



NORDIC WEALTH
Professional Risk Management & Investment Advice

FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) explains Nordic Wealth Pty Ltd's financial service offering. It is a legal requirement that you be provided with an FSG. It has information on:

- **Documents** you may receive from your adviser
- The **relationship** between your adviser and Nordic Wealth Pty Ltd
- The **financial services** your adviser can provide
- How your adviser and associated entities are **remunerated**
- How **complaints** are resolved
- Nordic Wealth Pty Ltd's **privacy policy**
- **Safe money management** practices
- Your adviser's **profile**

If any part of this document is not clear, please speak to your Financial Adviser

“Helping you make smart financial decisions now,
To ensure a better tomorrow”

Nordic Wealth Pty Ltd (ACN 624 404 655) is an Authorised Representative of Humble Goode Financial Pty Ltd
ABN 69 142 070 808, Australian Financial Services Licence No. 349026
AFSL Head Office: Unit 8 / 26 The Parade West, KENT TOWN SA 5067
Authorised Representative Office: 22 Greenhill Road, Wayville SA 5034
Email: admin@Nordicwealth.com.au Web: www.Nordicwealth.com.au

Other documents you may receive

Statement of Advice

If your adviser provides personal advice tailored to your personal circumstances and needs, you will receive a Statement of Advice (SoA). The information contained in the SoA will help you make an informed decision in relation to the advice provided. It also sets out the advice, the reasons for the advice and details about any remuneration payable.

Record of Advice

If you were previously issued with a Nordic Wealth Pty Ltd SoA, certain circumstances may allow the provision of further advice without the need for a further SoA. Where this is the case, you are entitled to request a Record of Advice (RoA) within 7 years after the advice was provided. The RoA can be requested from your adviser and will detail the further advice and the basis of those recommendations.

Product Disclosure Statement

You will receive a Product Disclosure Statement (PDS) if your adviser recommends a financial product or offer to arrange the issue of a financial product on your request. The PDS contains information about a financial product's features, fees, benefits and risks.

The relationship between Nordic Wealth Pty Ltd and your adviser

Nordic Wealth Pty Ltd

Nordic Wealth Pty Ltd is an Authorised Representative of Humble Goode Financial Pty Ltd (AFSL 349026) and operates as an independent advisory practice.

Your Adviser

Your adviser will either be an employee or director of Nordic Wealth Pty Ltd, or its Dealer Group Humble Goode Financial Pty Ltd.

As an Authorised Representative, your adviser will be acting on behalf of Humble Goode Financial Pty Ltd (AFSL 349026) when providing the financial services offered in this FSG and is authorised to issue this FSG with their profile attached. As an Authorised Representative of and Australian Financial Services Licensee, Nordic Wealth Pty Ltd is responsible for the advice and financial services provided to you except as set out below in '*Services Nordic Wealth Pty Ltd is not responsible for*'.

Services Nordic Wealth Pty Ltd is not responsible for

Nordic Wealth Pty Ltd is only responsible (together with your adviser) for services offered by your adviser as an Authorised Representatives of Humble Goode Financial Pty Ltd and not in any other capacity including as an accountant or tax agent, such as:

- Taxation advice and services such as completing tax returns;
- Accounting and audit services;
- Self-Managed Super Fund compliance and administration services;
- Business or legal advisory services and referrals;
- Advice on unlisted or private companies and investments, private development funds, franchises, high yield debentures, direct property, property syndicates, solicitor's or other mortgage schemes, derivatives, general insurance, direct international shareholdings or any products that only require disclosure using an information memorandum; or

In all your dealings with your adviser you must satisfy yourself as to who is responsible for the advice or service. If you require further clarification, please contact us at admin@Nordicwealth.com.au



The financial services and products provided

As an Authorised Representative of Humble Goode Financial Pty Ltd, your Nordic Wealth Adviser can offer placement services, general advice or advice tailored to your personal circumstances and needs in relation to the following:

Financial Services	Services such as:	Utilising financial products such as:
Wealth Creation	Investment strategies, Savings plans, budgeting	Deposit products such as Cash Management Trusts and Term Deposits, Managed Funds, Master Trusts, wrap accounts, listed securities (shares) and investment loans.
Wealth Protection	Personal insurance planning Business insurance planning	Death, permanent disability, trauma & income protection, business overheads and key man insurance.
Retirement Planning	Personal Superannuation Business Superannuation	Corporate, personal and Self-Managed Super Funds, approved deposit funds, Allocated Pensions, Term Allocated Pensions and complying annuities.
Social Security	Benefit eligibility and maximisation	
Ongoing Advice	Ongoing advice and formal reviews in relation to your financial situation	

Nordic Wealth Pty Ltd & your adviser's remuneration

All new clients may receive a complimentary, no obligation introduction to Nordic Wealth Pty Ltd's services which excludes any financial advice. The cost of subsequent services will depend on the nature of the service provided.

Nordic Wealth Pty Ltd and your adviser may receive remuneration, commission, benefits and other incentives through a combination of any of the methods described below:

Fees

Before the provision of any advice or service, your adviser will outline for your approval any fees that apply. You may choose to pay these fees directly or from the financial product(s) you are invested in and it may be based on:

- A dollar amount;
- A percentage of the amount invested;
- An hourly rate; or
- A combination of some or all of the above.

Further details on fees are provided in the attached 'Your adviser's profile' section.



Commissions

Commissions may be paid by the organisations that issue the financial products recommended and the percentage varies depending on the product:

- Upfront commission is an amount deducted by the product provider from initial investments.
- Ongoing commission is a percentage of the value of ongoing investment balances and is calculated at the end of each month the investments are held.
- Commission on insurance products is based on a percentage of the premium paid.

If a direct fee is charged, your adviser may rebate some or all of the above commission.

Referrals

If you have chosen to use Nordic Wealth Pty Ltd based on a recommendation, the third party may receive a fee, commission or other benefit, such as a gift voucher, for the referral. Your adviser may also receive a benefit for referring you to third parties for specialist services.

Fund manager payments

Nordic Wealth Pty Ltd' Dealer Group/AFSL Licence Holder may receive payments from financial institutions, based on the average balance of all funds placed by Nordic Wealth Pty Ltd advisers in each relevant institution's investment option(s). These payments are not shared with your adviser.

Alternative remuneration

Nordic Wealth Pty Ltd and your adviser may receive alternative remuneration, such as entertainment and gifts, from financial institutions. In accordance with the Industry Code of Practice, both Nordic Wealth Pty Ltd and your adviser must maintain a register of all material alternative remuneration paid and received. Copies of these registers are available on request within 7 working days.

As AFS Licence holder, Humble Goode Financial Pty Ltd collects and retains 100% of all fees and commissions from the business activities of Nordic Wealth Pty Ltd. Fees and commissions are passed to Nordic Wealth by Humble Goode Financial Pty Ltd according to the Authorised Representative agreement signed by all parties.

Where personal advice is provided, any fees, remuneration, commission, benefits and incentives relating to the advice and the financial products recommended, will be disclosed in writing in your Statement of Advice. For other financial services, you may request details of any remuneration before any financial services are provided.



Complaint resolution procedures

If the level of service or quality of advice provided by your Adviser fails to meet your expectations you can contact us by following these steps:

Step 1

Contact your adviser to see if your complaint can be resolved.

Step 2

If not satisfactorily resolved within 5 business days, please lodge a written complaint to Nordic Wealth Pty Ltd's Dealer Group:

Attention: Complaints Resolution Manager
Humble Goode Financial Pty Ltd

Please post to: PO Box 2068
KENT TOWN SA 5071

Or email to: planning@hgfp.com.au
Or Fax to: (08) 8363 0622

Alternatively you can call on (08) 7477 8252 and ask to speak to the Complaints Resolution Manager.

We aim to promptly resolve complaints at step 1 or 2.

Step 3

If a satisfactory outcome is not reached within 45 days you have the right to make a complaint, free of charge, to the Financial Ombudsman Service Limited (FOS) on 1300 780 808 or info@fos.org.au.

Information about your rights can also be obtained from the Australian Securities and Investments Commission on 1300 300 630.



Your privacy

Information acquired by Nordic Wealth Pty Ltd in the course of providing services will not be disclosed to other parties without your express consent, except as required by law or professional obligation. Please refer to our privacy statement on for more information. If you wish to review your personal information held by Nordic Wealth Pty Ltd please contact email us at admin@Nordicwealth.com.au

Safe Money Management Practices

We recommend you always adhere to the following safe money management practices.

- Only act on financial product advice received from Nordic Wealth Pty Ltd as Authorised Representatives of Humble Goode Financial Pty Ltd and always read the relevant Product Disclosure Statement before investing in a financial product.
 - Ensure any cheques you draw can only be used for the purpose intended by always:
 - Making your cheques for investments payable to the Financial Institution in the format of 'Trustee' – 'Fund Name' – 'Your Name';
 - Crossing your cheque 'not negotiable' and crossing out 'or bearer'.
 - Make sure you receive written confirmation of your investment from the Financial Institution or Share Registry within 3 weeks of investing. Please also check that the investment was made in the correct name, fund or share.
 - All financial statements should be sent directly to you from the Financial Institution, not via a third party (this includes your Adviser). You should receive a new statement at least once a year and you should check all transactions that have taken place since the previous statement.
 - Do not appoint anyone from your adviser's firm as your Personal Representative/Agent, Power of Attorney or Account Operator as it allows them to redeem your investments. Please note that appointing your investment adviser as an authorised nominee for online broking transactions, does not give them the ability to redeem your investments.
 - Give careful consideration to the establishment of an Enduring Power of Attorney as it authorises an individual to sign on your personal, business or Self Managed Super Fund (SMSF) bank accounts or cheque books.
 - If you have a Self Managed Super Fund (SMSF), and your adviser's firm recommended the investment strategy, placed the investments and/or administers your SMSF, an unrelated **partner** or accounting firm must audit your fund.
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Your adviser's profile



Matthew Pethick

Director / Senior Financial Planner

Humble Goode Financial Pty Ltd Authorised Representatives

The above are directors of Nordic Wealth Pty Ltd and act as Representatives of Humble Goode Financial Pty Ltd (ASFL 349026). Our firm's advisers will provide the financial services set out in this guide, in their capacity as Authorised Representatives of Humble Goode Financial Pty Ltd.

Your Adviser

Matthew Pethick is the sole director of Nordic Wealth Adviser Pty Ltd and Authorised Representative of Humble Goode Financial Pty Ltd. He has over 5 years' experience working in the Financial Services Industry and has attained a Bachelor of Commerce (Finance) from Flinders University.

Matt is a member of the Association of Financial Advisers (AFA) and a graduate of the industry leading AMP Horizon's program.

Matt specialises in personal financial advice in relation to:

- **Personal risk Insurance;** (Life, Total permanent disability, Trauma, Income Protection)
- **Pre-retirement planning;** Transition to retirement
- **Wealth Creation strategies;** Superannuation, Investments, Cash flow management.

Nordic Wealth Team

Nordic Wealth Pty Ltd is born from a desire to provide easy to understand, non-conflicted advice that puts the clients' best interests first. It was founded around Nordic Values of Family, Work life Balance and making smart decisions now, to ensure a brighter future.

Matthew, as director of Nordic Wealth Pty Ltd, combines his knowledge in the disciplines of finance, commerce and personal financial planning, to provide you with holistic advice ranging from specialist risk advice to financial tax strategies to estate planning and aged care.

Instructions

You may provide instructions to your adviser by post, email, or telephone.

Contact Details:

Nordic Wealth Pty Ltd

22 Greenhill Road, WAYVILLE SA 5034

Phone: 08 8372 7800

Email: admin@Nordicwealth.com.au



All fees and commissions outlined in this profile are inclusive of GST.

Advice fees

For personal advice, the preparation of a Statement of Advice is required (except in situations where a Record of Advice applies as set out on Page 2 under the heading "Other documents you may receive". Our total fee for the preparation and implementation of the Statement of Advice is calculated as a percentage of the dollar amount invested, subject to the averages in the fee schedule below. Should this amount fall below the minimum preparation fee of \$1,200.00 then the minimum preparation fee may apply. In situations where we receive a commission for Insurances we may waive some or all of our advice preparation fees.

Advice Areas Covered	Average Cost of Advice	Average Time to Complete (Days)
Investment Advice or Budgeting - Portfolio Construction - Saving's Plan	\$1,200	30
Simple Superannuation - Up to 3 external Rollovers - Portfolio Construction	\$1,200	30
Full Personal Risk Advice - Needs Analysis - Product Recommendation - Applications - Underwriting Assistance - Implementations	\$1,600	90
Transition to Retirement - Portfolio Construction - Tax minimisation - Implementation	\$2,400	60
Retirement Planning & Centrelink - Centrelink Liaison - Centrelink Maximisation - Retirement Projections	\$2,400	60
Spouse to be included in advice is generally an additional 50% of advice fee		

Should you decide not to implement our recommendations, the fee for the preparation of the Statement of Advice may be payable in full.

For strategy advice, restrictive advice or supplementary services, such as research or comparison studies, our fee will be calculated on a time basis of \$165.00 per hour.

Nordic Wealth Pty Ltd may retain a portion of fees and commissions received from the providers of the underlying products. Where this applies all fees and commissions will be disclosed in your Statement of Advice.



Ongoing service fees

Regular reviews of your financial situation are essential to ensure you stay on track to reach your goals. The cost and services to be provided will be established by mutual agreement. Please See our "Ongoing Services Packages" Document for more details. Our minimum review fee is \$165.00 per hour, subject to any previous agreements entered into.

Our minimum ongoing service package is 0.33% funds under management. Meaning if you have an account balance of \$100,000, your annual cost would be \$330.00

This does not include ongoing commission received on insurances, investment loans or any ongoing fees and commission payable to Nordic Wealth Pty Ltd.

Should you require any additional services outside of any agreement between you and your adviser, an amount of up to \$165.00 per hour may be applied.

Non-advisory investment fees

Managed funds: A fee of \$150.00 per investment transaction (excluding any non-rebateable component of fund manager fees) will be applied, plus any applicable ongoing commission paid by the product provider.

Share transactions: A fee of 1.1% (includes both adviser and broker charges) of the amount to be invested will be applied, subject to a minimum adviser fee of \$150 per transaction.

Accessing Superannuation: A fee of \$880.00 applies for administration assistance for accessing superannuation on grounds of financial hardship or other early release conditions.



ACKNOWLEDGEMENT OF RECEIPT

Please sign below to acknowledge that you:

- Have received and understood the contents of this Financial Services Guide Version 1.0;
- Provide Nordic Wealth Pty Ltd with authority to share information with Humble Goode Financial Pty Ltd the holder of the Australian Financial Services Licence (AFSL 349026).

Full Name:

Client signature(s):

Date:

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