Financial Services Guide.

Merit Wealth Pty Ltd has approved this FSG Version LA 1.5, Issue Date: 1 February 2022

About this Guide

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use our services and provides you with important information about:

- Who we are
- The financial services we provide
- How we and our associates are paid
- Any arrangements which may influence our advice to you
- How we protect your privacy
- Who you should contact if you have a complaint and the process to do this

Who is providing the Advice

The financial services offered in this FSG will be provided by the following Authorised Representatives of Merit Wealth Pty Ltd.

Name: Ying Strube	**Authorised Representative Number:** 1247418
Practice Name: Fidel Group Pty Ltd	**Corporate Authorised Representative Number:** 001247421
ABN: 82094731254	**Phone:** 07 3299 4801
Business Address: Unit 8, Building D, 66 Perrin Drive Underwood QLD 4119	**Website:** https://fidel.com.au
Postal Address:	**Email:** ying@fidel.com.au

Merit Wealth Pty Ltd, as the holder of an Australian Financial Services Licence is responsible for the advice services offered in the FSG.

Merit Wealth Pty Ltd	ABN: 89 125 557 002	Phone: +61 2 8074 8599
	AFSL: 409 361	Email: contact@meritwealth.com.au
	Address: Level 15, 115 Pitt Street, Sydney, NSW 2000	Website: www.meritwealth.com.au

Merit Wealth Pty Ltd, ABN 89 125 557 002, AFSL: 409 361, is a wholly owned subsidiary of Diverger Limited (ABN: 48 111 695 357), an ASX listed company.

Why we are not Independent

Merit Wealth Pty Ltd is part of Diverger Limited (Diverger) group of companies. Diverger offers a series of managed accounts called CARE managed portfolios for which it receives fees. Diverger also receives some commission in respect to insurance policies placed with various insurance companies. HUB24 Limited (an ASX listed provider of investment administration platform and technology services is also a material shareholder of Diverger. These restrict Merit Wealth Pty Ltd from being referred to as independent, impartial or unbiased.

Information contained in this FSG may be updated from time to time without the need to notify you, provided the updated information is not materially adverse to you.

Our experience and qualifications

Ying Strube has been working in the accounting and financial services industry since 2010 in the following roles:

Role	Firm	Service Period
Director –Providing advice on superannuation and self managed superannuation funds	Fidel GroupPty Ltd	2012–current
Director –Providing advice on taxation, accounting and business planning	Fidel GroupPty Ltd	2012–current

Qualification	Completed
RG146 - Financial Advice Foundation, Insurance, Investments, advising in SMSFs	31/12/2016

Financial Services that we provide

What financial services am I authorised to advise you on?

We only advise you after considering your individual objectives, financial situation and needs.

We only provide you with financial advice limited to the following:

- Superannuation, limited to
  - Self-Managed Superannuation Fund,(SMSF)
  - A persons existing holding in a superannuation product as it relates to SMSF advice
- Basic Deposit Products

We are not authorised by Merit Wealth to provide you with advice on any other matters, financial services or any other financial product.

Other services

Services outside of the above specific areas of financial advice are not provided under Merit Wealth Australian Financial Services Licence and Merit Wealth does not train, support or supervise the provision of these other services and has no responsibility in relation to those services.

Examples of the services which Merit Wealth is not responsible if provided by us include:

- Borrowing/lending advice and services (including within a SMSF)
- Taxation services, such as completion of tax returns
- Accounting and audit services
- Administration and compliance of Self-Managed Superannuation Funds
- General insurance services (for example, car insurance)
- Real estate and direct property advice
- Legal services.

Information you will receive

You will be provided with various documents that explain how our recommendations will work towards achieving your goals, the fee and potential conflicts that may exist that could influence the advice provided. These documents are designed to help you make informed decisions about our recommendations.

Statement of Advice

When we provide you with initial personal financial product advice you will receive a written Statement of Advice (SOA) that confirms the discussions you have had with us, the recommendations we are making and the basis for those recommendations. We will also record any further advice we provide to you as a record of further advice and we retain these documents for seven years. You may request a copy of this advice or subsequent records of advice at any time.

Product Disclosure Statements

When a financial product is recommended to you, you will be provided with a Product Disclosure Statement (PDS) or other disclosure document issued by the product provider. These documents contain information about the risks, benefits, features and fees payable for the product.

How are we paid for our services

Fees for advice

We may charge you fees for the preparation, presentation and implementation of our advice. These fees will be based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice for you.

We will discuss these fees with you and gain your agreement before we provide you with advice. These fees will also be documented in your Statement of Advice.

Our fees are set out below. Note, the fees are a guide only.

- Plan preparation and implementation fees. These are the fees you pay when you have agreed to receive our advice and will generally be between $0.00 and $5,000, inclusive of GST, depending on complexity and scope of advice.

Payment methods

In most instances you will be able to select the method of payment. Our fees are invoiced to you directly, all fees relating to the financial advice provided to you are payable to Merit Wealth and Merit Wealth then passes up to 100% of these fees onto us.

Other Benefits

In accordance with industry requirements and the law, we and the Licensee each maintain an Alternative Remuneration register that contains information about any alternative forms of payments or benefits over $100 that may be received (e.g. tickets to events and conferences). Benefits that are identical and similar and given on a frequent basis are prohibited. If you wish to inspect the Alternative Remuneration register or ask any questions about this, please ask.

Any benefits that we receive that are relevant to your consideration of our advice to you will be disclosed in the Statement of Advice.

Does your adviser have any associations or relationships?

Ying Strube is a Director of Fidel Group Pty Ltd and is remunerated by salary and bonus / dividends / trust distributions from this company Fidel Group Pty Ltd.

Referral Fees

Under the Financial Planners and Advisers Code of Ethics, I am not permitted to directly receive any referral fees for acting on our behalf. Referral fees may, however, be paid to the Corporate Authorised Representative or the Licensee.

We will also not refer to a third party, or provide advice, in circumstances where there is a conflict of interest, unless it can be shown that this course of action is demonstrably in your best interest, and with your prior informed consent. If there is a conflict of interest such that it is not demonstrably in your best interest, then we will decline to provide that advice.

We are required to conduct due diligence on referral partners to ensure that referral partners are only recommended where they meet this requirement. We will record the details of any referral fees in the Statement of Advice we prepare for you.

Other payments received by Merit Wealth Pty Ltd and associates

Merit Wealth Pty Ltd, its associated entities and other authorised representatives of the Merit Wealth Australian Financial Services Licence, may receive other forms of fees, commissions and payments, one-off and ongoing, from financial product providers or other parties. None of these amounts are on-paid to us.

Privacy

Your privacy is important to us. In general, we collect and verify information about you (and where applicable, persons acting on your behalf) to manage our relationship with you, to ensure that we provide the products and services most appropriate to your needs, and to make certain that we comply with our legal obligations.

The information required to be collected and verified by us depends on who you are and the nature of the service to be provided by us. If you fail to provide us with the required information, or if you provide us with incomplete or inaccurate information, we may not be able to provide you with the products or services you are seeking within the time periods contemplated. Information acquired by us in the course of providing our services may be provided to external service providers (in Australia or Overseas), product and platform providers, auditors, taxation and legal advisers, and information technology consultants. If you do not agree to the transfer of your personal information outside Australia, please contact us. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction.

If you think any of the details that we hold are incorrect or out of date, please contact us to correct this. You can always access the personal information held about you by contacting us. A copy of our privacy policy and privacy collection statement are on our website. Otherwise if you contact us, we can send you a copy.

Professional Indemnity

Merit Wealth Pty Ltd holds a Professional Indemnity Insurance Policy, which complies with the requirements for compensation arrangements under the Corporations Act (subject to its terms and conditions). This Policy covers claims relating to the professional services provided by Merit Wealth and its representatives.

Merit Wealth Pty Ltd Professional Indemnity insurance only covers advice in relation to professional services provided by representatives of Merit Wealth while authorised by us, even where that representative has subsequently ceased to be an authorised representative of Merit Wealth.

Anti-Money Laundering

Merit Wealth Pty Ltd is required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF) and its corresponding rules and regulations to implement certain customer identification processes. We may be required to obtain information about you at the time of providing financial services to you and from time to

time thereafter in order to meet our legal obligations. We have certain reporting obligations pursuant to the AML/CTF Act and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

How to instruct us

You may specify how you would like to give us instructions, for example, by phone, fax or email. Alternatively, you may provide instructions to us in person. Where instructions are provided by telephone, these must be confirmed in writing.

Complaints

Please contact us first about your complaint. If your complaint is not satisfactorily resolved by us within 3 business days, please contact Merit Wealth on 1300 785 611 or put your complaint in writing and send to:.

Compliance Officer	Merit Wealth Pty Ltd Level 15, 115 Pitt Street, Sydney, NSW 2000
Or email your complaint to	complaints@diverger.com.au

If you do not feel your complaint has been resolved in a satisfactory manner, or if you have not received a response after 30 days, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers. AFCA accepts complaints in regards to either:

- a financial planning or advice matter;
- a credit assistance matter; or
- a superannuation matter

AFCA can be contacted by one of the following alternatives [Merit Wealth Pty Ltd's AFCA membership number is 27958]

By telephone:	1800 931 678 (free call)
In writing (by mail):	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
By email:	info@afca.org.au
Website:	www.afca.org.au

The Australian Securities and Investments Commission also has a free call Info line on 1300 300 630. You can call this number to make a complaint and to obtain further information about your rights.

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