



Financial Services Guide

A guide to our
relationship with you

4 October 2017

2017.1

Our Financial Services Guide is an important document that explains our relationship with you and others. Please read it carefully and keep it in a safe place for future reference.

This guide is designed to assist you in deciding whether to use the financial services offered by us and includes:

- The services we offer you,
- How we and our associates are paid,
- How we manage any potential conflicts of interest,
- Our complaints resolution procedures and how you can access them,
- Our privacy policy.

About MGD Wealth

As specialists in providing complete financial advisory solutions, MGD Wealth sees itself as a critical link to its clients finding peace of mind in their financial affairs. MGD Wealth believes it offers a level of comfort, allowing clients to rest assured knowing that the financial advice they receive is aligned to the achievement of their personal and lifestyle ambitions and the financial goals that underpin them.

The vision

MGD Wealth's vision is to be recognised as a market leader in total wealth management through our commitment to providing our clients with specialist advice and integrated solutions that improve their lives and deliver complete financial clarity.

The achievement of that vision is only possible by living our closely aligned values. They are:

- **Delivery,**
- **Innovation,**
- **Collaboration,**
- **Integrity, and**
- **Enjoyment.**

Solutions focus

MGD Wealth specialises in providing integrated financial advice solutions to business owners, professionals, high income earners and self-funded investors.

To achieve this, MGD Wealth has built a suite of specialist advice capabilities and developed an advice model that seamlessly integrates them to deliver optimal financial advice – a complete wealth management solution without the traditional gaps in formation and execution.

MGD Wealth's services offered under our financial services licence include:

- **Total Wealth Management**
- **Investment Advisory**
- **Self-Managed Super Advisory**
- **Personal Risk Insurance Advisory**

Other services offered by MGD Wealth (outside the scope of this licence) include taxation advisory and accounting services.

The MGD Wealth difference is not only found in its innovative integrated financial advice model. MGD Wealth considers itself unique in its ability to deliver on the promise of a complete financial advisory solution. It can achieve this by either acting as a client's lead adviser or as a key member of their financial advisory team.

We may provide you with the following documents when providing our services including:

- **A Statement of Advice (SOA)** - If we provide you with advice about your personal circumstances then we will provide you with a Statement of Advice. This will contain our advice, the basis of our advice, and information on any remuneration, associations or other interests which might reasonably have influenced us in providing our advice.
- **A Record of Advice (ROA)** - If we provide any related advice subsequent to the Statement of Advice (SOA) and that advice takes into account your relevant personal circumstances, then you may receive written confirmation of that advice in the form of an ROA. If you have not previously been provided with such a record you may request your ROA either verbally or in writing. A new SOA will only be provided if your circumstances have changed significantly or the advice pertains to a different type of financial product.

- **A Product Disclosure Statement (PDS)** - If we recommend a particular financial product to you, then we will also provide you with a Product Disclosure Statement containing information about the product such as its features and risks and costs.

As a licensee, MGD Wealth Ltd is responsible for the financial services provided to you by our representatives and has authorised the issue and distribution of this Financial Services Guide.

Financial Services are provided under the authority of:

MGD Wealth Ltd

ABN: 53 009 079 725

Australian Financial Services Licence No: 222600

175 Melbourne Street

South Brisbane QLD 4101

Ph: 07 3391 5055 Fax 07 3391 1711

via any one of the following Corporate
Authorised Representatives:

MGD Financial Advisory Pty Ltd

ABN: 66 605 179 039

Authorised Representative No. 1011296

MGD Private Pty Ltd

ABN: 24 605 178 872

Authorised Representative No. 1010973

MGD Superannuation Pty Ltd

ABN: 31 605 179 708

Authorised Representative No. 1232853

Your Risk Protection Specialists Pty Ltd

ABN: 23 092 047 400

Authorised Representative No. 000383065

You are able to request a copy of any previous advice documents for a period of up to 7 years from the date of that advice being provided. To do so, please contact your MGD Wealth Adviser or our office on 07 3391 5055.

A guide to our relationship with you and others.

1. What services can we provide?

As an Australian Financial Services Licensee, we are licensed to provide financial product advice (personal and wholesale) and deal in a range of products.

We can advise and deal in the following types of financial products:

MGD Financial Advisory Pty Ltd and MGD Private Advisory Pty Ltd

- Managed Investments
- Portfolio Administration Services (including Investor Director Portfolio Services)
- Deposit Taking Facilities
- Margin Lending Facilities
- ASX Listed Securities
- Personal Insurance (e.g. Life Insurance)
- Superannuation (including Retirement Income Streams)
- Derivatives
- Retirement Savings Accounts
- Government Debentures, Stocks & Bonds

MGD Superannuation Pty Ltd

- Superannuation (including Self Managed Superannuation Funds)
- Deposit Taking Facilities

Your Risk Protection Specialists Pty Ltd

- Personal Insurance (e.g. Life Insurance)
- Superannuation

2. What services can your Adviser provide?

Your MGD Wealth Adviser will be authorised to provide advice, depending on your individual needs and circumstances, via one of the following authorised representatives.

- MGD Financial Advisory Pty Ltd
- MGD Private Advisory Pty Ltd
- MGD Superannuation Pty Ltd
- Your Risk Protection Specialists Pty Ltd

If your Adviser is not permitted to advise on a particular financial product or strategy, then you may be referred to another MGD Wealth Adviser for specialist advice.

3. What will your Adviser do?

Your Adviser will:

- Provide you with advice tailored to your individual needs and circumstances;
- Deal with you in an efficient, honest and fair manner;
- Only implement strategies once you have agreed they are appropriate for you.

We act for you when giving advice and making financial product recommendations. Our product research considers a broad range of products and our approved product list contains only those products that are worthy of recommendation to our clients.

4. What do we expect of you?

You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information so that we can offer you the most appropriate advice possible. You need to keep us updated of any changes to your circumstances. You have the right not to provide this information if you so wish. However, if you do not, then the advice you receive may not be appropriate to your needs, objectives and financial situation. You should read the warnings contained in the Statement of Advice, Product Disclosure Statements and other related material carefully before making any decision relating to a financial product.

5. Do we have any relationships or associations with financial product issuers?

MGD Wealth is owned and operated by its directors. However, we have in place a number of key relationships in order to provide investment solutions to our clients:

- LDI Connect Asset Management Ltd, a related company of MGD Wealth, is the investment manager of MGD Wealth **Portfolio Solutions** (“Portfolio Solutions”). As investment manager of Portfolio Solutions, LDI Connect Asset Management Ltd receives an Investment Management Fee based on the net asset value of the funds under management. [For the LDI Connect 3 and 7 Portfolios, this is currently 1.00% p.a. of the funds under management (\$10 per \$1,000 invested); for the LDI Connect 20 Portfolio, this is currently 1.25% p.a. of the funds under management (\$12.50 per \$1,000 invested)]. LDI Connect Asset Management Ltd has entered into an agreement with OneVue RE Services Limited to act as the issuer and responsible entity of Portfolio Solutions and with Select Investment Partners (a related entity of OneVue) to act as its appointed

Asset Consultant. LDI Connect Asset Management Ltd remits a proportion of the investment management fee to OneVue for services provided such as investment research, additional investment resources, risk management systems, investment execution and dealing services.

- We are the distributor of the **Comet Wrap Service** (Comet), an investment and superannuation platform known as a wrap service. BT Portfolio Services Ltd is the operator of Comet, providing transaction services and technology support for Comet. As MGD Wealth provides a number of administrative functions, it receives payment for its services via a percentage of the account keeping fee based on the account balances. The percentage received by MGD Wealth is calculated on a sliding scale but will be a maximum of 0.50% or \$5.00 per \$1,000 of the value of your Comet investment per annum.
- MGD Wealth derives a significant volume of new work as inbound referrals from a range of third-party referrers (such as banks, lawyers, accountants and professional organisations). Some formal referral arrangements exist where MGD Wealth pays a share of initial and ongoing revenue for all insurance and investment-related business to the referring party. These arrangements are designed to encourage ongoing referrals. These payments range from 10% to 16% (i.e. \$10 to \$16 per \$100) of revenue. In these particular cases, MGD will disclose full details of these arrangements in the client's Statement of Advice document.
- MAP Super - MGD Wealth has a formal arrangement in place with MAP Super (a member of the OneVue group) to provide intra-fund advice to MAP members. MGD receives an annual flat dollar retainer plus an hourly-based fee for advice completed for MAP members. (A separate FSG specific to MAP is also provided to MAP members).

6. What types of fees, commissions or payments do we receive for our services?

We will discuss and agree our fee arrangements with you before we provide you with any advisory services. The method of calculating our fees or remuneration will be disclosed to you prior to any advice being provided to you or as soon as practicable. The complexity of your personal and financial situation, together with your specific advice needs will impact on any fee or remuneration arrangements. The types of fees you can be charged are listed below. You may be charged a combination of these fees. All fees will be disclosed within your Statement of Advice, terms of engagement letter and/or ongoing service agreement. The majority of our advisory services are provided on a 'fee-for-service' basis.

- **Strategic Advice Fees**

We may charge 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. Additionally, the scope or scale of the advice sought and the need to engage other professional or technical experts in the case of complex matters will impact on the extent of fees charged. We will discuss these fees with you and gain your agreement on the fees before we provide you with advice. As a guide, our standard hourly rate ranges from \$350 to \$650 per hour.

- **Ongoing Advice and/or Service Fees**

We may charge a fee to provide ongoing portfolio reviews and/or to provide ongoing services (such as SMSF services). This fee will be agreed with you and may either be a fixed amount or an amount based on the value of funds under our advice, and/or the time involved in reviewing your portfolio and circumstances.

Where an annual retainer is charged, it is commonly between \$5,000 and \$25,000 p.a. and will be based on a combination of time, complexity and value.

Where based on funds under advice, ongoing adviser fees are generally calculated according to the following tiered scale:

First \$500,000.....	1.10%
\$500,001 to \$1,000,000.....	0.88%
\$1,000,001 to \$2,000,000	0.55%
Balances over \$2,000,000	0.22%

As such, a client with a \$2,500,000 total portfolio would pay 0.66% p.a. or \$16,500 p.a.

Where a client's portfolio is particularly complex or where numerous entities are used, the fees may be increased. Similarly, in circumstances where a client's portfolio is relatively straight-forward a lower fee may be appropriate. Consideration will be given to multiple accounts when applying this formula.

In accordance with ASIC regulations, this formula does not apply to geared portfolios. In those cases, a time-costed or fixed review fee will apply.

These fees do not include payment for taxation services which may be separately contracted from MGD Wealth.

Our fees are either invoiced to you directly, or deducted from your investment account, or a combination of these methods. Where it is debited from your investment portfolio, it is normally referred to as the Adviser Service Fee.

- **Implementation Fee** – A fee may be charged to implement the recommendations. If applicable, this will be outlined in the engagement letter and the Statement of Advice, and will be calculated on a time-cost basis. As a guide, our standard hourly rate for this service varies from \$180 to \$280 per hour.

In most instances you will be able to select the method of payment that suits you best. We will discuss and agree the method of payment with you before we provide you with services.

There may be occasion to provide advisory, implementation and/or ongoing services on a ‘commission’ basis which may include the following:

Investment products

- **Initial Commission** - paid by the issuer of the financial products recommended, upfront commissions are generally deducted from the entry costs collected by the product issuer upon investment and paid to us. Upfront commissions vary from product to product, but are generally less than 3% or \$3 per \$100 invested. Such commissions only apply to investments placed prior to 01.07.2013; any investments placed after that date will not precipitate the payment of any commissions to the adviser.
- **Ongoing Commission** - paid by the product issuer on an ongoing basis whilst the product remains in place. The product issuer generally collects a management fee and the ongoing commission is deducted from this and paid to us. Ongoing commissions vary from product to product and are based on the value of your investment at the time of calculation, but are normally less than 1% or \$1 per \$100 investment value per annum. Such commissions only apply to investments placed prior to 01.07.2013; any investments placed after that date will not have any intrinsic commissions payable to the adviser.

Insurance products

MGD Wealth may receive commission from the insurance providers for work completed/policies placed on your behalf. Commissions can take one of three forms – e.g. initial, level, or hybrid.

- Initial Commission - varies with each company/provider and can range from 27% to 117% or \$31 to \$117 per \$100 of initial premium.
- Level Commission - a servicing fee that ranges from 8% to 34% or \$8 to \$34 per \$100 of renewal premium per annum.
- Hybrid Commission - a combination of both commission structures.

All these figures and structures of payment are inclusive of GST and are explained in detail in our SOA where relevant to you. Any additional information you need in relation to how we are remunerated for the services we provide can be discussed further with your MGD Wealth Adviser.

7. How are our Advisers remunerated?

The following Advisers are Representatives of MGD Wealth:

- Andrew AlburyASIC number 000224596
- Rachel Barlow ASIC number 001007321
- Alec BerryASIC number 001009300
- Ronald CheungASIC number 000273777
- Michelle Dall’Alba.....ASIC number 001007324
- Stephen Furness ASIC number 000261088
- Morgan Johnson.....ASIC number 000460730
- David LloydASIC number 001251980
- Richard Marsden..... ASIC number 001236847
- Andrew Proudfoot.....ASIC number 001002633

The named Advisers are paid an annual salary. They may also receive a performance bonus, which is based on a balanced scorecard assessment of their annual performance.

Andrew Albury and Stephen Furness are also shareholders of the MGD Group and may receive dividends where a profit is realised by the Group.

The following Consultant is an Authorised Representative of MGD Financial Advisory Pty Ltd and Your Risk Protection Specialist Pty Ltd:

- David HareASIC number 000260383

The issuers of life insurance products pay MGD Wealth an initial commission. This initial commission, which can vary depending on the product and insurance company, is generally in a range of between 60% and 80% of the first year's premium (although this figure can range from 0% to 125% of the first year's premium in some instances). Of the amount paid to MGD Wealth, David Hare will receive 60% of the gross revenue received and MGD Wealth will retain the remaining 40%. For example, if the first year's premium is \$2,000 and the initial commission is paid at 80%, then David will receive \$960 and MGD Wealth will retain \$640.

8. Will anyone be paid for referring you to us?

Where you have been referred to us by someone else and we pay them a fee or commission in relation to that referral, the payee and the amount will be disclosed in your Statement of Advice.

9. What other benefits may we receive?

Where MGD Wealth and our Advisers receive benefits from product issuers [such as entertainment (e.g. lunches, sporting events, etc) or educational support for conferences and professional development days] these are outlined in our Alternative Remuneration Register. This is in accordance with industry requirements as outlined by the Financial Planning Association's Alternative Remuneration Code of Practice. If you would like to obtain a copy of our register, please ask your MGD Wealth Adviser.

10. How do we manage conflicts of interest?

We take any conflict of interest seriously and have a Conflicts of Interest Policy with which we, our employees and representatives must comply. A conflict of interest is a circumstance where some or all of your interests as our client are inconsistent with, or diverge from, some or all of our interests. Our procedures and training are designed to properly manage any conflict of interest and it is important for you to note that we have legal duties we owe you when we act as your Adviser.

11. What information do we maintain in your file and can you examine it?

We maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you and file notes of our meetings and conversations. We have implemented a privacy policy which will ensure the privacy and security of your personal information.

Should you wish to examine your file, please ask your MGD Wealth Adviser. We will make arrangements for you to do so.

12. How can you give us instructions?

You may tell us how you would like to give us instructions; for example by telephone, e-mail or fax.

13. What should I do if I have a complaint?

- Contact your MGD Wealth Adviser.
- If your complaint is not satisfactorily addressed in ten working days, please contact our Chief Executive Officer (CEO) on 07 3391 5055 or put your complaint in writing and send it to us at MGD Wealth Ltd, PO Box 7074, East Brisbane QLD 4169. We will seek to resolve your complaint quickly and fairly.
- MGD Wealth Ltd is a member of the Financial Ombudsman Service. If your concern is not resolved within 45 days, we may request a further 45 days to resolve the matter if your situation is particularly complex. However, if you are not satisfied with the decision (or the extension request) then you may contact the Financial Ombudsman Service (FOS). The FOS independently and impartially resolves disputes between consumers, including some small businesses and participating financial services providers. The FOS provides an independent dispute resolution process covering complaints about financial services including banking, credit, loans, general insurance, life insurance, financial planning, investments stockbroking, managed funds and pooled superannuation trusts. You may contact the FOS by writing to:

GPO Box 3

Melbourne VIC 3001

E mail: info@fos.org.au

Website: www.fos.org.au

Phone: 1300 780 808

- The Australian Securities & Investments Commission (ASIC) is Australia's corporate, markets and financial services regulator. ASIC contributes to maintaining Australia's economic reputation by ensuring that Australia's financial markets are fair and transparent, and is supported by informed investors and consumers alike. ASIC seeks to protect consumers against misleading or deceptive and unconscionable conduct affecting all financial products and services. You may contact ASIC by writing to:

Australian Securities & Investments Commission
GPO Box 9827
Your Capital City

(or)

PO Box 4000
Gippsland Mail Centre VIC 3841
Website www.asic.gov.au
Phone 1300 300 630

14. Professional Indemnity Insurance

MGD Wealth Ltd holds Professional Indemnity Insurance which meets the requirements of the Corporations Act and is designed to protect our clients in the event of a loss from an error or negligence on behalf of MGD Wealth, its employees, representatives, past employees and past representatives (for actions whilst they were employed or authorised by MGD Wealth). This policy does not cover losses arising from normal investment market movements and is subject to standard terms and exclusions.

15. I need more Information.

If you have any further questions about the financial services MGD Wealth provides, please contact your MGD Wealth Adviser or our office on 07 3391 5055. Please retain this document for your reference and any future dealings with MGD Wealth Ltd.

16. Collecting and disclosing your personal information

MGD Wealth Ltd is committed to protecting the privacy of your personal information. You can access our privacy policy at <http://www.mgdwealth.com.au/privacy-policy/>.

We may disclose your personal information to other members of our organisation, anyone we engage to do something on our behalf such as a service provider, and other organisations that assist us with our business. We may also disclose your personal information to third parties such as a complaints body to whom a complaint relating to a product or service is referred, any party acquiring an interest in our business and anyone acting on your behalf.

We may also collect from the parties listed above any personal information they may hold about you which relates to our provision of financial advice.

We may disclose your personal information to an entity which is located outside Australia. Any such disclosure or collection of information is handled in the utmost confidence and in strict compliance with MGD's Privacy Policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are also required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF) and its corresponding rules and regulations, to implement certain client 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 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.

17. Other Important Information

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Privacy Act 1988 (Cth), or a registered privacy code and how we will deal with your complaint; and
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

Where you have provided information about another individual, you must make them aware of that fact and the contents of this privacy statement.



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E advice@mgdwealth.com.au

MGD WEALTH LTD ABN: 53 009 079 725 AFSL 222600

Disclaimer: This publication contains general information only and is not intended to constitute financial product advice. Any information provided or conclusions made, whether express or implied, do not take into account the investment objectives, financial situation and particular needs of an investor. It should not be relied upon as a substitute for professional advice.

Supplementary Financial Services Guide ('SFSG')



Dated: 1 January 2018

This Supplementary Financial Services Guide ('SFSG'), dated 1 January 2018, supplements information contained in the MGD Wealth Financial Services Guide dated 4 October 2017 ('FSG'). This SFSG is to be read in conjunction with the FSG. This SFSG has been authorised for distribution by the authorising licensee:

MGD Wealth Ltd ABN 53 009 079 725
Australian Financial Services Licence No. 222600 ('AFSL')
175 Melbourne Street,
South Brisbane, QLD 4169

THIS SECTION REPLACES 'INSURANCE PRODUCTS' IN SECTION 6 AND THE AUTHORISED REPRESENTATIVE EXAMPLE IN SECTION 7 OF THE FSG.

INSURANCE PRODUCTS

Initial and ongoing commissions from insurance providers may be received by MGD Wealth. These commissions are paid to us by the company that issues the product that our Advisers recommend to you and they are included in what you pay for the product. The commissions vary and are 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 commission is paid in the first year by the product issuer to MGD Wealth. Ongoing commissions are payments paid by product issuers to us in the years after the first year. These commissions may be passed onto Authorised Representatives depending what is applicable to the circumstances.

If you initiate an increase to your cover, MGD Wealth may receive initial and ongoing commissions on the increase to your policy cost. The ongoing commission 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 commission is equal to the ongoing commissions (as a percentage of your policy cost, MGD Wealth may receive up to 34% (excl. GST) of your annual policy cost. If the initial commission is higher than the ongoing commissions, the maximum commission that we may receive is set out in the table below.

Supplementary Financial Services Guide ('SFSG')



Date a new product is issued	Initial commission (% of annual policy cost or increase excl. GST)	Ongoing commission pa (% of annual policy cost or increase excl. GST)
Before 1 January 2018 or before 1 April 2018 when the application was received prior to 1 January 2018	0 - 125%	0 - 34%
1 January 2018 - 31 December 2018*	0 - 80%	0 - 20%
1 January 2019 - 31 December 2019*	0 - 70%	0 - 20%
From 1 January 2020*	0 - 60%	0 - 20%

* MGD Wealth may receive the pre 1 January 2018 commission 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.

Example

You have an existing policy with MGD Wealth, issued in 2017, and in 2018 you decide to increase the cover on that policy with a corresponding increase in policy cost of \$100 pa. MGD Wealth may receive up to \$125 (125% excl. GST) as initial commission on that increase. Of the amount paid to MGD Wealth, where David Hare is the Adviser, he will receive 60% of the gross revenue received (\$75) and MGD Wealth will retain the remaining 40% (\$50). The ongoing commission payable to MGD Wealth in respect of this increased policy cost may be up to \$34 (34% excl. GST).

Supplementary Financial Services Guide ('SFSG')



Or, we recommend an insurance product to you and it is issued on 2 April 2018. The annual policy cost is \$2,000. MGD Wealth may receive up to \$1,600 (80% excl. GST) as an initial commission. Of the amount paid to MGD Wealth, where David Hare is the Adviser, he will receive 60% of the gross revenue received (\$960) and MGD Wealth will retain the remaining 40% (\$640). Assuming the policy cost stays the same each year, MGD Wealth may receive up to \$400 pa (20% excl. GST) as an ongoing commission.

You will find details of how your insurance policy cost is calculated in the relevant PDS that we provide you. Where personal advice is provided to you, you'll also find details of the commission that MGD Wealth and any Authorised Representative is entitled to receive if you decide to purchase a life insurance product, in your Statement of Advice (SoA) or Record of Advice (RoA).

OTHER PAYMENTS FROM PRODUCT PROVIDERS - Life Insurance Providers

For life insurance policies issued before 2018 or for which an application has been made before 2018 which is then issued by 31 March 2018, MGD Wealth may continue to receive payments in the form of a licensee commission based on the volume of policies in place. Currently, MGD Wealth may receive remuneration of up to 10% p.a. (excl. GST) of the premiums written annually with applicable life insurance providers.

Example

If you purchase a relevant life insurance product and the annual premium is \$450, MGD Wealth may receive up to \$45 p.a. from that life insurance provider.

DEFINITIONS

“We”, “our”, “us” means MGD Wealth, as the context requires. “Licensee Group” also means MGD Wealth and its related bodies corporate.

Supplementary Financial Services Guide ('SFSG')



FOR MORE INFORMATION



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Disclaimer: This publication contains general information only and is not intended to constitute financial product advice. Any information provided or conclusions made, whether express or implied, do not take into account the investment objectives, financial situation and particular needs of an investor. It should not be relied upon as a substitute for professional advice.