



Financial Services Guide (FSG)

Authorised for distribution
by Opulon Pty Ltd

VERSION 1.1 - 28 FEBRUARY 2024

ASOWEALTH



Table of contents

Purpose of this Financial Services Guide (FSG)	3
About us	4
Our Services	5
Our Services (continued)	6
Referral Agreements & Conflicts of Interest	7
Your Adviser (1)	8
Your Adviser (2).....	9
Our Process	10
Our Fee Structure	12
Your Responsibilities	14
Our Privacy Policy	15
Our Complaints Procedure	16
Contact Us	17



Purpose of this FSG

Opulon Pty Ltd
ABN: 57 670 159 645 | AFSL:
552817
issues this Financial
Services Guide (FSG).

Throughout this document,
Opulon is referred to as
"we," "us," and "our."

It is essential to thoroughly
review all sections of this
FSG before making any
decisions based on your
circumstances and the
advice provided.

This Financial Services Guide (FSG) is designed to assist you in evaluating the suitability of Opulon Pty Ltd's services and your appointed adviser for your financial requirements. Within this guide, you will gain insight into our extensive expertise and the wide range of services we offer.

Should we provide formal financial advice, you might receive (but not limited to):

- **A Statement of Advice (SoA)** outlining the reasoning behind our advice, implications of our recommendations, and relevant fee details. Your adviser will gather information about you, including objectives and financial situation, before giving personal financial advice. The Statement of Advice (SoA) will detail the advice and its basis, allowing you to decide whether to act on it. It discloses our and your adviser's remuneration, along with any relevant associations.
- **A Record of Advice (RoA)** documenting any subsequent advice provided if there are no significant changes in your circumstances or the initial advice basis. All advice documents are kept in your client file, available upon request from your adviser.
- **A Product Disclosure Statement (PDS)** elaborating on the recommended products.
 - If a particular financial product (other than securities) is recommended by your adviser you must also be provided with a PDS issued by the product issuer. The PDS contains information about the benefits, risks and other features of the product, which will enable you to make an informed decision about whether to purchase the product.
- **A Fee Disclosure Statement (FDS)** offering a yearly overview of the fees paid and services received.
- **A Renewal Notice (12-month fixed Agreement)** for your consent to continue availing our advisory services for another year.



About Us

OPULON PTY LTD
OPULON FINANCIAL SERVICES
The License Holder

Opulon Pty Ltd holds an Australian Financial Services License (552817), issued by the Australian Securities and Investments Commission (ASIC). Opulon Pty Ltd is obligated to comply with the Corporations Act and its license conditions. This compliance includes maintaining adequate compensation arrangements with a Professional Indemnity insurer for the financial services provided by it and its representatives.

Opulon is a diversified financial services group that provides wealth management and licensee services. Opulon is not related to any Bank or Institution.

ASO WEALTH PTY LTD
ASO WEALTH
The Advisory Practice

ASO Wealth has been established with a mission to provide holistic wealth management advice and tailored services to deliver outcome-based solutions.

We have 20 years of combined experience providing financial advice which includes delivering results for family groups, self-funded retirees, high performing executives, ultra-high net worth individuals and successful entrepreneurs.

We are guided by our set of core values which shape the way we deliver our advice, our service, and the outcomes that you desire.

Our success comes from highly engaged individuals who trust **Our Services & Process** and with whom we hold a strong ongoing advisory relationship for the long term.

Not Independent

Opulon Pty Ltd receives commission payments on Life Insurance Products. **By doing this we are not allowed to use the words Independent, Impartial or Unbiased when describing our business.** For more information on this please ask your adviser.



Our Services

Opulon Pty Ltd & ASO Wealth

are Authorised to offer personal advice & dealing services in the following areas:



Wealth Creation and Investments

- Cash and Term Deposits
- Investment Bonds
- Managed Investments (incl. sustainable investing)
- Exchange Traded Products
- Gearing
- Listed Securities (Shares and other products)
- Tax Planning (in consultation with your tax adviser)
- Budgeting and Cashflow Management
- Debt Management



Superannuation and Retirement Planning

- Pre and Post Retirement Planning
- Personal Superannuation
- Self-Managed Superannuation (**SMSF**)
- Corporate Superannuation
- Industry and Public Sector Superannuation
- Pensions and Annuities
- Centrelink / Veterans' Affairs Assistance



Wealth Protection

- Term Life Insurance
- Total and Permanent Disability (TPD) Insurance
- Trauma Insurance
- Income Protection Insurance
- Business (Key person) Insurance
- Insurance Claims Assistance



Alternative Key Areas

- Business Planning
- Project Management
- Ongoing Advice and Review Services
- Estate Planning
- Intergenerational Planning
- Aged Care Planning

Your Adviser may only be authorised to provide advice in some of the above areas. Please refer to the Adviser Profile which sets out those areas your Adviser is authorised to provide you with advice and recommendations.



Our Services (continued)

Please note that only products approved by **Opulon Pty Ltd** may be recommended by the adviser. If you hold a specific product which is under a class of product covered by the licensee Opulon Pty Ltd, your adviser may review and advise you on this product even though it is not on our APL.

However, your Adviser will not be able to deal in, write or arrange further business on this product if:

- it is not on our APL;
- it is a product on which they are not authorised to provide personal advice. The Adviser Profiles outline the classes of financial products on which they can provide advice.

Providing your Adviser with instructions to execute:

You may specify how you would like to give your adviser instructions, for example, in writing, by telephone, or other means. However, in some instances your adviser will require your instructions to be in writing. For your own protection, you should not:

- sign any blank forms or documents
- appoint any financial adviser to act as your attorney or authorised signatory
- nominate any financial adviser to receive your statements without you also receiving a copy, or
- give your adviser unclear or misleading instructions or false information.

General Advice

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

Referred Professionals

To enhance our advisory process, we may refer other professionals such as:

- accountants
- auditors
- lawyers
- general insurance brokers
- mortgage brokers
- property experts and
- other specialists.

However, it's important to note that ASO Wealth Pty Ltd, Opulon Pty Ltd and its Authorised Representatives bear no responsibility for the advice given by these referred professionals. These recommendations are made with the intention of broadening the scope of expertise available to address your unique needs.



Referral Agreements & Conflicts of Interest

Opulon Pty Ltd have no ownership or contractual affiliations with any financial product manufacturers that could potentially influence the service or advice you receive. Your adviser has no vested interest in recommending the products of one institution over another.

As part of our advisory process, we may refer you to other professionals, and may facilitate communication between you and these professionals.

- **Note:** We do not receive any referral fees if you choose to engage their services.
- **Note:** We may, however, have referral arrangements in place that involve the payment of fees to referring parties.

Opulon Pty Ltd and our Authorised Representatives do not receive referral payments or incentives for directing clients to subject matter experts. Our primary commitment is to offer holistic guidance and support.



Your Financial Adviser

ASO Wealth Pty Ltd Pty Ltd, ABN: 84 673 139 314 has been appointed as a Corporate Authorised Representative (CAR Number: 1308185) of Opolon Pty Ltd.

The following individuals are appointed as Authorised Representatives of Opolon Pty Ltd, implying they represent Opolon Pty Ltd, which is responsible for the services they provide.

Julien Renard

Financial Adviser
ASIC Number 1272539



About Julien:

Julien is a financial adviser who aims to simplify the complex challenges that his clients face and provide effective solutions that add time back into their day for their family, their business and their personal ambitions.

He has been advising a range of clients from young investors building their future, to business owners, families and retirees. His ambition to provide quality financial advice and solutions has led him to take on new challenges and to ensure he provides the best service to his clients.

He is driven by empathy and passion to help people by sharing his knowledge, skills and experience and to maximise focus on the areas his clients really care about and make a positive difference to their lives.

He is also a fitness and football (soccer) fanatic and loves his time with his wife and his family.

Education and Qualifications

- Bachelor of Commerce (*Major in Financial Planning*)
- Advanced Diploma of Financial Planning (*ADFP*)
- Self-Managed Superannuation Funds
- Authorised to provide Tax (financial) Advice
- Successfully passed the Financial Adviser Standards and Ethics Exam

Authorisations

- Deposit and Payment Products
- Government Debentures, Stocks and Bonds
- Investment Life Insurance Products
- Life Risk Investment Products
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Securities
- Superannuation – Including Self-Managed Superannuation Funds



Your Financial Adviser

ASO Wealth Pty Ltd Pty Ltd, ABN: 84 673 139 314 has been appointed as a Corporate Authorised Representative (CAR Number: 1308185) of Opolon Pty Ltd.

The following individuals are appointed as Authorised Representatives of Opolon Pty Ltd, implying they represent Opolon Pty Ltd, which is responsible for the services they provide.

Nazar Pochynok

Financial Advisor
ASIC Number 1250048



About Naz:

Naz is dedicated to empowering individuals and businesses with valuable and strategic advice and providing clients with a holistic view of their current and future financial and lifestyle goals.

Naz's passion lies in assisting clients plan a brighter and fulfilled financial future built on integrity, knowledge and attention to detail.

His expertise allows him to provide advice on a full range of financial services including budgeting and income strategies, investment management, retirement and estate planning, tax planning, insurance along with intergenerational wealth strategies.

When Naz is not working, he is a devoted father and enjoys spending time with his family. He is also a passionate football player and supporter of Chelsea FC.

Education and Qualifications

- Bachelor of Commerce (*Major in Finance & Commercial Law*)
- Advanced Diploma of Financial Planning (*ADFP*)
- Self-Managed Superannuation Funds
- Authorised to provide Tax (financial) Advice
- Successfully passed the Financial Adviser Standards and Ethics Exam

Authorisations

- Deposit and Payment Products
- Government Debentures, Stocks and Bonds
- Investment Life Insurance Products
- Life Risk Investment Products
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Securities
- Superannuation – Including Self-Managed Superannuation Funds



Our Process

1 Discovery Stage

To achieve your financial goals, you need a plan that fits your situation and aspirations. You also need trusted and experienced partners who can guide you through the financial landscape. That is our role.

We start with a complimentary introductory conversation (30 minutes) where we listen to your needs and expectations, and explain how we can help you. This is an opportunity for us to get acquainted and see if we are a good match.

If you decide to proceed, we then schedule our Initial Meeting (90 minutes) where we dive deeper into your financial situation and your objectives. We ask you detailed questions to understand your income, expenses, assets, liabilities, risk tolerance, time horizon, and lifestyle. We also share our philosophy and approach, and answer any questions you may have. This is a crucial meeting where we establish a solid foundation for our long-term relationship.

2 Analysis & Strategy Formulation

The next step in our process is to work with you to create a comprehensive and personalised plan that aligns with your goals and values. We will explain the rationale and benefits of each strategy and how it will help you move closer to your desired outcomes.

We will present you with a Strategy Document that summarises the main elements of the plan and gives you the opportunity to ask questions and provide feedback. This document will serve as a reference point for our ongoing collaboration and review. We want to make sure that you understand and agree with every aspect of the plan before we implement it.

3 Final Strategic Plan

The next stage of our process is to present you with the Final Strategic Plan that we have tailored for you, based on our in-depth analysis of your situation and objectives. This plan will include a Statement of Advice (SOA) that explains the legal and regulatory aspects of our recommendations and how they comply with the relevant standards and codes.

We will walk you through the plan and the SOA, highlighting the key features and benefits of each strategy and how they align to create a coherent and effective roadmap for your financial future. We will also outline the action steps that we need to take to implement the plan and make it happen. We will answer any questions you may have and address any concerns or feedback that you may want to share. We want you to feel confident and comfortable with the plan and the SOA before we move on to the next step.



Our Process (cont.)

4 Implementation

Once you are happy with the Final Strategic Plan and the Statement of Advice, we will proceed to execute the plan and make your financial goals a reality. We will take care of all the necessary steps and arrangements on your behalf, saving you time and hassle. We will communicate and coordinate with other professionals who are involved in your financial affairs, such as your accountant, real estate agents, mortgage brokers, superannuation funds and life insurance companies.

We will ensure that everything is done in accordance with the best practices and standards in the industry. We will keep you updated on a regular basis, every step of the way, so that you are consistently informed of the progress and outcomes.

5 Ongoing Wealth Management

Your financial plan is not a one-off exercise, but a dynamic and evolving process that requires regular attention and fine-tuning. That is why we provide **ongoing wealth management services** that will help you maintain and adjust your plan as your life evolves. Our ongoing service will ensure that your plan reflects your current and future needs and preferences, as well as the best available opportunities and solutions. You will also have access to our ongoing guidance and expertise, whenever you need it. This will allow you to concentrate on your income generating activities and your family, while we manage your wealth and protect your future.



Our Fee Structure

All fees specified in the provided Advice documents are payable to OPULON PTY LTD, which subsequently distributes part of these fees to ASO Wealth Pty Ltd. Your Financial Adviser, is employed by ASO Wealth Pty Ltd, receives a salary, and may receive dividends, bonus or profit share.

We may receive non-monetary benefits (valued up to \$300) from product providers, including educational resources, technology software, or support. Benefits exceeding \$100 will be recorded in a register, accessible upon request.

Payment Methods:

Fees for our services can be invoiced directly to you or deducted from your bank accounts, investments or use a combination of both methods known as the Adviser Service Fee. You can choose your preferred payment method. Your Adviser will discuss and agree on payment before providing services. Specific fees and services are outlined in your SoA, advice documents, annual fee disclosure statement, or client service agreement.

Initial Meeting

\$385 (incl. GST)

This will not be charged if we proceed with the advice process

The initial meeting is our first step towards understanding your goals and objectives, presenting our process, and determining our compatibility. During this meeting, we go through your situation in detail, diagnose problems and start to discuss potential strategies.

Strategy Development

Starting from \$4,950
(incl. GST)

During our initial collaboration phase, our aim is to assist you in achieving financial organisation and establishing a sound strategy. The Strategy Development fee encompasses several elements, including meetings with you, the time dedicated to formulating our advice creation, the formulation of a Statement of Advice, and strategy forecasts.

The specific fee for the Strategy Development service is determined by the scope of works and the complexity of the advice provided to you. We will reach an agreement on the fee before commencing this work, typically during, or shortly after the Initial Meeting.



Our Fee Structure (cont.)

Ongoing Wealth Management

Agreement with a fixed term of up to 12 months

Our Ongoing Assistance plan provides continuous advice to support you in adapting your strategy, managing your financial affairs, and making informed choices. The fees for this plan are typically a predetermined fixed amount, payable monthly for a duration of up to 12 months. After this period, we request that you attend a review meeting to determine the need for another ongoing assistance plan.

Payment of fees can be made via invoice or, if authorised by you, deducted from your superannuation or investment account. The specific services and corresponding fees will be outlined in the Client Agreement provided to you.

To engage in our **Ongoing Wealth Management** service, an investment **starting from \$550 (Incl. GST) per month** is required.

Ad-Hoc Requirements

1. For any needs that fall outside the scope of our advisory services, we charge an hourly rate, as per the guide below, for invoicing purposes:

- Admin Clerk \$165 (Incl GST) per hour
- Financial Adviser \$440 (Incl GST) per hour
- Director \$660 (Incl GST) per hour

2. Where the hourly rate method is not deemed appropriate, we may charge an ad-hoc fee determined by the scope of work and the complexity of the ad-hoc requirement. We will reach an agreement on the fee before commencing this work.

Other Remuneration

Insurance commissions

We may receive initial and ongoing remuneration from the life insurance company for risk insurance products you purchase, or that we manage on your behalf. This remuneration is deducted from your premium and detailed in the Statement of Advice (SOA).

Initial commissions: Up to 60% + GST of initial premium. Renewal commissions: Up to 20% + GST of ongoing premium. For instance, a \$1,000 policy yields \$600 + GST in the first year and \$200 + GST thereafter.



Your Responsibilities

Accurate and up-to-date information

For us to offer advice best aligned with your interests, it's crucial you provide us with accurate and comprehensive information regarding your personal and financial circumstances, goals, and objectives.

Also, keep your financial adviser informed about any changes that could impact your future goals or financial plans. **Remember, withholding information could lead to unsuitable advice.**

Personal Identification

(Anti-Money Laundering & Counter Terrorism)

As a financial services provider, we comply with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth). To fulfill our obligations, we will request and retain your identification documents in accordance with AUSTRAC regulations. Information may be shared with your Authorised Representatives, insurance providers, superannuation trustees, product issuers, auditors, and service providers.

We prioritise the confidentiality of your personal information and generally do not share it internationally. If such disclosure occurs, we remain dedicated to protecting your information and will ensure compliance with Australian privacy laws by any overseas recipient. You can provide instructions in writing, over the phone, or via email. In some cases, signed instructions might be required.

Feel free to contact us with any inquiries or concerns about our advice or the recommended products. We're here to assist and clarify.



Our Privacy Policy

Safeguarding your privacy is of paramount importance to us. To ensure transparency, we have established a Privacy Policy that outlines our practices regarding the collection, storage, usage, and disclosure of your personal information.

Collection and usage of personal information

We collect personal information from you in order to gain a thorough understanding of your individual circumstances and provide tailored advice that aligns with your needs and objectives. Additionally, we gather information to fulfill our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act.

While our primary method of collecting information is directly from you, there may be instances where we seek your authorisation to obtain it from other parties, such as your accountant or superannuation fund.

It is important to note that if you fail to provide us with the requested information, we may be unable to offer our services to you effectively.

Disclosure of personal information

We handle and utilise your personal information exclusively for the purpose of delivering our services to you. External disclosure of your personal information will only occur under the following circumstances:

1. When mandated by the law.
2. With your explicit consent.

Our Privacy Policy provides comprehensive details on how we collect, store, use, and disclose your personal information.

For more information, including how to access or correct your personal information, or how to complain about a breach of the Australian Privacy Principles, please read our Privacy Policy which can be accessed by contacting us on contact@asowealth.au or by asking your adviser for a copy.



Our Complaints Procedure

Our utmost commitment is to deliver the finest advice and services to you consistently. Nevertheless, if for any reason you find our services unsatisfactory, we kindly request that you reach out to us directly as your initial course of action. We will try and resolve your complaint quickly and fairly.

If your complaint cannot be resolved by us to your satisfaction or within 30 days, you may refer your complaint, free of charge, to The Australian Financial Complaints Authority, (AFCA) of which Opulon Pty Ltd is a member.

Alternatively, other matters can be referred to the industry regulator, the Australian Securities and Investments Commission (ASIC) on 1300 300 630 or via the website www.asic.gov.au.

ASO WEALTH

Level 11, 65 York Street,
Sydney NSW 2000

contact@asowealth.au

asowealth.au

+61 422 520 492 (Julien Renard)
+61 404 337 773 (Nazar Pochynok)

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY

GPO Box 3, Melbourne VIC 3001

info@afca.org.au

www.afca.org.au

1800 931 678

Professional Indemnity (PI) Insurance Cover


Our professional indemnity insurance covers us and our authorised representatives for the services provided under our Australian Financial Service Licence. This includes claims relating to the conduct of staff and representatives who no longer work for us, but did so at the time of relevant conduct. Our policy meets the requirements of the Corporations Act 2001 (Cth).



Contact Us

If you believe that we are the suitable advisers for your needs, please feel free to reach out to us. We look forward to assisting you further.


Opulon Pty Ltd
(License Holder)

 Level 11, 65 York Street,
Sydney NSW 2000

ASO Wealth
(Advisory Business)

 contact@asowealth.au

 asowealth.au

 +61 422 520 492 (Julien Renard)
+61 404 337 773 (Nazar Pochynok)



ASO
WEALTH