General Advice
Financial Services Guide

Shartru Wealth Management Pty Ltd

ABN 46 158 536 871 | AFSL 422409

Address: 14 Macquarie Street, Belmont NSW 2280

Postal: PO Box 565, Belmont NSW 2280

Phone: 1300 478 424

Email: advice@shartru.com.au

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Important Information

This Financial Services Guide ("FSG") is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures, along with how you can access them.

Not Independent

Shartru Wealth Management Pty Ltd, its Corporate Authorised Representatives and Authorised Representatives, may receive commissions from Life Insurance products. For these reasons, we do not refer to ourselves or our advice as independent, impartial, or unbiased.

It is intended that this FSG should assist you in determining whether to use any of the services described in this document. Haven Wealth will only be providing General Advice and you will not be providing personal financial advice.

Please note that "general advice" does not take account of investors' objectives, financial situation or needs. Before acting on this general advice, investors should therefore consider the appropriateness of the advice having regard to their objectives, financial situation or needs.

Who will be providing the financial services to me?

Haven Wealth Partners Pty Ltd (ABN 94 648 812 640) (**Haven Wealth**) Corporate Authorised Representative Number: 1292148 of Shartru Wealth management Pty Ltd (**Shartru Wealth**) (ABN 46 158 536 871 Australian Financial Services Licence (AFSL) Number: 422409

Our Contact Details are:

Haven Wealth Partners Pty Ltd

PO Box 583, Glenelg SA 5045

Ph: 1300 941 505

Email:info@havenwealth.com.au

www.havenwealth.com.au

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Haven Wealth is authorised by Shartru Wealth to provide you with General Advice only with regard to savings and wealth creation strategies including financial product advice around managed funds.

Who do you act for when you provide services for me?

Haven Wealth is responsible for the financial services provided to you, in its capacity as a Corporate Authorised Representative of Shartru Wealth Management Pty Ltd. Shartru Wealth and Haven Wealth are responsible for the financial services provided to you.

How will I pay for the service?

Haven Wealth does not charge any fees for general advice.

When you receive advice

You may specify how you would like to interact with us, for example via website, telephone, email, or other means.

Do you receive remuneration, commission, fees, or other benefits in relation to providing the financial services or assistance to me and how is that commission calculated?

Haven Wealth does not charge any fees for general advice. However, Haven Wealth does receive fees from funds they manage. Full disclosure of fees is within the offer documents.

Do you have any referral arrangements in place?
Haven Wealth have arrangements and partnerships with a number of providers.

Will you provide me advice, which is suitable to my needs and financial circumstances?
No, Haven Wealth provides general advice only. Haven Wealth does not take into account your individual objectives, financial situation or needs.

Haven Wealth always suggests you seek Financial Advice before Investing.

What should I know about the risks of the products or strategies you recommend to me?
For any general advice that relates to a product, it is recommended that you read the Product Disclosure Statement (PDS).

A PDS contains information about the significant features, risks, benefits, terms and conditions, and the fees and costs of the product, which will enable you to make an informed decision in relation to the acquisition of that product.

What information do you maintain in my file, and can I examine my file?
Haven Wealth may maintain a record of your personal details. They also maintain records of any enquiries made by you. If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded. There may be a charge for this. Shartru Wealth is committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. We take your privacy seriously; a copy of our privacy policy can be viewed at www.shartruwealth.com.au.

Who can I complain to if I have a complaint about the provision of the financial services to me?
Shartru Wealth is a member of the Australian Financial Complaints Authority. If you have a complaint about the service provided to you, you should take the following steps:

1. Contact Haven Wealth and tell us about your complaint in the first instance.
2. If your complaint is not satisfactorily resolved within 3 days, please contact the Compliance Manager of Shartru Wealth on 1300 478 424 or put your complaint in writing and send it to PO Box 565 BELMONT NSW 2280. We will seek to resolve your complaint quickly and fairly.
3. If the complaint cannot be satisfied to your satisfaction you have the right to complain to the Australian Financial Complaints Authority (AFCA). They can be contacted on 1800 931 678 or info@afca.org.au. This service is provided to you free of charge. At the time of escalation of a complaint, we will provide you with further details on the process involved with AFCA.

The Australian Securities and Investments Commission (ASIC) also has a free call Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Shartru Wealth holds Professional Indemnity Insurance in place that covers the financial services we offer that meets ASIC's requirements and covers present and past representatives.