

Financial Services Guide

Alteris Financial Group Pty Ltd

ABN 59 133 479 115 AFSL No 402370

1 May 2025 - Version 1.8

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 Financial Group Pty Ltd 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 Financial Group 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 Financial Group 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 holds Professional Indemnity Insurance cover for the activities conducted under its Australian Financial Services Licence. The insurance will cover work completed by financial advisers and employees of Alteris Financial Group 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'.

A guide to Alteris Financial Group, its relationship with you and others

<p>Who is Alteris Financial Group?</p>	<p>Alteris Financial Group is a privately-owned boutique wealth management business, holding its own Australian Financial Services Licence (AFSL).</p>						
<p>About Alteris Financial Group</p>	<p>The 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 Financial Group 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>While the Alteris Financial Group can provide advice on personal risk insurance products, we have established a joint venture with a specialist life insurance business. If we identify that advice is required in this area, we can arrange those services through a referral to the joint venture. Further details are provided later in this FSG.</p> <p>The Alteris Financial Group can also offer aged care financial advice through Alteris Lifestyle and Care and accounting services through Alteris Accounting. 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 Email: info@alteris.com.au</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> <p>Sydney Office Level 11, 60 Carrington Street, Sydney GPO Box 7718, Sydney NSW 2000 +61 2 8078 0888</p> </td> <td style="width: 50%; vertical-align: top;"> <p>Brisbane Office Level 3, 145 Eagle Street, Brisbane GPO Box 620, Brisbane QLD 4001 +61 7 3012 8040</p> </td> </tr> <tr> <td style="vertical-align: top;"> <p>Melbourne Office Level 1, 4 Prospect Hill Road, Camberwell PO Box 1134, Camberwell VIC 3124 1800 804 431</p> </td> <td style="vertical-align: top;"> <p>Rockhampton Office Suite 4, 103 Bolsover Street, Rockhampton PO Box 564, Rockhampton QLD 4700 1800 679 000</p> </td> </tr> <tr> <td colspan="2" style="vertical-align: top;"> <p>Gladstone Office Suite 4, 93 Goondoon Street, Gladstone PO Box 147, Gladstone QLD 4680 07 4972 0451</p> </td> </tr> </table>	<p>Sydney Office Level 11, 60 Carrington Street, Sydney GPO Box 7718, Sydney NSW 2000 +61 2 8078 0888</p>	<p>Brisbane Office Level 3, 145 Eagle Street, Brisbane GPO Box 620, Brisbane QLD 4001 +61 7 3012 8040</p>	<p>Melbourne Office Level 1, 4 Prospect Hill Road, Camberwell PO Box 1134, Camberwell VIC 3124 1800 804 431</p>	<p>Rockhampton Office Suite 4, 103 Bolsover Street, Rockhampton PO Box 564, Rockhampton QLD 4700 1800 679 000</p>	<p>Gladstone Office Suite 4, 93 Goondoon Street, Gladstone PO Box 147, Gladstone QLD 4680 07 4972 0451</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>As Alteris Financial Group may receive both initial and ongoing commission from Life Insurance and Risk Products we recommend our clients acquire, we are not able to describe ourselves as independent, impartial or unbiased.</p>							

<p>What kind of financial strategies is Alteris Financial Group authorised to provide?</p>	<p>Our financial advice services can be broken down into four main categories.</p> <div style="text-align: center;"> <pre> graph TD A[Services Offered by Alteris Financial Group] --> B[Financial Planning Strategies] A --> C[Investment Management] A --> D[Cashflow, Budgeting and Strategic Advice] A --> E[Portfolio Administration] </pre> </div>
<p>What kind of financial products is Alteris Financial Group and its financial advisers authorised to provide?</p>	<p>Alteris Financial Group 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"> • Deposit & payment products including basic and non-basic deposit products. • Government debentures, stocks or bonds. • Retirement savings accounts products (RSA). • Interests in managed investment schemes including investor directed portfolio services (IDPS) and managed discretionary account services (MDA). • Securities. • Superannuation. • Life products including investment life insurance products and life risk insurance products. • Standard margin lending.
<p>Managed Investment Schemes (MIS)</p>	<p>CIP Licensing Limited (CIPLL), a fully owned subsidiary of Alteris Financial Group is the responsible entity (RE) of the following registered MIS:</p> <ul style="list-style-type: none"> • Analytica Property Plus Fund scheme (ARSN: 139 774 646) • Merchant Opportunities Fund (ARSN: 111 456 387) • Merchant Biotech Fund (ARSN: 654 495 468)
<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 financial products is Alteris Financial Group unable to provide?</p>	<p>Alteris Financial Group is unable to provide advice on mortgage finance, general insurance and direct property. However, if we identify that advice is required in mortgage finance, we can arrange those services through a referral to a joint venture business. Further details are provided later in this FSG.</p>
<p>What information should I provide to receive personalised advice?</p>	<p>Alteris Financial Group 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 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 Financial Group maintains a record of your personal details, objectives, and financial situation. We also maintain records of any recommendations provided to you. If you wish to examine your file, it is available upon request.</p>
<p>How do I give you instructions about my financial products?</p>	<p>You need to give us instructions in writing. We will not exercise any corporate actions on your behalf for investments over which we cannot exercise discretion. If you want us to carry out a corporate action for you, you will need to provide us with written instructions.</p>
<p>How will I pay for the services provided?</p>	<p>Alteris Financial Group offer flexibility with a range of payment options including initial, implementation and ongoing portfolio management fees, risk insurance commission and brokerage. All fees, commissions and brokerage disclosed in the SOA are payable to Alteris Financial Group (unless otherwise stated) and are inclusive of Goods and Services Tax (GST).</p> <p>Your financial adviser is required to obtain your written consent before any ongoing fee arrangement (OFA) can commence. The OFA needs to be agreed to annually and your financial adviser will outline the services you will receive and the estimated fees payable within the following 12-month period.</p> <p>Our fees are either invoiced to you directly or deducted from your investments, or a combination of these methods. In most instances, you will be able to select the method of payment that best suits you. We will discuss and agree the method of payment with you before we provide you with services.</p> <p>Initial Advice Fees</p> <p>The initial consultation fee with us, during which we assess your unique needs and objectives is complimentary.</p> <p>Alteris Financial Group has a minimum fee for the preparation of initial advice of \$5,500. An implementation fee of up to \$5,000 may also be payable. Both these fees may vary according to the intricacy and complexity of the advice required and will be mutually agreed beforehand.</p> <p>Ongoing Advice Fee</p> <p>This is the fee we charge for the provision of ongoing services. This fee will be agreed with you and is either a fixed amount, and/or an amount based on the funds under our advice and/or the time involved. This fee may be up to 1.5% of the portfolio value or a fixed fee, subject to a minimum fee of \$500 per month (indexed annually).</p> <p>Brokerage – Direct Shares</p> <p>Brokerage is payable for the purchase and/or sale of direct shares. The brokerage amount is up to 1.5% per trade; subject to a minimum \$55 (unless otherwise agreed).</p>

How will I pay for the services provided? (continued)

Initial Public Offerings (IPO) and Placement Fees

Alteris Financial Group may be paid subscription, placement or other fees on the value of funds invested in future IPOs or placements. The amount of the fee is determined by the broker used to subscribe to the offering and will vary for each IPO or placement in which Alteris Financial Group participates. The fee will be paid from the broker and has no impact on the price you will pay for the offering.

Risk Insurance Commission

For risk insurance products, Alteris Financial Group may receive a percentage of the premium you pay which can be up to 66% of the initial annual premium and up to 22% of the annual renewal premium. For example, if the initial annual premium was \$1,000, we could receive up to \$660 and on renewal we could receive up to \$220.

Other Fees and Charges

If investments are held on the portfolio administration system, referred to as PAS, Alteris Financial Group will charge an administration fee calculated using the following rates:

Account balance	Standard rate (pa)
\$0 to \$250,000	0.28%
\$250,000 to \$500,000	0.18%
\$500,000 to \$1,000,000	0.085%
\$1,000,000 to \$2,500,000	0.05%
Over \$2,500,000	Nil

The minimum PAS fee is \$500 per annum per account for non-family linked accounts. For family linked accounts a minimum of \$500 pa across all portfolios will apply. The fee will be proportioned across all linked accounts. Unlimited accounts can be grouped for aggregation of the tiered administration fee. The maximum fee is \$2,325 per annum.

A fee of \$44 per asset is payable to transfer assets held on PAS to an external administration platform.

How will Alteris Financial Group and their advisers be paid?

Kate Golder and Keith Jones are Directors and Shareholders of Alteris Financial Group. They receive both a salary and dividend payments from Alteris Financial Services Pty Ltd, a wholly owned subsidiary of Alteris Financial Group.

All other financial advisers and employees receive a salary, along with the potential for discretionary bonuses and Performance Rights Entitlements issued by Alteris Financial Services. They do not receive commissions and are not entitled to any additional benefits.

<p>Relationships and Associations</p>	<p>Alteris Financial Services, Riviera Capital, Alteris Accounting, Alteris Lifestyle Care Sydney, Alteris Lifestyle Care Brisbane and CIPL Licensing Limited (CIPLL) are all wholly owned subsidiaries of Alteris Financial Group.</p> <p>If we identify that you have a need for personal risk insurance, we can arrange those services through a referral to Alteris Insurance Pty Ltd (Alteris Insurance). Alteris Insurance is 50% owned by Alteris Financial Group and 50% MBS Insurance, who provides advice under MBS Advice License Pty Ltd, AFSL No 536983. Alteris Financial Group is entitled to 50% of any profits generated from Alteris Insurance.</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>Alteris Financial Group is entitled to a management fee of 0.80% pa for investments it makes into the Riviera Special Opportunities Fund No.1 and the Riviera Property Income Opportunities Fund. A performance fee may also be payable if the funds exceed the hurdle rate of 8% per annum. Refer to the PDS for each fund for further information.</p> <p>CIPLL as the Responsible Entity and Investment Manager of the Analytica Property Plus Fund is entitled to receive a fee of up to 2.15% of the gross assets of the Fund.</p>
<p>Will anyone be paid for referring me?</p>	<p>Alteris Financial Group does not have any formal referral arrangements in place that involve the payment of a fee or commission to a third party. Any new 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 within 3 days, please contact Alteris Financial Group on +61 2 8078 0888 or put your complaint in writing and send to info@alteris.com.au or GPO Box 7118, Sydney NSW 2001. Alteris Financial Group will try to resolve your complaint quickly and fairly. 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 as follows: <ol style="list-style-type: none"> a) Contact AFCA via the online form www.afca.org.au, by phone 1800 931 678 or by post at GPO Box 3, Melbourne, Victoria 3001. b) ASIC also has a free call information line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.

<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>
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