to: Compliance Manager
Atlas Wealth Group
PO BOX 607, Surfers Paradise
QLD 4217 Australia

Step 2:

The compliance manager will acknowledge receipt of a complaint immediately, however, where this is not possible, acknowledgement will be made as soon as practicable, normally within 24 hours.

Step 3:

We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution.

Step 4:

If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Contact Details for AFCA:

Email: info@afca.org.au

Calling on: 1800 931 678 (Free call)

Writing to: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001



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