



# Financial Services Guide

Version 3 – 29 June 2026

Understanding the advice process  
and our relationship with you



## WHAT IS A FINANCIAL SERVICES GUIDE & ADVISER PROFILE?

This Financial Services Guide (FSG) explains the financial services and advice provided by Adrians Wealth Management Pty Ltd and your Financial Adviser (Adviser), who is an authorised representative of Adrians Wealth Management Pty Ltd. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, how we manage privacy, related parties, and potential conflicts of interests, and how we manage complaints.

This FSG should be read in conjunction with the Adviser Profile. The Adviser Profile contains important information about your Adviser, including their relevant authorised representative number, qualifications, experience, areas of authorisation and how they get paid. If you have not received an Adviser Profile, please ask your Adviser for a copy, or contact us directly.

The financial services we refer to in the FSG are provided by:

### ADRIANS WEALTH MANAGEMENT PTY LTD

AFS License No. 522841 | ABN 13 640 216 539

Registered Address: Level 4, East Tower, 25 Montpelier Road, Bowen Hills QLD 4006

Postal Address: GPO Box 1050, Brisbane QLD 4001

Telephone: (07) 3891 6266

Adrians Website: [www.adriansgroup.com.au](http://www.adriansgroup.com.au)

Email: [info@adriansgroup.com.au](mailto:info@adriansgroup.com.au)

Please take the time to review both the FSG and Adviser Profile before engaging our services.

#### NOT INDEPENDENT

While Adrians is a privately owned business owned by our partners, Adrians may receive commissions associated with the issue of some life insurance products we recommend, and we may also receive some non-monetary benefits from product providers.

Generally, we provide advice in line our Approved product list (APL) which may include financial products associated with the Licensee. Recommendations may also include services provided by associated entities.

For these reasons, we do not represent ourselves as independent, impartial, or unbiased. Please refer to the 'Remuneration' section for more information.

## WHAT SERVICES DO WE OFFER?

### Strategic advice

- Cashflow and Debt Management
- Investment and Wealth Creation
- Portfolio Construction
- Salary Packaging
- Retirement Planning
- Tax Planning
- Succession planning
- Wealth Protection
- Gearing including Margin Lending
- Superannuation including Self-Managed Super Fund
- Maximising social security

### Other services

- Engage other professionals (as required) (i.e., Accountant, Solicitor) to support your tax or estate planning requirements.

### Financial products

- Superannuation including Self-Managed Super Fund
- Managed Investment Schemes including Investor Directed Portfolio Services (IDPS)
- Securities
- Deposit and Payment Products
- Retirement Savings Accounts
- Life Insurance Products including:
  - Life cover, Total and Permanent Disability, Income Protection, Trauma, Business key person and expense cover
  - Investment Life Insurance
- Government debentures, stock and bonds
- Margin Loans

## WHAT IS OUR ADVICE PROCESS AND THE DOCUMENTS YOU MAY RECEIVE?

Your adviser's role is to guide you through the advice process. This includes the following steps:



### Initial Consultation

This is a no cost opportunity to meet with your financial adviser and make a decision as to whether you'd like to engage us to provide advice.

In this meeting your adviser will work with you to understand your financial goals, objectives, and current position. They will also gather any relevant information generally via a Fact Find and file notes that is required to be able to provide you with appropriate advice.

You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances, superannuation and potential investment preferences. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. Your Adviser will ask you to consent to your personal information being collected and stored. Please refer to the 'Privacy' section for more information on how we manage your privacy.

Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.



### Strategy and Personal Advice

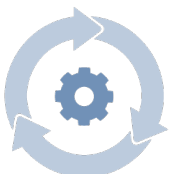
After obtaining relevant information and your consent to proceed, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives.

Where personal financial advice is being provided, the strategy will be documented in an advice document. For any initial advice this would generally be documented via a Statement of Advice (SOA). The advice will include, amongst other things, the basis of the advice, an explanation of the strategies and products recommended, and relevant disclosures including costs of the advice and products.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant Product Disclosure Statement (PDS). The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a Record of Advice (ROA) and relevant file notes. In some instances, a new SOA may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.



### Implementation

Where you elect to proceed with the recommendations we will work with you to implement the strategy. This may include liaising with various insurance, superannuation, or investment product issuers.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a Confidential Health Questionnaire. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.



## Ongoing Service and Advice

Establishing your financial strategy is important. Equally important is ongoing advice to cater for changes in your personal circumstances, legislation, economic and financial conditions. Your Adviser may recommend that you engage us to review your advice on an ongoing basis.

You may agree to an Ongoing Fee Arrangement or Fixed Term Agreement with your Adviser. An Ongoing Fee Arrangement outlines the services you will be provided for a fee over a 12-month period, whereas a Fixed Term Agreement can be used for service periods less than 12 months or on an ad-hoc basis. You may be required to sign a Fee Consent Form where the fee is deducted from your relevant investment or superannuation provider.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.

Likewise, we encourage you to contact your Adviser whenever your circumstances change to see if your strategy or the products that underpin that strategy need to be adjusted.

## GENERAL ADVICE

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

## HOW CAN YOU GIVE US INSTRUCTIONS?

Your Adviser may accept your instructions by phone, text message, letter, or email.

In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.

## HOW ARE WE PAID?

Your adviser is employed by Adrians Wealth Management Pty Ltd | ABN13 640 216 539, Australian Financial Services Licence (AFSL) Number 522841, and may be authorised to provide advice and services on behalf of the following entities which are all owned by Adrians Wealth Management Pty Ltd:

| Entity Name                                                                     | ABN            | Corporate Authorised Representative (CAR) Number |
|---------------------------------------------------------------------------------|----------------|--------------------------------------------------|
| Adrians Private Wealth Pty Ltd                                                  | 35 619 714 377 | 1257272                                          |
| Optimum Financial Planning Pty Ltd                                              | 42 159 437 573 | 425834                                           |
| Optimum Financial Planning Services Pty Ltd (trading as Optimum Private Wealth) | 51 694 936 368 | 1320093                                          |

Please refer to the relevant Adviser Profile to confirm the entity your adviser is able to provide advice through.

## Your Adviser

Adrians Wealth Management and associated CARs are remunerated by:

- Advice and service fees paid by you
- Commissions paid by insurance providers

As fiduciaries, we look to present fees that we believe are fair and represent value. Our aim is to put our clients in a better financial position over the long term 'net of fees' paid.

Fees are calculated based on your individual needs and requirements and the extent of any services provided to you. Before commencing work for you, we will discuss and agree with you the scope of the services to provide, the cost of providing those services and the method of payment.

Your advice and service fee may be charged as:

- a flat fee; or
- percentage-based fee up to a maximum of 2% (e.g., if you had a balance of \$500,000 and the agreed fee with your adviser was a percentage fee of 1.10% the amount you would pay would be \$5,500, noting that the fee would vary as related to the balance of your fund); or
- a combination of both.

Our minimum fees and insurance commissions are set out below (all amounts includes Goods and Services Tax (GST)):

|                                                                                                                                                                                     |            |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| <b>Initial Fee</b><br><i>These fees are paid when you have agreed to receive our advice</i>                                                                                         | \$3,300    |
| <b>Ongoing Adviser Service Fee</b><br><i>These fees are paid as part of your agreed Ongoing Advice arrangement as agreed in your Fixed Term Agreement or Ongoing Fee Agreement.</i> | \$3,300    |
| <b>Hourly Rate</b><br><i>For ad-hoc assistance and support outside the initial advice or ongoing advice arrangement we may charge an hourly rate.</i>                               | \$550 p/h  |
| <b>Insurance Commission</b><br><i>Based on a percentage of insurance premiums</i>                                                                                                   | 22% to 66% |

Once we have provided our initial advice, we may charge a fee to cover the cost of implementation which can be extensive. This fee will vary depending on the level and complexity of work involved however we will discuss and agree all additional costs with you prior to incurring them.

All fees and commissions are initially paid to the AFSL (Adrians Wealth Management Pty Ltd) before being distributed to the relevant CAR.

Your Adviser may also receive non-monetary benefits which include benefits of less than \$300, benefits related to education and training (including attendance at professional development days and conferences), and provision of software related to the financial products being recommended.

Any referral arrangements or related party arrangements your Adviser has in place will be disclosed in the Adviser Profile and your Statement of Advice.

Please refer to the Adviser Profile for more details on the specific benefits, interests, and associations for your financial Adviser.

## Related Parties

Adrians Wealth Management Pty Ltd including its underlying CARs are 100% owned by Adrians Capital Pty Ltd. Neither Adrians Capital Pty Ltd nor any of its associated entities receive or pay any form of financial reward for any referral we may receive or provide to associated or third parties. Adrians Capital Pty Ltd is majority owned by the Partners of the firm.

Where we have identified a need for you to receive personal risk insurance advice, we will refer you to Adrians Insurance Pty Ltd. Adrians Insurance is a Corporate Authorised Representative, which operates under the AFS licence of MBS Advice Licence Pty Ltd | ABN 25 654 854 136 | AFSL 536983. While we may refer you to related entities such as Adrians Insurance, you should understand that these other services are not provided under Adrians Wealth Management AFSL and Adrians does not train, support or supervise the provision of these other services and has no responsibility in relation to these services.

IBWM Pty Ltd, an entity in the Ironbark Asset Management group of Companies has a minority interest in Adrians Capital Pty Ltd. IBWM Pty Ltd and its associated companies provide trustee and responsible entity services, asset management products and provide strategic advice and governance solutions to firms in which they have a strategic interest.

We manage any potential conflicts that may arise from these arrangements by, among other things, ensuring any Ironbark-related products must meet the same qualifying criteria as any other product to be included on our Approved Product List.

IBWM Pty Ltd does not have any representation on the Adrians' investment committee or compliance committee. We can provide advice on products and services from a wide range of financial product and service providers.

If we recommend a product issued by an associated or third-party product issuer, they will benefit from our recommendation by receiving product, administration, and investment fees, as well as fees paid by fund managers to distribute their product. These fees are all disclosed in the relevant PDS or Investor Directed Portfolio Service (IDPS) guide. For example, we distribute Granum, GCA and Chalk Capital Separately Managed Account (SMA) portfolios; these are issued by Ironbark Asset Management Ltd and administered by HUB24.

## COMPLAINTS

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact the Complaints Manager to discuss your complaint.

Phone: (07) 3891 6226

Email: [licensee@adriansgroup.com.au](mailto:licensee@adriansgroup.com.au)

Mail Complaints Manager

Adrians Wealth Management Pty Ltd

GPO Box 1050

Brisbane QLD 4001

2. We will acknowledge receipt of a complaint within one (1) business day. Where this is not possible, acknowledgement will be made as soon as practicable.

3. We will then investigate the complaint and respond to you within thirty (30) days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. If additional time is required, we will advise you in writing.

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.

Phone: 1800 931 678 (free call)

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

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

Mail: GPO Box 3 Melbourne  
VIC 3001

## Professional Associate Complaints Process

As members of the Financial Advice Association of Australia (FAAA) the advisers are bound by the FAAA's Code of Professional Practice. In addition to the complaints handling procedures already set out, you may also lodge a complaint with the FAAA by contacting them at [professionalstandards@faaa.asn.au](mailto:professionalstandards@faaa.asn.au) or 1300 337 301.

## Compensation Arrangements

Adrians Wealth Management holds Professional Indemnity Insurance which includes cover for the work done by Adrians Wealth Management, its representatives, and employees.

Adrians Wealth Management believes its Professional Indemnity Insurance complies with the requirements of the section 912B of the Corporations Act 2001.

## PRIVACY

Your Adviser is required to maintain documentation and records of any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may not be able to provide you with the advice you require.

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

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

We may engage third party service providers to assist in the provision of products or services. Some services may require disclosure of personal information to service providers outside Australia, including Philippines. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents.

Adrians Wealth Management Pty Ltd respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us.



For detailed information on how we handle your personal information, please refer to our Privacy Policy here [Privacy Policy](#) | [Adrians Group](#)

### **FURTHER QUESTIONS?**

If you have any further questions about the financial services Adrians provides, please contact your Adviser, or the Licensee directly on (07) 3891 6266.

Please retain this document for your reference and any future dealings with Adrians.