

# Financial Services Guide

Provided by

MTJ Wealth Management Pty Ltd ABN 36 608 340 718 Authorised Representative No. 1237760  
**(MTJ Wealth Management)**

Christopher Hogan Authorised Representative No. 304191

(together **we, us, our**)

As authorised representatives of MTJ Wealth Holdings Pty Ltd ABN 28 648 799 928 AFSL No. 531084 (**Licensee**)

Date: 2 July 2024

The distribution of this financial services guide (**FSG**) is authorised by the Licensee.

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## **Purpose of this document**

The purpose of this FSG is to assist you in deciding whether to use our services by giving you information about the type of services we provide, how we are remunerated and your rights when you have a complaint about the services we provide to you.

We recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please get in touch with us.

## **Not Independent**

Because we receive insurance commissions on legacy insurance products, we are not able to refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased'. However, we do not receive any commissions on any new insurance products.

## **Additional documents you may receive from us**

When we provide you with financial planning services you may receive:

- a Statement of Advice (**SoA**) or Record of Advice (**RoA**). These documents set out the advice we provide to you. If you have not been provided with the ROA, you may request a copy of it free of charge at any time within 7 years after the advice was provided to you, by contacting us;
- a Product Disclosure Statement (**PDS**) which provides details about the significant risks and benefits, costs, charges and other significant characteristics or features of the products we have recommended.

If you enter into an ongoing service agreement with us, you will receive annual fee disclosure statements and we will ask you to renew the agreement and consent to the deduction of advice fees from your account each year.

## **Financial services we are authorised to provide**

We are authorised to provide personal advice and dealing services to both retail and wholesale clients for the following financial products:

- deposit and payment products (basic and non-basic deposit products);
- debentures, stocks or bonds issued or proposed to be issued by a government;
- life risk insurance;
- interests in managed investments schemes including investor directed portfolio services;
- retirement savings accounts products;
- securities;
- superannuation.

## **How can you provide us with instructions?**

You can give us instructions by phone, email or any other means that we agree with you from time to time. Please refer to our engagement letter for more information on this.

## **Who does the Licensee act for?**

As authorised representatives, we provide financial services on behalf of the Licensee. In providing those financial services, the Licensee acts on its own behalf.

## **Fees**

All fees are payable to MTJ Wealth Management. Christopher Hogan is one of the owners of MTJ Wealth Management and shares in the profits that MTJ Wealth Management makes.

## **Personal advice**

We will charge you a fee for any personal advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with personal advice. The amount of these fees usually ranges from \$1,100 to \$11,000 but may exceed this range in complex cases. These fees will be agreed with you beforehand and will be disclosed in a SoA or RoA which will be provided to you.

## **Ongoing fees**

Our ongoing advice service fees depend on the ongoing service that we provide to you. They are typically charged as a percentage based on the value of your portfolio and are paid monthly. These fees usually vary from \$5,500 to \$55,000 but this is a guide only. The amount of ongoing fees will depend on your total assets under management and other factors such as the complexity of your portfolio, the regularity of reviews and any additional services we are providing.

The ongoing advice service fee will be agreed with you in our ongoing service agreement.

## **Insurance commissions**

We do not receive commissions on any new insurance products that we recommend. However, we still receive commissions on some legacy products recommended prior to 1 January 2021.

## **Other Benefits**

We may also receive additional benefits by way of sponsorship of education seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

## **Adviser remuneration**

Christopher Hogan does not receive commissions from product issuers. However, Christopher Hogan owns shares on issue in MTJ Wealth Management and shares in the profits that MTJ Wealth Management makes.

## **Associations**

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you. No such associations or relationships exist.

## **Conflicts of Interest**

Our advisers may recommend investments in shares that they hold or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

## **Making a Complaint**

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our services then we encourage you to contact the Licensee. Please call the Licensee or put your complaint in writing to the Licensee's office. The Licensee will endeavour to resolve your complaint in 5 business days.

If you still do not receive a satisfactory outcome or the Licensee does not respond to you within 30 days after you make the initial complaint, you have the right to complain to the Australian Financial Complaints Authority (**AFCA**) at the following address:

GPO Box 3

Melbourne VIC 3001

Ph: 1800 931 678

Fax: 03 9613 6399

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

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

You may only contact AFCA once you have followed the above procedure.

## **Your Privacy**

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.

Our Privacy Policy is available on request and on our website at [www.mtj.com.au](http://www.mtj.com.au).

## **Overseas Disclosures**

In order to facilitate the provision of financial services, para-planning and other administrative services for you, your financial adviser utilises a service provider located in Vietnam.

Accordingly, your personal information will likely be accessed from this overseas location. Any overseas disclosure of your personal information to enable these services to be provided does not affect our commitment to safeguarding your privacy, and we will take reasonable steps to ensure that any overseas recipient complies with Australian privacy law.

## **Compensation arrangements**

The Licensee holds professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the requirements of the Corporations Act. The professional indemnity insurance covers all of the financial services we are authorised to provide to you.

## **Contact us**

If you have any queries about our financial services, please do not hesitate to contact us:

Level 1, 4 Forbes Lane

Turrumurra NSW 2074

02 9487 2333

[chris@mtj.com.au](mailto:chris@mtj.com.au)