



## Financial Services Guide

**Licensee:**

Nucleus Advice Pty Ltd (AFSL 515796)

**Corporate Authorised Representative:**

Nucleus Wealth Management Pty Ltd trading as Nucleus Wealth  
(ACN# 614 386 266) (CAR# 1252975)

**Authorised Representatives:**

Mark Monteiro (AR# 1240489)  
Damien Klassen (AR# 226170)

**Address & Phone Number:**

Level 9 401 Collins St  
Melbourne VIC 3000  
1300 623 863

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**Authorised for distribution by Nucleus Advice Pty Ltd**

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## Why am I receiving this document?

This Financial Services Guide (FSG) will help you decide whether to use the Separately Managed Account (SMA) service offered online by Nucleus Wealth and Nucleus Advice. It contains information about:

- Our fees and charges
- Any conflicts of interest which may impact the services
- How we deal with complaints if you are not satisfied with our services
- Our professional indemnity insurance arrangements.

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

- A Statement of Advice (SoA) which documents the advice we provide to you.
- A Product Disclosure Statement (PDS) which explains the products we have recommended.

## Nucleus Advice

Nucleus Advice Pty Ltd holds an Australian Financial Services License (515796) which has been issued by under Section 913B of the Corporations Act.

### **Not Independent.**

**We are not independent, as the advice we provide through our digital onboarding and ongoing portals pertains only to investments relating to Nucleus Wealth investment models and products.**

**We offer the ability to refer to an external network of independent advisers upon request, on a non-commercial basis. Please let us know if you would like to explore this.**

Nucleus Wealth Management Pty Ltd trading as Nucleus Wealth is a Corporate Authorised Representative of Nucleus Advice Pty Ltd.

Mark Monteiro and Damien Klassen are Authorised Representatives of Nucleus Advice Pty Ltd.

We, and Nucleus Advice, on whose behalf we act, act for you when we provide you with advice and assist you to acquire financial products

## **What services do we provide?**

We are authorised to provide personal advice on and assist you to apply for the SMA product.

Outside the online SMA service, we are also authorised to also assist you with other products, such as:

- Securities (direct shares)
- Superannuation and SMSF
- Personal risk insurance
- Deposit and Payment Products

## **The financial advice process**

Through our platform, you have the option of engaging us to provide advice on appropriate asset allocation given your appetite for risk, as well as your ethical preferences, or otherwise choosing to allocate your assets across portfolios yourself.

Where you engage us to advise, we will ask you to complete an online questionnaire, so we understand enough about you to provide the advice. The website will then generate a Statement of Advice, which you can save or print so you can read it at your leisure.

The Statement of Advice will explain the basis for our advice, the risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

We will also provide you with a Product Disclosure Statement. This contains information to help you understand the product.

We do not advise you on the suitability of the separately managed account service in relation to other financial products for your circumstances. However, you can, if you wish, separately engage us to advise you on this and other issues.

At all times you are able to contact us and ask questions about the advice and investments recommended.

You can provide instructions to us via the website, but also in writing, via phone or via email/fax. Please note you are responsible for ensuring your instructions do however reach us.

## **Fees**

We do not charge you a fee for the asset allocation advice we provide through the website.

We can charge a fee for additional advice outside of the above, however this will be confirmed with you before any advice is prepared or delivered.

If you decide to invest in our SMA service through the website, we do charge an Investment Management fee of 0.64% (Incl. GST) per annum multiplied by your investment balance.

For example, if you invested \$100,000 into an investment managed by Nucleus Wealth, we would charge a fee of 0.64%. This would equate to \$640.00 per annum GST inclusive.

We do not share this fee with Nucleus Advice, however Nucleus Advice is owned by Nucleus Wealth Management and charges a fixed fee for licensing purposes.

## **Remuneration**

Damien Klassen is a Director of Nucleus Advice Pty Ltd and are remunerated by way of annual salary (from Nucleus Wealth Pty. Ltd.) and may receive distributions from this entity.

## **Referral Fees and Commissions**

Nucleus Wealth Management receives no referral fees or commissions.

In some situations, Nucleus Wealth Management may pay fees or commissions to external parties who have referred you to us.

## **Associated Businesses**

Nucleus Wealth Management Pty Ltd is not associated with any product providers.

## **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 us. Please call us or put your complaint in writing to our complaints officer, address below.

- By mail: Level 9, 401 Collins Street Melbourne VIC 3000
- By phone: 1300 623 863
- By email: [contact@nucleuswealth.com](mailto:contact@nucleuswealth.com)

We will acknowledge your complaint in writing within 5 business days of receipt. We will endeavour to resolve your complaint quickly and fairly, within 45 days of receipt.

If you are not satisfied with our response you can refer it to the Australian Financial Complaints Authority. You can contact AFCA using the details below. This service is provided to you free of charge.

## **Australian Financial Complaints Authority**

- By mail: GPO Box 3 Melbourne VIC 3001
- By phone: 1800 931 678
- By email: [info@afca.org.au](mailto:info@afca.org.au)
- Via website: [afca.org.au](http://afca.org.au)

## **Professional Indemnity**

We and Nucleus Advice have professional indemnity insurance in place which covers us for any errors or mistakes relating to our services. This insurance meets the requirements of the Corporations Act and covers the services provided by us and our advisers, including after they cease working with Nucleus Wealth, provided we notify the insurer of the claim when it arises, and this is done within the relevant policy period.

## **Your Privacy**

Nucleus Wealth is committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information.

We will collect personal information from you so that we can understand your personal situation and provide you with advice which meets your needs and objectives.

We will also collect information from you to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act. Using an authorised third party for identification validation, our databases hold only the information required to provide advice, manage your investments and what is mandated by law.

We will generally collect this information directly from you however in some cases we will seek your authority to collect if from other parties such as your accountant or your superannuation fund.

If you do not provide us with all of the information that we request, we may not be able to provide our services to you.

We will hold and use your personal information so that we can continue to provide our services to you. We will only disclose your personal information to external parties where:

- The law requires us to do so
- You consent for us to do so

Our Privacy Policy contains further information on 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 full Privacy Policy is available on our website.