

The logo for ASVW Financial Services, featuring the letters 'ASVW' in a large, bold, dark blue font, followed by the words 'FINANCIAL SERVICES' in a smaller, grey, all-caps font.

**ASVW** FINANCIAL SERVICES

# FINANCIAL SERVICES GUIDE

**ASVW Financial Services Pty Ltd | AFSL number 446176**

19 December 2024 | Version 2.7

**UNDERSTANDING THE ADVICE  
PROCESS AND OUR RELATIONSHIP  
WITH YOU**

# PURPOSE

This Financial Services Guide (FSG) explains the financial services and advice provided by ASVW Financial Services and your Financial Adviser (Adviser), who is an authorised representative of ASVW Financial Services. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, how we manage privacy, related parties and potential conflicts of interests, and how we manage complaints.

This FSG should be read in conjunction with the Adviser Profile. The Adviser Profile contains important information about your Adviser including relevant authorised representative number, qualifications, experience, areas of authorisation, how they get paid and fees that you may be charged. If you have not received an Adviser Profile, please ask your Adviser for a copy, or contact us directly.

**Please take the time to review both the FSG and Adviser Profile before engaging our services.**

## NOT INDEPENDENT

ASVW Financial Services cannot call itself 'independent', 'impartial', or 'unbiased' as we receive commissions from life insurance product providers for advice provided in relation to life insurance products as payment for our services.

# HOW TO CONTACT US

ASVW Financial Services Pty Ltd  
ABN 27 007 261 083

Suite 1, Level 2, 27 Grange Road  
Cheltenham VIC 3192

 1300 265 818

 [info@asvws.com.au](mailto:info@asvws.com.au)

 [asvws.com.au](http://asvws.com.au)

# FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE

ASVW Financial Services can offer the following services and products. Your Adviser's specific authorisations are included within their personalised Adviser Profile.



## Superannuation & Retirement Planning

- Personal Superannuation
- Corporate Superannuation
- Industry and Public Sector Superannuation
- Pensions and Annuities
- Self-Managed Superannuation
- Centrelink / Veterans' Affairs Assistance
- Aged Care



## Wealth Creation & Investments

- Cash and Term Deposits
- Investment Bonds
- Managed Investments
- Exchange Traded Products
- Listed Securities (Shares and other products)
- Margin Lending
- Gearing



## Wealth Protection

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



## Other Financial Planning Services

- Budgeting and Cashflow Management
- Debt Management
- Estate Planning Assistance

# THE ADVICE PROCESS AND DOCUMENTS YOU MAY RECEIVE

Your Adviser will guide you through the advice process. This includes the following steps:



## Engagement & Discovery

In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives, and gather relevant information required to provide you with appropriate advice.

Your Adviser will generally collect relevant information within a **Client Data Form** and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. A declaration section is included to enable you to consent to your personal information being collected and stored. Please refer to the 'Privacy' section for more information on how we manage your privacy.

Where your goals relate to investment or superannuation advice your Adviser will also work with you to define your level of risk tolerance. A **Risk Profile Questionnaire** is generally used to document and agree upon your level of risk tolerance.

Your Adviser may also use an **engagement document** to define the arrangement with you, and fees that may apply.

Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.



## Strategy & Personal Advice

After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed utilising specialised financial planning software.

Where personal financial product advice is being provided, the strategy will be documented in a Statement of Advice. The **Statement of Advice** will include amongst other things, the basis of the advice, explanation of the strategies and products recommended and relevant disclosures including costs of advice and products. The Statement of Advice includes an authority to proceed section where you can consent to proceed with the recommendations.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant **Product Disclosure Statement (PDS)**. The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).



## Implementation

Where you elect to proceed with the recommendations your Adviser will work with you to implement the strategy. This may include liaising with various insurance, superannuation, or investment product issuers.

Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant **Product Application Form**. This may be online, or paper based.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a **Health Questionnaire**. This could be online, paper-based or over the phone. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.



**ASVW** | FINANCIAL SERVICES

# ABOUT YOUR ADVISER

**Andrew Molyneaux**  
AUTHORISED REPRESENTATIVE  
NUMBER 407414

**Version 2.6.2 | 19/11/2025**

**RBA FINANCIAL GROUP PTY LTD**

Corporate Authorised Representative Number 235568

**BUSINESS CONTACT DETAILS**

493 Wyndham Street  
Shepparton, Victoria 3630

Phone: (03) 5822 1288

Email: [info@rbafinancial.com.au](mailto:info@rbafinancial.com.au)

Web: [www.rbafinancial.com.au](http://www.rbafinancial.com.au)

ASVW Financial Services Pty Ltd  
(ABN 27 007 261 083 | AFSL 446176)  
authorises your financial adviser to  
distribute this document. This  
document forms part of and should be  
read in conjunction with the ASVW  
Financial Services Pty Ltd Financial  
Services Guide (FSG).

## ABOUT ME

Andrew joined Rba Financial Group as a financial adviser in 2011 and is now a part owner of the business. Andrew previously ran his own business for ten years and comes from a science background having studied Biomedical Science in Ireland. He is an experienced financial planner with a wide knowledge base across all areas of financial planning.

Andrew holds the following qualifications and memberships:

- Advanced Diploma of Financial Services (Financial Planning)
- Self-Managed Superannuation Funds
- Accredited Listed Product Adviser Program
- Margin Lending
- Member of Financial Advice Association Australia (FAAA)

Andrew is authorised to provide the following financial services:

## Superannuation and Retirement Planning

Personal Superannuation  
Pensions and Annuities  
Self-Managed Superannuation  
Centrelink / Veterans' Affairs Assistance

## Wealth Creation and Investments

Deposit Products  
Investment Bonds  
Managed Investments  
Exchange Traded Products  
Listed Securities (Shares and other products)  
Margin Lending  
Gearing

## Wealth Protection

Personal Insurance  
Business Insurance  
Insurance Claims Assistance

## Other Financial Planning Services

Budgeting and Cashflow Management  
Debt Management  
Estate Planning Assistance

Andrew is also a registered tax (financial) adviser and is authorised to provide tax (financial) service where the advice is:

- provided in the context of the personal advice authorised by ASVWFS, and
- part of the financial advice which interprets and applies the tax laws (including tax and superannuation laws) to your personal circumstances.

Any tax agent services that are provided (including the preparation and filing of tax returns and liaison with the ATO) are not provided under ASVW Financial Services AFSL and are not covered by this FSG.

## My remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a Statement of Advice will depend upon the nature and complexity of the advice and or service provided.

Andrew will discuss and agree the fee structure with you before he provides you with services. Fees for the advice and services provided may be based on either a fee for service arrangement, commission or a combination of both.

The relationship between ASVW Financial Services and the Practice (Rba Financial Group Pty Ltd) is an arrangement through a flat fee agreement. This agreement stipulates that 100% of remuneration is paid to the Practice.

Therefore, ASVW Financial Services will retain 0% and the Practice will receive 100%. Of the revenue received by the practice, Andrew is paid a salary and potential bonuses & profits from the Practice.

## Client fee and payment options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require. Your options to pay for our services can include fee for service, commission, or a combination of both.

**Fee for service:** Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate.
- A fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- A combination of these methods.

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the balance of your investment.

## Commissions for Life Risk Products – issued from 1st January 2020

Initial commission payable under an upfront structure is capped at 66% from 1st January 2020. Ongoing commission under and upfront structure is 22% of the annual premium paid. Both initial and ongoing commission under a level structure will continue to be capped at 37%.

## Referrals to us and others

We may provide you with a referral to other professionals. This may include, but is not limited to, accountants, mortgage brokers and legal practitioners. You may also have been referred to us by another professional.

We do not receive a payment for these referrals. We may give a payment for referrals to us. If this is the case, we will inform you of this payment prior to the referring party being entitled to the payment.

## Benefits, interests and associations

Andrew is a director and shareholder of Rba Financial Group Pty Ltd and may be entitled to receive dividends and director fees from this company.

## Other Associations and Directorships

Andrew is a director and shareholder of Rba Lending Group Pty Ltd and may be entitled to receive dividends and director fees from this company.



**ASVW** | FINANCIAL SERVICES

# ABOUT YOUR ADVISER

**Damien MacFarlane**  
AUTHORISED REPRESENTATIVE  
NUMBER 314032

**Version 2.6.2 | 08/12/2025**

**RBA FINANCIAL GROUP PTY LTD**

Corporate Authorised Representative Number 235568

**BUSINESS CONTACT DETAILS**

493 Wyndham Street  
Shepparton, Victoria 3630

Phone: (03) 5822 1288

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document forms part of and should be  
read in conjunction with the ASVW  
Financial Services Pty Ltd Financial  
Services Guide (FSG).

## ABOUT ME

Damien joined Rba Financial Group in April 2016. He has been a qualified practicing adviser since 2009. Damien is a highly professional financial adviser who takes great care and pride in working with and assisting his clients to achieve their financial goals. Damien is experienced in dealing with clients throughout Regional Victoria and Melbourne metropolitan clients.

Damien holds the following qualifications and memberships:

- Diploma of Financial Advising
- Self-Managed Superannuation Funds
- Accredited Listed Product Adviser Program
- Member of Financial Advice Association Australia (FAAA)

Damien is authorised to provide the following financial services:

### Superannuation and Retirement Planning

Personal Superannuation  
Pensions and Annuities  
Self-Managed Superannuation  
Centrelink / Veterans' Affairs Assistance

### Wealth Creation and Investments

Deposit Products  
Investment Bonds  
Managed Investments  
Exchange Traded Products  
Listed Securities (Shares and other products)  
Gearing

### Wealth Protection

Personal Insurance  
Business Insurance  
Insurance Claims Assistance

### Other Financial Planning Services

Budgeting and Cashflow Management  
Debt Management  
Estate Planning Assistance

Damien is also a registered tax (financial) adviser and is authorised to provide tax (financial) service where the advice is:

- provided in the context of the personal advice authorised by ASVWFS, and
- part of the financial advice which interprets and applies the tax laws (including tax and superannuation laws) to your personal circumstances.

Any tax agent services that are provided (including the preparation and filing of tax returns and liaison with the ATO) are not provided under ASVW Financial Services AFSL and are not covered by this FSG.

## My remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a Statement of Advice will depend upon the nature and complexity of the advice and or service provided.

Damien will discuss and agree the fee structure with you before he provides you with services. Fees for the advice and services provided may be based on either a fee for service arrangement, commission or a combination of both.

The relationship between ASVW Financial Services and the Practice (Rba Financial Group Pty Ltd) is an arrangement through a flat fee agreement. This agreement stipulates that 100% of remuneration is paid to the Practice.

Therefore, ASVW Financial Services will retain 0% and the Practice will receive 100%. Of the revenue received by the practice, Damien is paid a salary and potential bonuses & profits from the Practice.

## Client fee and payment options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require. Your options to pay for our services can include fee for service, commission, or a combination of both.

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- A combination of these methods.

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the balance of your investment.

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## Referrals to us and others

We may provide you with a referral to other professionals. This may include, but is not limited to, accountants, mortgage brokers and legal practitioners. You may also have been referred to us by another professional.

We do not receive a payment for these referrals. We may give a payment for referrals to us. If this is the case, we will inform you of this payment prior to the referring party being entitled to the payment.

Rba Lending Group Pty Ltd is a related entity to Rba Financial Group Pty Ltd due to Andrew Molyneaux being a director and shareholder of this company.

## Benefits, interests and associations

Damien does not receive any other benefits or have relationships that may influence the recommendation.



**ASVW** | FINANCIAL SERVICES

# ABOUT YOUR ADVISER

**Mark Stratton**  
AUTHORISED REPRESENTATIVE  
NUMBER 1268705

**Version 2.6.2 | 08/12/2025**

**RBA FINANCIAL GROUP PTY LTD**

Corporate Authorised Representative Number 235568

**BUSINESS CONTACT DETAILS**

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distribute this document. This  
document forms part of and should be  
read in conjunction with the ASVW  
Financial Services Pty Ltd Financial  
Services Guide (FSG).

## ABOUT ME

Mark commenced working in the Financial Services Industry in 2014. His initial role was a Paraplanner, after completing further studies, Mark has now progressed into the role of a Financial Adviser.

Mark joined Rba Financial Group as a Financial Adviser in November 2022. Mark enjoys assisting Clients on their financial journey and helping to educate them through the process.

With his qualifications and experience, he is qualified to help clients achieve their financial goals.

Mark holds the following qualifications and memberships:

- Graduate Diploma of Financial Planning
- Self-Managed Superannuation Funds
- Accredited Listed Product Adviser Program
- Accredited Aged Care Professional™
- Member of Financial Advice Association Australia (FAAA)

Mark is authorised to provide the following financial services:

## Superannuation and Retirement Planning

Personal Superannuation  
Pensions and Annuities  
Self-Managed Superannuation  
Aged Care  
Centrelink / Veterans' Affairs Assistance

## Wealth Creation and Investments

Deposit Products  
Investment Bonds  
Managed Investments  
Exchange Traded Products  
Listed Securities (Shares and other products)  
Gearing

## Wealth Protection

Personal Insurance  
Business Insurance  
Insurance Claims Assistance

## Other Financial Planning Services

Budgeting and Cashflow Management  
Debt Management  
Estate Planning Assistance

Mark is also a registered tax (financial) adviser and is authorised to provide tax (financial) service where the advice is:

- provided in the context of the personal advice authorised by ASVWFS, and
- part of the financial advice which interprets and applies the tax laws (including tax and superannuation laws) to your personal circumstances.

Any tax agent services that are provided (including the preparation and filing of tax returns and liaison with the ATO) are not provided under ASVW Financial Services AFSL and are not covered by this FSG.

## My remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a Statement of Advice will depend upon the nature and complexity of the advice and or service provided.

Mark will discuss and agree the fee structure with you before he provides you with services. Fees for the advice and services provided may be based on either a fee for service arrangement, commission or a combination of both.

The relationship between ASVW Financial Services and the Practice (Rba Financial Group Pty Ltd) is an arrangement through a flat fee agreement. This agreement stipulates that 100% of remuneration is paid to the Practice.

Therefore, ASVW Financial Services will retain 0% and the Practice will receive 100%. Of the revenue received by the practice, Mark is paid a salary and potential bonuses & profits from the Practice.

## Client fee and payment options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require. Your options to pay for our services can include fee for service, commission, or a combination of both.

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- A fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- A combination of these methods.

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the balance of your investment.

## Commissions for Life Risk Products – issued from 1st January 2020

Initial commission payable under an upfront structure is capped at 66% from 1st January 2020. Ongoing commission under and upfront structure is 22% of the annual premium paid. Both initial and ongoing commission under a level structure will continue to be capped at 37%.

## Referrals to us and others

We may provide you with a referral to other professionals. This may include, but is not limited to, accountants, mortgage brokers and legal practitioners. You may also have been referred to us by another professional.

We do not receive a payment for these referrals. We may give a payment for referrals to us. If this is the case, we will inform you of this payment prior to the referring party being entitled to the payment.

Rba Lending Group Pty Ltd is a related entity to Rba Financial Group Pty Ltd due to Andrew Molyneaux being a director and shareholder of this company.

## Benefits, interests and associations

Mark does not receive any other benefits or have relationships that may influence the recommendation.

**ASVW** | FINANCIAL SERVICES

# ABOUT YOUR ADVISER

**Skye Kennedy**  
AUTHORISED REPRESENTATIVE  
NUMBER 1304819

**Version 2.6.3 | 08/12/2025**

**RBA FINANCIAL GROUP PTY LTD**

Corporate Authorised Representative Number 235568

**BUSINESS CONTACT DETAILS**

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Services Guide (FSG).

## ABOUT ME

Skye joined Rba Financial Group in 2020 as a Client Services Officer. She has since worked in the capacity as a paraplanner and Client Services Manager. During this period, Skye has completed her Professional Year requirements to become a Financial Adviser.

Skye has a keen interest in all things Centrelink, however, takes great pleasure in assisting all clients with their financial goals.

Skye holds the following qualifications and memberships:

- Bachelor of Business
- Bachelor of Commerce
- Aged Care Professional™
- Member of Financial Advice Association Australia (FAAA)

Skye is authorised to provide the following financial services:

## Superannuation and Retirement Planning

Personal Superannuation  
Pensions and Annuities  
Aged Care  
Centrelink / Veterans' Affairs Assistance

## Wealth Creation and Investments

Deposit Products  
Investment Bonds  
Managed Investments  
Exchange Traded Products  
Listed Securities (Shares and other products)  
Gearing

## Wealth Protection

Personal Insurance  
Business Insurance  
Insurance Claims Assistance

## Other Financial Planning Services

Budgeting and Cashflow Management  
Debt Management  
Estate Planning Assistance

Any tax agent services that are provided (including the preparation and filing of tax returns and liaison with the ATO) are not provided under ASVW Financial Services AFSL and are not covered by this FSG.

## My remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a Statement of Advice will depend upon the nature and complexity of the advice and or service provided.

Skye will discuss and agree the fee structure with you before she provides you with services. Fees for the advice and services provided may be based on either a fee for service arrangement, commission or a combination of both.

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agreement stipulates that 100% of remuneration is paid to the Practice.

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## Client fee and payment options

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We do not receive a payment for these referrals. We may give a payment for referrals to us. If this is the case,

we will inform you of this payment prior to the referring party being entitled to the payment.

Rba Lending Group Pty Ltd is a related entity to Rba Financial Group Pty Ltd due to Andrew Molyneaux being a director and shareholder of this company.

## Benefits, interests and associations

Skye does not receive any other benefits or have relationships that may influence the recommendation.

# 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.

# FURTHER ADVICE

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a **Record of Advice** and relevant file notes. In some instances, a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An **Ongoing Fee Arrangement** may be utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Alternatively, you may agree to a **Fixed Term Arrangement** with your Adviser. This arrangement will outline the services you will be provided for a fee over a specific term not greater than 12 months.

You may be required to sign a **Consent Form** that is provided to your relevant investment or superannuation provider. The Consent Form will detail the services offered and estimated fees for the next 12 months.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.

# HOW TO PROVIDE INSTRUCTIONS

Your Adviser may accept your instructions by phone, letter, or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.

# REMUNERATION

Before providing you with advice, your Adviser will agree with you the fees that apply and explain any benefits we receive.

## Your Adviser

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you
- Commissions paid by insurance providers

Please refer to the Adviser Profile for more detailed estimates and ranges of fees and commissions.

All fees and commissions are initially paid to ASVW Financial Services before being distributed to your Adviser or the financial planning business.

Your Adviser may also receive non-monetary benefits which include benefits of less than \$300, benefits related to education and training (including attendance at professional development days and conferences), and provision of software related to the financial products being recommended.

Any referral arrangements or related party arrangements your Adviser has in place will be disclosed in the Adviser Profile and your Statement of Advice.

## The Licensee

ASVW Financial Services receives a flat fee for the provision of services required under its Australian Financial Services Licence.

## Related Parties

Neither your Adviser nor the Licensee have any association or relationship with the issuers of financial products that might reasonably be expected to be capable of influencing them in the provision of financial services.

## Sponsorship

ASVW Financial Services may receive payments or benefits from product providers in return for granting rights such as being recognised as a sponsor and give presentations at conferences and/or professional development training days.

ASVW Financial Services may use these payments to pay for costs associated with such conferences, training or professional development days.

# COMPLAINTS

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact the Complaints Manager to discuss your complaint:

 1300 265 818  
 asvwfs.com.au  
 info@asvwfs.com.au  
 Complaints Manager  
ASVW Financial Services Pty Ltd  
PO Box 98  
Braeside VIC 3195

2. We will acknowledge receipt of a complaint within 1 business day. Where this is not possible, acknowledgement will be made as soon as practicable.
3. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. If additional time is required, we will advise you in writing.
4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

 1800 931 678 (free call)  
 afca.org.au  
 info@afca.org.au  
 GPO Box 3  
Melbourne VIC 3001

# PROFESSIONAL INDEMNITY

ASVW Financial Services maintains a policy which includes appropriate Professional Indemnity Insurance cover as required by the Corporations Act 2001.

# PRIVACY

Your Adviser is required to maintain documentation and records of any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may not be able to provide you with the advice you require.

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplaning service providers

We may engage third party service providers to assist in the provision of products or services. Some services may require disclosure of personal information to service providers outside Australia including the Philippines, Vietnam, Malaysia, India and potentially other countries in Southeast Asia. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents.

ASVW Financial Services respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please refer to our Privacy Policy here [www.asvwfs.com.au](http://www.asvwfs.com.au).

## Contact Us

ASVW Financial Services Pty Ltd  
ABN 27 007 261 083 AFSL No. 446176  
PO Box 98 Braeside, Vic, 3192  
1300 265 818

[info@aswfs.com.au](mailto:info@aswfs.com.au)  
[aswfs.com.au](http://aswfs.com.au)

For more information:  
Please visit [www.moneysmart.gov.au](http://www.moneysmart.gov.au) for  
more information on financial advice.

**ASVW**

FINANCIAL SERVICES