

Financial Services Guide

Part 1



Sustainable · Progressive · Accountable · Collaborative · Genuine

Licensee:
MiQ Private Wealth Pty Ltd
ABN 14 606 420 919 | Australian Financial Services Licence 504773

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MiQ
PRIVATE WEALTH

Important Information

This Guide consists of two parts.

Part 1 of this Guide contains important information about:

- The financial services we offer as Representatives or Authorised Representatives of MiQ Private Wealth Pty Ltd
- MiQ Private Wealth Pty Ltd, the holder of an Australian Financial Services Licence
- The financial services that MiQ Private Wealth Pty Ltd offer
- The process we follow to provide financial services
- How we, our associates, and MiQ Private Wealth Pty Ltd are paid
- Any arrangements which may influence our advice to you
- How we protect your privacy and
- Who to contact if you have a complaint or if you are not satisfied with the services provided.

Part 2 of this Guide is an Adviser Profile and includes information on the services Advisers are authorised to provide on behalf of MiQ Private Wealth Pty Ltd. References in this Guide to 'me', 'I', 'us', 'we' and/or 'our' should be read as either MiQ Private Wealth Pty Ltd, your Representative or your Authorised Representative of MiQ Private Wealth Pty Ltd, as the context requires.

MiQ Private Wealth Pty Ltd (ABN 14 606 420 919)
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LACK OF INDEPENDENCE

MiQ, its Representatives and Authorised Representatives receive revenue in relation to the sale of life risk insurance products. As such, we are neither independent, impartial, or unbiased as defined in Section 923A of the Corporations Act.

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We'll help you live
the life you want



Everything you need to know

1

The purpose of a Financial Services Guide (often abbreviated to FSG) is to provide you with everything you need to know about our business. It will disclose the services and products that we provide, how we get paid, and who to contact should you ever have a complaint.

Part 2 of this Guide contains further details about your Financial Adviser, their experience, qualifications and professional memberships.

This Guide has been created with you in mind; we have endeavoured to provide relevant information in a clear and concise way. We think it's important that you understand exactly why we do what we do, what we believe in, how we'll partner with you and what to expect along the way.

We recognise that the motivation for seeking financial advice is different for everyone. Whether a single life event, family peace of mind or the ongoing management of a larger strategy, we will provide the crucial focus and personal attention that ensures you have the greatest opportunity to succeed.

AM I OK?

Can I live the life that I want?

In these uncertain times it's hard to know the answer. The world has changed and the old ways of wealth management no longer work. It's time for a different way to manage your money and your financial life. We have built an advice practice from the ground up with the aim of ensuring you are able to live the life you want.

MiQ Private Wealth is different

We place our client's best interests ahead of all other interests and in doing so, have transformed and helped improve the lives of our clients.

We believe in a holistic view of financial planning. This means we look at all aspects of your personal and financial life, before creating a plan for your money. At MiQ Private Wealth, we view your needs and goals as integral to the financial planning process.



About us

MiQ Private Wealth is a financial planning firm that helps individuals create, protect and recover wealth. Our approach: deep expertise across all aspects of individual wealth management, enhanced by a collaborative advice framework. We have offices and Advisers across Australia so we can work with you to find the best approach to meetings — be it digital or face to face. We can also assist non-residents wanting to invest in Australian markets.

Our Approach

Deep Expertise

Most wealth management firms go deep, specialising in one area, or broad, providing general advice across all areas. We do both. By deliberately building a team of expert Advisers with diverse skill sets, we can provide exceptional service across all aspects of individual wealth management.

Collaborative Advice

Many Advisers operate in silos, limiting the efficacy of their advice. We deconstruct these barriers by enabling ongoing knowledge exchanges between our people, leading to better client outcomes. We also proactively work with you to create a choice-rich future – whether that involves pushing towards a specific life goal or helping you get access to the same investments as high-net-worth and institutional investors.

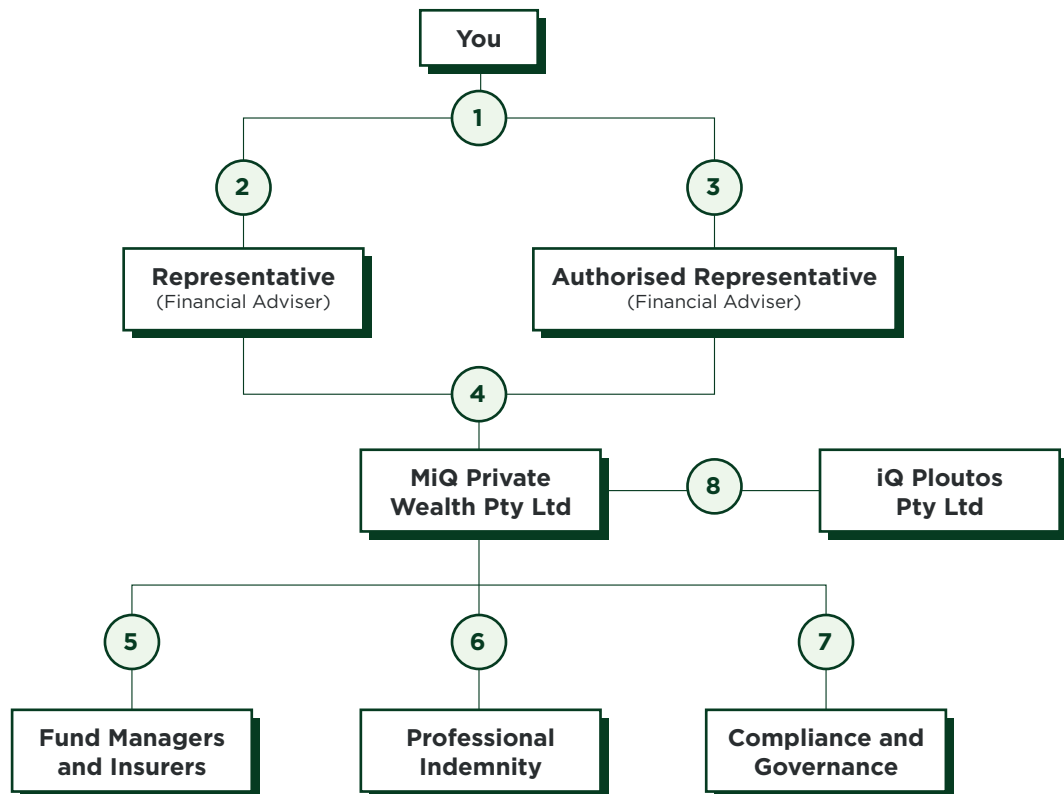
Our Values

MiQ Private Wealth is dedicated to conducting business with a powerful set of values that drive our actions and decisions. These values include being Sustainable, Progressive, Accountable, Collaborative, and Genuine. By prioritising sustainability, we strive to minimise our impact on the environment and promote long-term success. Our progressive mindset allows us to stay ahead of industry trends and embrace innovation. We take accountability seriously, being transparent and responsible in all our dealings. As a company, we value collaboration, recognising that working together leads to better outcomes for our clients. Lastly, we strive for authenticity, ensuring that our interactions are genuine and trustworthy. These values are integral to our company culture and guide our daily operations.



Connect with MiQ

- 1 You, our Client, is where the relationship begins.
- 2 Your Representative — Financial Adviser is an employee of MiQ Corporate Services Pty Ltd and authorised by MiQ Private Wealth Pty Ltd, who will provide advice to you; or
- 3 Your Authorised Representative — Financial Adviser who is authorised by MiQ Private Wealth Pty Ltd is legally responsible for the advice provided.
- 4 MiQ Private Wealth Pty Ltd is the Australian Financial Service Licence holder (AFSL). MiQ Private Wealth Pty Ltd is legally responsible for the advice provided.
- 5 Fund Managers & Insurers — we have an extensive approved product list of high quality fund managers and insurers, backed by external and internal research.
- 6 Professional Indemnity Insurance — we have in place Professional Indemnity Insurance to ensure that you are protected in the event of any legitimate advice claim.
- 7 Compliance & Governance — we engage external governance to ensure our operating and compliance policies meet legislative standards.
- 8 iQ Ploutos Pty Ltd is a Corporate Authorised Representative of MiQ Private Wealth Pty Ltd.



Everything you need to know

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We have a different approach — one that begins with you and the life you want to lead.

The Questions that we Ask

We won't pretend to know what's right for you without really getting to know you and the way you want your life to look. We won't give you a one size-fits-all strategy, or investment or insurance solution. We ask questions that allow you to understand what it is important in your life. The answers help to develop your financial life plan to bridge the gap between your ideal life and the life you can afford.

Our Approach

- Is driven by research and facilitated by trained Advisers
- Gives you a clear framework for deciding what's right for you
- Provides a personalised dynamic strategic plan tailored for your circumstances
- Delivers individualised investment portfolios aligned to the risks you are happy to take and the outcomes you want to achieve
- Delivers insurance protection appropriate to your budget and your changing needs, protecting your most important assets
- Incorporates collaborative, engaging and easy to use digital tools
- Provides an engaging written financial plan

The Opportunities and Risks

Once we have a full understanding of your life's goals and available financial resources, we will research a wide range of product solutions to identify those most appropriate to achieve your goals.

Helping you get to where you want to be and protecting what you have now

Based on the information that you provide, we will present a strategy to bridge the gap between where you are now and where you want to be.

You will be supplied with a Statement of Advice (SoA) – this is your future plan with us. The SoA outlines the steps we will take to develop your personalised plan and includes:

- Your life and financial goals and objectives, paired with our recommended strategies, services and product solutions
- Steps and tools to enable you to stay on track
- Transparency about the fees, costs and other benefits we may receive as a result of the advice we provide to you

We will keep a record of any advice documents (SoA and further advice documents) we provide to you for seven years. You may request a copy of your records at any time.

MiQ Private Wealth Pty Ltd has an extensive range of products, which is not limited to any one product provider or institution.

If we recommend or arrange a financial product for you, we will make available a Product Disclosure Statement (PDS) or an Investor Directed Portfolio Service (IDPS).

These documents contain:

- Key features of the recommended product
- Benefits and risks of the product
- Transparency around the costs you will pay the provider

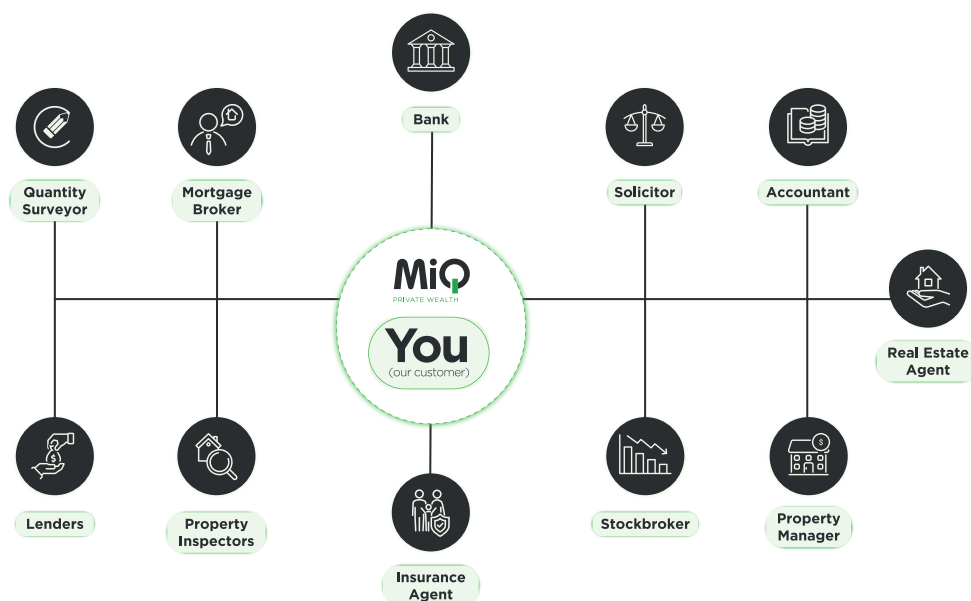
All products on our Approved Product List are supported by research from external research experts.

Should a non-Approved Product be considered in your best interests then we would follow the MiQ Private Wealth review and approval process to ensure it is the most appropriate solution for you.

Putting your Plan into Action – starting the journey

We will work closely with you to implement your financial strategy.

We will help you complete any necessary paperwork and we are available to attend meetings with your Accountant, Solicitor, Estate Planner or General Insurance Broker so your strategy is implemented efficiently.



Staying on track with regular ongoing advice – the journey continues

As time goes on and your life's goals and circumstances change, your financial plan will need to be reviewed and aligned to what you want to achieve.

If you have previously received advice recorded in a SoA, any further personal advice may be recorded in a new SoA or a Record of Advice (RoA).

Where an RoA is not provided directly to you, you may request a copy of this document from us.

In certain circumstances, we may not provide you with personal advice via an RoA. These circumstances may include:

1. When we are acting under your formal authority via a Managed Discretionary Account (MDA) service – which allows us to manage investments on your behalf
2. Where we provide you with only general advice, such as through seminars and newsletters
3. Where there are no material changes in your strategy, investment portfolio or insurance solutions.

We will design an ongoing service program to ensure your plan remains up to date and on track.

Your Ongoing Advice Service Agreement (OASA) outlines the services that will be provided to you throughout the course of your agreement period. The OASA also includes an explanation of all associated advice fees and how these will be paid. Annually, you will be invited to renew the existing arrangement or commence a new OASA.

The plan from here

MiQ Private Wealth provides financial product advice on a wide range of retail and wholesale products, including:

- Deposit products
- Government debentures, stocks or bonds
- Life investment and life risk products
- Managed investment schemes including investor directed portfolio services
- Standard margin lending facilities
- Derivatives
- Retirement savings account products
- Securities (e.g. shares)
- Superannuation products including Self-Managed Super Funds
- Managed Discretionary Account services

Strategic Advice - Product and Service Solutions

To give you an understanding of what we do at a glance we have designed the menu below to show you specific products and services we provide that might be of interest to you, or relevant to your needs.

Whilst you may work with predominately one adviser, our team will draw on each other in a collaborative manner to ensure you get the right advice at the right time.

Cash and Debt Management

- Budgeting, consolidation, repayment strategies, coaching

Business Solutions

- Business finance, key person insurance, coaching, strategy

Wealth Creation

- Building your wealth through tax effective vehicles such as superannuation.

Wealth Protection

- Business and personal insurance

Investing

- Shares, property, managed investments, annuities, hybrids, employee share schemes

Asian Business

- Taiwanese and Mandarin speaking investment specialists

Retirement Planning

- Superannuation, SMSF, Centrelink, public service super, pensions, tax effective strategies

Estate Planning

- Family groups, intergenerational wealth, structuring, asset protection

Aged Care

- Assistance with navigating entry options and access to Age Care.

What products are available?

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A range of financial products offered by leading financial product providers are available for recommendation by us.

Details of the available products we can recommend are contained in the Approved Product List (APL). External experts provide financial product research, which is used to carefully choose and maintain an extensive list of approved products for us to select from.

We conduct due diligence on our external research product providers. We will only recommend a product to you after considering its appropriateness to your individual objectives, financial situation and needs.

Our recommendations will be made after conducting an investigation into the financial products and may require us to investigate and consider a financial product which is not on the APL.

MiQ Investment Philosophy

MiQ Private Wealth believes that while investors want to maximise long term returns, not losing money is very, if not equally important.

Therefore, an optimal portfolio should seek to maximise returns while at the same time minimise downside risk. To that end, MiQ Private Wealth recommends that portfolios are:

- **Actively Managed** to ensure ongoing asset monitoring and selection; which are
- **Blended together** in such a way that limits market downturn; and includes
- **Diversification** between asset classes at a total portfolio level – to promote consistency of returns over the medium to long term; and
- Within each asset class, the use of relatively benchmark unaware strategies that have the **flexibility to tactically allocate** to the sector's best risk-adjusted return opportunities; and
- Where appropriate, use strategies that specifically aim to **minimise downside risk** (risk control strategies).

MiQ Private Wealth recommends that any investment portfolio is built around a rigorous asset allocation review process. This ensures that you remain on target to achieve your investment objectives, over the relevant investment time horizon, in a risk controlled manner.

Examples of the services which MiQ Private Wealth are not responsible for and are unable to provide include:

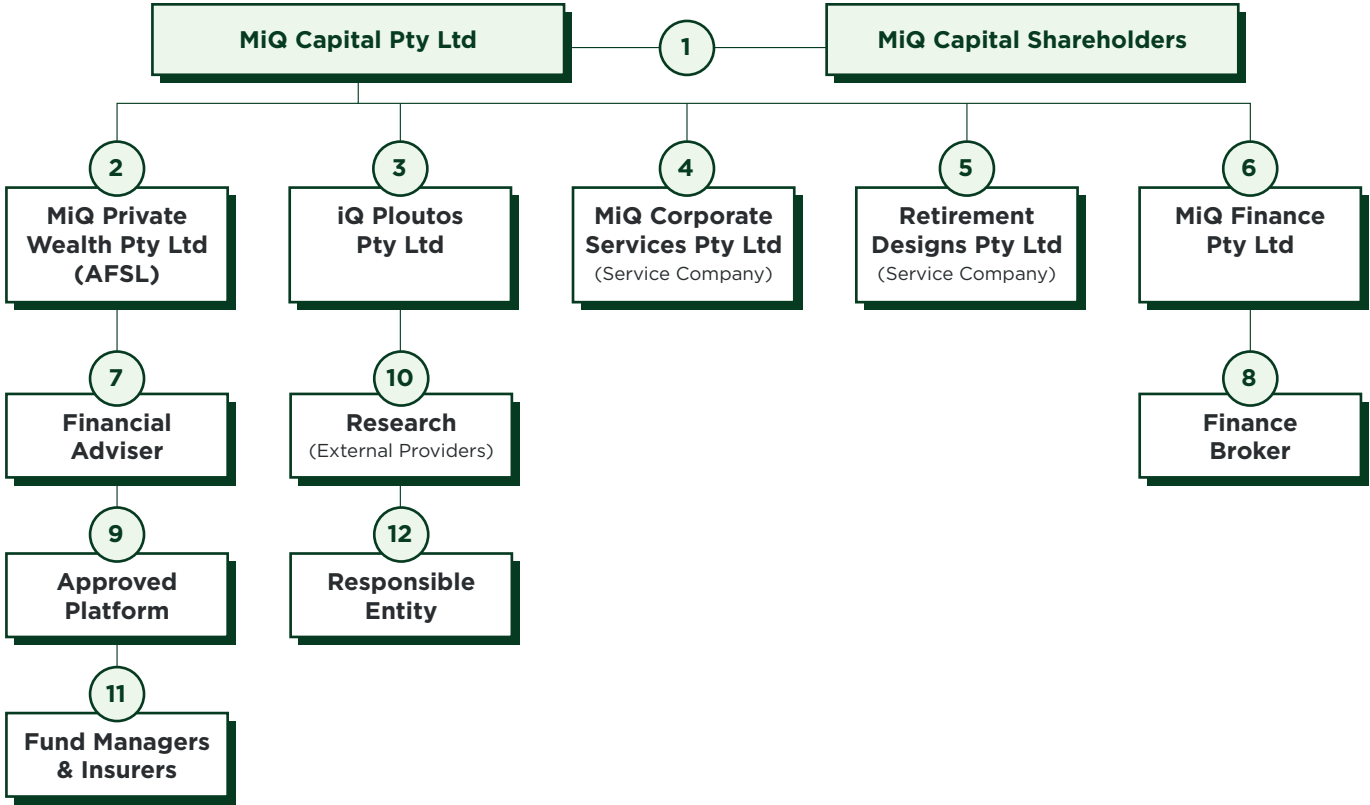
- General insurance services (for example, car insurance)
- Real estate and direct property advice
- Taxation services, such as completion of tax returns
- Credit/Mortgage Product Advice (a referral to MiQ Finance is available)
- Legal services
- Consulting services
- Accounting and audit services

**Maximise return,
minimise risk**



Relationships and associations

MiQ Capital Pty Ltd Structure



1 MiQ Capital Pty Ltd

MiQ Capital Pty Ltd is the 100% owner of the shares of:

- MiQ Private Wealth Pty Ltd
- iQ Ploutos Pty Ltd
- MiQ Finance Pty Ltd
- MiQ Corporate Services Pty Ltd
- Retirement Designs Pty Ltd

Shareholders of MiQ Capital include employees and former employees of MiQ Corporate Services Pty Ltd and their associated entities.

2 MiQ Private Wealth Pty Ltd

MiQ Private Wealth Pty Ltd holds an AFSL issued by the Australian Securities and Investments Commission. It is responsible for the financial advice provided to you. Please refer to the FSG Part 1 under “About us” for more information about MiQ.

MiQ Private Wealth provides significant support and supervision to its Authorised Representatives/ Representatives with the aim of ensuring that the advice services you receive are of the highest quality. This includes extensive resources, dedicated teams and technical experts in areas such as superannuation, retirement planning and aged care.

MiQ Private Wealth requires its Authorised Representatives/Representatives to complete external assessments and annual training programs including regular reviews from experienced compliance professionals.

3 iQ Ploutos Pty Ltd

The MiQ Investment Committee has been established by the MiQ Board to oversee the iQ Ploutos Managed Accounts and the specialist external Investment Manager appointed to run the Accounts.

The Investment Manager, working within the MiQ Investment Philosophy set by the Investment Committee, is responsible for the selection of the underlying investments within each account. Certain assets may be excluded by the Adviser or Client on ethical or investment grounds, but cannot be replaced by assets that have not been selected by the Investment Manager.

This process helps remove potential conflict between MiQ and the portfolio construction and fund manager selection decisions.

4 MiQ Corporate Services Pty Ltd

MiQ Corporate Services Pty Ltd is a service entity established to provide operational support to the MiQ Group. This includes but is not limited to, personnel, facilities and equipment.

5 Retirement Designs Pty Ltd

Retirement Designs Pty Ltd is a wholly owned company of MiQ Capital Pty Ltd which retains company assets and employs selected staff.

6 MiQ Finance Pty Ltd

MiQ Finance Pty Ltd provides lending services licensed by Connective Credit Services Pty Ltd, Australian Credit Licence 389 328.

7 Financial Adviser

The Financial Adviser is either a Representative of MiQ Private Wealth Pty Ltd, licensed to provide advice to clients; or an Authorised Representative of MiQ Private Wealth Pty Ltd, licensed to provide advice to clients.

8 Finance Broker

The Finance Broker is a representative of MiQ Finance Pty Ltd and provides lending services to clients.

9 Approved Platform

MiQ Private Wealth has a range of high quality platforms approved, which offer market leading features. Additionally, MiQ Private Wealth has negotiated discounted platform fee rates from a number of providers.

10 Research, Asset Consultants

MiQ Private Wealth has engaged one of Australia's leading investment research houses to provide financial product ratings, market insights and portfolio construction tools. Covering traditional managed funds, listed products and alternative assets, their research is developed by a highly experienced team of investment research analysts and investment consultants. This provides MiQ Private Wealth with the tools, processes and insights we need to deliver high quality, tailored financial advice solutions to our clients.

MiQ Private Wealth has an internal Investment Committee which meets as required, to review financial product applications that are not on our APL.

11 Fund Managers & Insurers

MiQ Private Wealth has approved the use of a large range of market leading Fund Managers and Insurance providers.

12 Responsible Entity

A Responsible Entity has the dual role of trustee and manager of an investment scheme. When acting on behalf of an investment scheme, the Responsible Entity must:

- Act honestly
- Exercise a reasonable degree of care and diligence
- Act in the best interest of members of the investment scheme
- Treat all investment scheme members equally

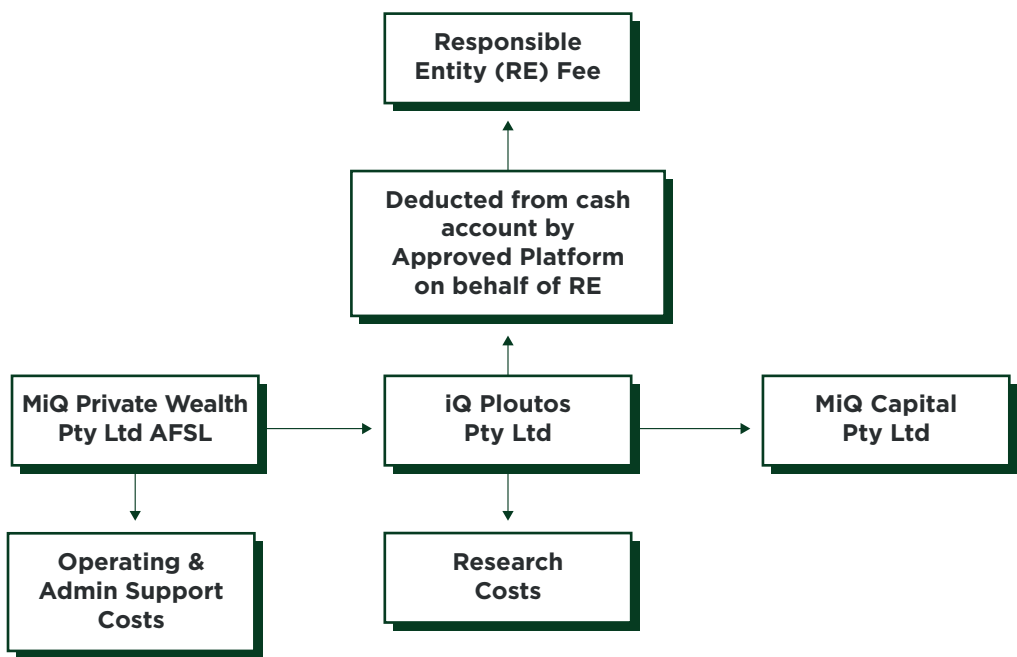
Best Interest Duty and iQ Plutos

MiQ Private Wealth commits to always prioritise your interests ahead of any interests of the Adviser or MiQ.

As the holder of an AFSL, in accordance with section 912A (1) of the Act and consistent with ASIC’s expectations in RG 181, MiQ Private Wealth Pty Ltd provides the following information:

- Your MiQ Financial Adviser may be either a Representative or Authorised Representative of MiQ Private Wealth, the holder of an AFS licence.
- Selected investment platforms may be recommended in order to facilitate investment in iQ Plutos. These will only be recommended where the platform and iQ Plutos are in your Best Interest. iQ Plutos investment portfolios have been manufactured in consultation with leading external Research providers to ensure competitive cost structures and features.
- MiQ does not receive any advice fees as a result of investment into iQ Plutos. A portion of the investment costs charged within iQ Plutos are directed to pay for research and investment costs associated with iQ Plutos.
- iQ Plutos Pty Ltd, MiQ Finance Pty Ltd and MiQ Private Wealth Pty Ltd are all 100% owned by MiQ Capital Pty Ltd.

MiQ Revenue Flow Chart for monies invested in iQ Plutos Portfolios



Your privacy

We maintain a record of your personal information. You have the right to withhold personal information, but this, as well as any inaccurate information you provide, may compromise the effectiveness of the advice you receive.

It is important that you keep us up to date by informing us of changes to your circumstances so we are able to determine if our advice continues to be appropriate.

We will retain a copy of any recommendations made to you for seven years. Please contact your MiQ Financial Adviser to review your file.

MiQ Private Wealth have implemented a privacy policy, which ensures the privacy and security of your personal information. Please view the MiQ Private Wealth Privacy Statement which is available at www.miqprivate.com.au or you can request a copy of the policy from your Adviser.

Another Financial Adviser may be appointed if your Adviser leaves MiQ Private Wealth Pty Ltd or is unable to attend to your needs due to an extended absence from the business. In these circumstances, MiQ Private Wealth Pty Ltd will write to you, advising you of the change.

Professional Indemnity insurance is maintained by MiQ Private Wealth Pty Ltd to cover advice, actions and recommendations which have been authorised and provided by MiQ Private Wealth Pty Ltd. The insurance satisfies the requirements imposed by the Corporations Act 2001, S912b and financial services regulations.

Privacy Collection Statement

We are also required under the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes. We will need you to present identification documents such as passport and driver's licenses in order to meet our obligations.

Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your MiQ Financial Adviser in providing financial advice and services to you.

Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the MiQ Private Wealth Pty Ltd Privacy Policy).

Your personal information may be disclosed as required or authorised by law, to anyone authorised by you.

Mandatory Data Breach Notification Laws

An eligible data breach arises when the following three criteria are satisfied:

1. there is unauthorised access to or unauthorised disclosure of personal information, or a loss of personal information that an entity holds
2. this is likely to result in serious harm to one or more individuals
3. the entity has not been able to prevent the likely risk of serious harm with remedial action.

Should this occur we are obligated to report the breach to the Office of the Australian Information Commissioner (OAIC).

How all this works for MiQ

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To ensure that we provide strategy and advice suitable for your needs and financial circumstances, we firstly need to understand your financial situation, personal financial objectives and needs.

The Step by Step Process and how we get paid

We believe that the advice services we offer are valuable and the remuneration that we receive is fair reward for our expertise and skills. The following information explains how we calculate the remuneration we receive as a result of the advice services we provide to you.

Complimentary first meeting

Our first meeting with you is complimentary. The purpose of this meeting is to understand your needs, see how we can be of benefit to you, establish that we would like to work together and if so, which of our services suits you best. We will obtain specific information about your circumstances so we can tailor subsequent advice for you. You should not act on any representations made during this first meeting.

Statement of Advice (SoA)

Should we agree to work together, our considered personal advice to you will be set out in a Statement of Advice (SoA) – this is your financial plan. Note that the SoA fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice to you. From time to time this fee may be waived.

How you can instruct us

You may specify how you would like to give us instructions, for example, by phone, fax or email using any of the contact details set out in Part 2 of this Guide. Alternatively, you may provide instructions to us in person. Where instructions are provided by telephone, these must be confirmed in writing.

Advice Implementation

The advice implementation fee covers the administrative time spent implementing the recommended strategies for your personal plan. Advice implementation fees are payable when you decide to proceed with the implementation of any one or more recommendations that MiQ Private Wealth provides to you. From time to time we may waive an advice implementation fee or seek to charge more based on the complexity of the advice required. The actual fee will depend on the complexity of your situation and the amount of funds invested, but will not exceed 5% of the invested amount.

Example

We recommend you invest \$100,000 into an investment product. The maximum advice implementation fee that MiQ Private Wealth can receive is \$5,000 for the upfront investment.

Ongoing Advice

We find that most clients require a blend of strategic and portfolio advice on an ongoing basis. In general, our ongoing advice seeks to optimise your wealth, adjust for life changes and provides the knowledge and clarity required to stay abreast of legislative, market and industry changes. It includes regular review meetings and ongoing review(s) of your personal plan.

Ongoing advice fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or fixed percentage each year. We will advise you of any fee increases. The increase will only occur if you provide written approval.

Before providing you with ongoing advice, MiQ Private Wealth will prepare an Ongoing Advice Service Agreement (OASA). This agreement sets out our ongoing advice offer, which includes the advice and services we will provide, as well as the frequency these will be delivered, how much it will cost, your payment method and how the arrangement can be terminated.

Our ongoing advice fees are determined based on the services required, complexity of your plan, regularity of contact and the sum (assets under advice) we are advising on. We seek to charge a fee which is agreed annually in advance and reviewed each year.

Where gearing applies, an agreed fixed fee will be charged. From time to time we may reduce our advice fee or seek to charge more, based on the complexity of your plan.

The fees charged for our advice services may be based on a combination of:

- A set dollar amount that is agreed between you and your Financial Adviser; or
- A percentage based fee calculated on the amount you invest that is agreed between you and your Financial Adviser; or
- A combination of both a set dollar amount and a percentage based fee.

Example

You and your Financial Adviser have agreed to a fixed fee of \$5,000 per annum plus a percentage based fee of 0.5% on your investment worth \$500,000. Your total ongoing advice fees paid to MiQ Private Wealth Pty Ltd are \$7,500 per annum.

Fixed (Agreed Fees)

MiQ Private Wealth has the flexibility to offer alternative ongoing fee structures negotiated directly with individual clients on a case-by-case basis.

Managed Discretionary Account (MDA) Fees

Please refer to Part 2 of the FSG (Adviser Profile) where this is applicable to your Adviser.

Stamping Fees

MiQ Private Wealth may receive between 0% and 1.60% of the initial investment, as an upfront implementation fee for placement in an approved capital raising.

The total amount of fees, will depend upon the commercial arrangements between MiQ Private Wealth and each product provider. This is not an additional cost to you.

Example

We recommend you invest in an approved capital raising. The initial investment is \$50,000. MiQ Private Wealth may receive up to \$800 as an initial payment.

Life Insurance Products

Initial and ongoing revenue from insurance providers may be received by MiQ Private Wealth. This revenue is paid to MiQ Private Wealth by the company that issues the product that we recommend to you and they are included in what you pay for the product. The revenue varies and is based on the policy cost, which is the sum of the premiums you pay and may include other fees related to the product.

The initial revenue is paid in the first year by the product issuer to MiQ Private Wealth. Ongoing revenue is a payment paid by product issuers to MiQ Private Wealth in the years after the first year.

If you initiate an increase to your cover, MiQ Private Wealth may receive initial and ongoing revenue on the annual increase to your policy cost. The ongoing revenue on a client initiated increase is only paid in respect of the period that starts from the first anniversary of the increase.

If the initial revenue is equal to the ongoing revenue (as a percentage of your policy cost), MiQ Private Wealth may receive up to 38.5% (excl. GST) of your annual policy cost. If the initial revenue is higher than the ongoing revenue, the maximum revenue that MiQ Private Wealth may receive is set out in the table below.

Example

We recommend an insurance product to you and it is issued on 1 January 2020. The annual policy cost is \$450.

MiQ Private Wealth may receive up to \$270 (60% excl. GST) as initial revenue.

Assuming the policy costs stay the same each year, MiQ Private Wealth may receive up to \$90 pa (20% excl. GST) as ongoing revenue. You'll find details of how your insurance policy cost is calculated in the relevant PDS that we provided to you. Where personal advice is provided to you, you'll also find details of the revenue that MiQ is entitled to receive if you decide to purchase a life insurance product, in your SoA or RoA.

Date a new product is issued	Initial revenue (% of annual policy cost or increase excl GST)	Ongoing revenue (% of annual policy cost or increase excl GST)
Application received and accepted prior to 1 January 2018 or where the application was received prior to 1 January 2018 but not accepted until prior to 1 April 2018	0 - 120%	0 - 38.5%
From 1 January 2020*	0 - 60%	0 - 20%

*MiQ Private Wealth Pty Ltd may receive the pre 1 January 2018 revenue rates above from the product issuer if:

- your policy was issued before 1 January 2018 and you exercise an option to establish new or additional cover under your policy after 1 January 2018; or
- your policy was issued before 1 January 2018 and is replaced after 1 January 2018 to correct an administrative error.

Payment Methods

We offer you the following options for payment of our advice fees:

- BPAY, direct debit (credit card or savings), cheque
- Deduction from your investment
- Ongoing advice fees may be deducted in a single instalment or in monthly or quarterly instalments over 12 months

Distribution of Fees

We believe the advice services we offer are valuable and the remuneration we receive is a fair reward for our expertise and skills. Any revenue paid is receivable by MiQ Private Wealth Pty Ltd as the Licensee.

Additional Payments

If you use the services of MiQ Finance, MiQ Private Wealth Pty Ltd may receive upfront revenue which could range between 0% and 0.8% of your loan amount and ongoing revenue ranging between 0% and 0.33% based on the outstanding loan balance. Monies paid to MiQ Finance are paid from the institution providing the loan funding via the Australian Credit Licensee (ACL) and will be at no additional cost to you.

Example

We refer you to MiQ Finance and you subsequently take out a loan of \$100,000. The upfront revenue paid to MiQ Private Wealth is up to \$800 (0.8% of \$100,000). Assuming the loan balance stays the same, each year MiQ Private Wealth will receive ongoing revenue of up to \$330 (0.33% of \$100,000).

Please note: This is an amount paid by MiQ Finance to MiQ Private Wealth Pty Ltd.

Other Benefits

From time to time we may accept alternative forms of remuneration from product providers (e.g. training or sponsorship to attend professional development). Our Advisers maintain a Register detailing benefits they receive which is valued between \$100 and \$300. Participation in sponsored non-educational events with a value of more than \$300 is not allowed. A copy of the Register is available on request.



Quality of advice

What to do if you have a complaint

If you are dissatisfied with any advice or service provided by us, in the first instance, please speak directly with your Adviser. If you are uncomfortable with this, or consider that the Adviser is not able to address your concerns, you (or your Authorised Representative) can lodge a complaint with us in one of the following ways:

- By submitting an enquiry detailing your complaint on our website www.miqprivate.com.au/contact
- By telephoning us on 1300 567 626
- By writing to us at PO Box 6284, Upper Mount Gravatt QLD 4122
- By emailing us at complaints@miqprivate.com.au

We will acknowledge receipt of your complaint within 1 business day.

We are committed to resolving your complaint within 30 calendar days of you lodging your concerns, however this may not always be possible on every occasion. Where we have been unable to resolve your issue within 30 calendar days, we will write to you seeking approval for a resolution extension.

If, after this time, your complaint has not been resolved to your satisfaction, you may escalate your concerns to one of the following External Dispute Resolution Schemes listed:

Type of Complaint	External Complaints service
Financial advice, investments, superannuation or insurance matters	Australian Financial Complaints Authority Address: GPO Box 3, Melbourne VIC 3001 Phone: 1800 931 678 Email: info@afca.org.au Online: www.afca.org.au
For privacy matters (such as personal information held):	Office of the Australian Information Commissioner Address: GPO Box 5218, Sydney NSW 2001 Phone: 1300 363 992 or Fax: (02) 9284 9666 Email: enquiries@oaic.gov.au Web: www.oaic.gov.au for instructions and on-line lodgement
ASIC may be contacted on 1300 300 630 to find out which body may be best to assist you in settling your complaint.	

You can find further information regarding our complaints handling process on our website:
www.miqprivate.com.au/complaints



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