

Financial Services Guide

Alteris Lifestyle Care

Alteris Financial Group Pty Ltd ABN 59 133 479 115 AFSL No 402370

1 May 2025 - Version 1.5

Purpose of this guide

The main purpose of this document is to ensure you are given adequate information about the financial services being offered. It contains information about the services Alteris Lifestyle Care can offer you; how any associates are paid; any potential conflict of interest and the internal and external dispute resolution procedures and how you can access them.

This guide should help you decide whether to use any of the financial services Alteris Lifestyle Care can provide. You will be given a Statement of Advice (SOA) whenever personal advice as defined by s766B of the Corporations Act is provided to you. Your SOA will contain any personal advice we provide to you, the basis on which it is given and information about fees and associations that may have influenced the provision of the advice. If further advice is furnished, a Record of Advice (ROA) may be provided to you instead of a SOA. You have the right to request a copy of the ROA (if you have not previously received a copy) within seven years of that further advice being given.

If Alteris Lifestyle Care recommends a Financial Product, you will also be given information about the Financial Product via the Product Disclosure Statement (PDS). The PDS will assist you in making an informed decision about the Financial Product. Alteris Financial Group Pty Ltd (Alteris Financial Group), the Licensee responsible for the advice Alteris Lifestyle Care provides holds Professional Indemnity Insurance cover for the activities conducted under its Australian Financial Services Licence. The insurance will cover work completed by advisers and employees of Alteris Lifestyle Care even if they have since left the company. We believe that the Professional Indemnity Insurance cover satisfies the requirements of s912B of the Corporations Act.

Throughout this Financial Services Guide (FSG), Alteris Financial Group Pty Ltd is referred to as 'Alteris Financial Group' and Alteris Lifestyle Care Sydney Pty Ltd and Alteris Lifestyle Care Brisbane Pty Ltd as 'Alteris Lifestyle Care'.

A guide to Alteris Lifestyle Care’s relationship with you and others

<p>Who is Alteris Financial Group?</p>	<p>The Alteris Financial Group is a privately-owned boutique wealth management business, holding its own Australian Financial Services Licence (AFSL).</p>			
<p>About Alteris Lifestyle Care</p>	<p>Alteris Lifestyle Care provides services to you as an authorised representative of Alteris Financial Group. The financial advisers employed by Alteris Lifestyle Care are also authorised representatives of Alteris Financial Group.</p> <p>Alteris Financial Group is responsible for the financial services provided by their financial advisers and has approved the distribution of this FSG. The financial advisers employed by Alteris Lifestyle Care can provide you with personal advice at your request to assist you meet your stated financial needs, goals and objectives. Your tailored advice can incorporate a selection of the financial strategies and products listed in this FSG.</p> <p>The Alteris Financial Group also offers wealth management and accounting services. A referral can be arranged for these services at your request.</p> <p>Contact Details Alteris Financial Group Pty Ltd ABN: 59 133 479 115 Australian Financial Services License: 402370</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> <p>Alteris Lifestyle Care Sydney Pty Ltd ABN: 19 169 625 218 AR No: 458500</p> <p>Level 11, 60 Carrington Street, Sydney GPO Box 7718, Sydney NSW 2000</p> <p>Phone: 1300 366 932 Fax: +612 8078 0899 care@alteris.com.au</p> </td> <td style="width: 50%; vertical-align: top;"> <p>Alteris Lifestyle Care Brisbane Pty Ltd ABN: 95 619 625 218 AR No: 1255959</p> <p>Level 3, 145 Eagle Street, Brisbane GPO Box 620, Brisbane QLD 4001</p> <p>Phone: 1300 366 932 Fax: +617 3012 9974 care@alteris.com.au</p> </td> </tr> </table>		<p>Alteris Lifestyle Care Sydney Pty Ltd ABN: 19 169 625 218 AR No: 458500</p> <p>Level 11, 60 Carrington Street, Sydney GPO Box 7718, Sydney NSW 2000</p> <p>Phone: 1300 366 932 Fax: +612 8078 0899 care@alteris.com.au</p>	<p>Alteris Lifestyle Care Brisbane Pty Ltd ABN: 95 619 625 218 AR No: 1255959</p> <p>Level 3, 145 Eagle Street, Brisbane GPO Box 620, Brisbane QLD 4001</p> <p>Phone: 1300 366 932 Fax: +617 3012 9974 care@alteris.com.au</p>
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<p>Not Independent</p> <p>The Corporations Act states that a Licensee or a Representative of a Licensee who receives commissions from any product provider cannot claim to be independent, impartial or unbiased.</p> <p>While Alteris Lifestyle Care is only remunerated by way of fee for service, the Licensee Alteris Financial Group may receive management fees from some investments recommended to clients. For this reason, we are not able to describe ourselves as independent, impartial or unbiased.</p>				

<p>What kind of financial strategies is Alteris Lifestyle Care authorised to provide?</p>	<p>Alteris Lifestyle Care is a specialist retirement living and aged care advice business offering you a range of services to meet all your aged care advice requirements. Our financial advice services can be broken down into four main categories.</p> <div style="text-align: center;"> <p>Services Offered by Alteris Lifestyle Care</p> <ul style="list-style-type: none"> <li style="border: 1px solid black; padding: 5px; width: 20%;">Understanding your Lifestyle and care options <li style="border: 1px solid black; padding: 5px; width: 20%;">Care and Living Cash Flow and Financial Requirements <li style="border: 1px solid black; padding: 5px; width: 20%;">Assistance with Centrelink, DVA and Aged Care Forms <li style="border: 1px solid black; padding: 5px; width: 20%;">Help in managing ongoing financial issues and obligations </div>
<p>What kind of financial products is Alteris Lifestyle Care and its financial advisers authorised to provide?</p>	<p>Alteris Lifestyle and Care and its financial advisers are authorised to provide advice on and deal in the following financial products to both retail and wholesale clients:</p> <ul style="list-style-type: none"> <li style="width: 50%;">• Deposit Products <li style="width: 50%;">• Securities <li style="width: 50%;">• Government Debentures, Stocks or Bonds <li style="width: 50%;">• Superannuation <li style="width: 50%;">• Retirement Savings Accounts (RSA) <li style="width: 50%;">• Life Insurance and Risk Products <li style="width: 50%;">• Managed Investment Schemes including IDPS & MDA Services
<p>Approved Product List (APL)</p>	<p>Alteris Financial Group maintains an APL containing a list of financial products that have been researched by several external research houses. A copy of the APL can be supplied to you on request.</p>
<p>What kinds of financial products is Alteris Lifestyle Care unable to provide?</p>	<p>Alteris Lifestyle and Care only provides financial advice in relation to supporting your retirement living and aged care needs and goals. However, Alteris Financial Group can provide advice on a range of additional wealth management and accounting services. If required, a referral can be arranged to see one of our financial advisers at Alteris Financial Group or accountants at Alteris Accounting.</p>
<p>What information should I provide to receive personalised advice?</p>	<p>Alteris Lifestyle and Care will complete a client questionnaire with you, which will record your personal objectives, lifestyle goals, details of your current financial situation and any relevant information, so that you receive the most appropriate advice.</p> <p>You have the right to withhold private information, but this may compromise the effectiveness of the information and options presented in Discussion Papers and the recommendations in your Statement of Advice. You should read the warnings contained in the client questionnaire and Statement of Advice carefully before making any decision relating to a financial strategy or product.</p>
<p>What information do you maintain in my file?</p>	<p>Alteris Lifestyle Care maintains a record of your personal details, objectives, and financial situation. Alteris Lifestyle Care also maintains records of any recommendations provided to you. If you wish to examine your file, it is available upon request.</p>

<p>How will Alteris Lifestyle Care and its financial advisers be paid for the services provided?</p>	<p>All financial advisers and employees receive a salary, along with the potential for discretionary bonuses and Performance Rights Entitlements issued by Alteris Financial Services, a wholly owned subsidiary of Alteris Financial Group. They do not receive commissions and are not entitled to any additional benefits.</p>
<p>How to provide Alteris Lifestyle Care with instructions?</p>	<p>Your financial adviser may accept your instructions in person, by phone, letter, email or fax. In some instances, your adviser can only accept written instructions from you and they will let you know when this occurs.</p>
<p>Relationships and Associations</p>	<p>Alteris Lifestyle Care is a wholly owned subsidiary of Alteris Financial Group and will be entitled to any profits generated.</p> <p>While Alteris Financial Group does not offer mortgage finance, we can arrange those services through a referral to Alteris Lending Pty Ltd (Alteris Lending). Alteris Lending is 50% owned by Alteris Financial Group and 50% Doquile Perrett Meade (DPM) Holdings Pty Ltd, who provides advice under DPM Lending Pty Ltd, Credit License No 374850. Alteris Financial Group is entitled to 50% of any profits generated from Alteris Lending.</p>
<p>Will anyone be paid for referring me?</p>	<p>Alteris Lifestyle Care does not have any formal referral arrangements in place that involve the payment of a fee or commission to a third party. Any referrals made are done so on a professional basis.</p>
<p>What should I do if I have a complaint?</p>	<p>If you have any complaints about the services provided to you or about personal information held you should take the following steps:</p> <ol style="list-style-type: none"> 1. Contact your financial adviser and tell them about your complaint. 2. If your complaint is not satisfactorily resolved, contact Alteris Financial Group on +612 8078 0888 or put your complaint in writing to the Complaints Officer and send to info@alteris.com.au or GPO Box 7118, Sydney NSW 2001. You will be advised within 30 days of our decision. If the matter is complex and a longer period is required, you will be informed. 3. Alteris Financial Group is a member of the Australian Financial Complaints Authority (AFCA) membership number 25830. If you do not get a satisfactory outcome, you may escalate your complaint by contacting AFCA on 1800 931 678, by post at GPO Box 3, Melbourne, Victoria 3001 or visit their website www.afca.org.au.
<p>Who may access the information I provide?</p>	<p>Your Privacy</p> <p>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.</p> <p>Our privacy policy is available on request and on our website at https://alteris.com.au/privacy-collection-statement/</p>

