



Financial Services Guide

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Licensee:

New World Advisers Group Pty Ltd
(AFSL 428451 ABN 81 160 243 649)

This Financial Services Guide (FSG) is authorised for distribution by New World Advisers Group Pty Ltd.

Authorised Representative:

Resonant Asset Management Pty Ltd
(ASIC # 1261574)

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Why am I receiving this document?

This Financial Services Guide (FSG) will help you decide whether to use the services that Resonant offers. It contains information about:

- New World Advisers Group
- Resonant Asset Management
- The services offered and their cost
- Any conflicts of interest which may impact the services
- How Resonant is remunerated
- How we deal with complaints if you are not satisfied with Resonant's services

New World Advisers Group

New World Advisers Group Pty Ltd holds an Australian Financial Services Licence which has been issued by the Australian Securities and Investments Commission (ASIC).

New World Advisers Group is required to comply with the obligations of the Corporations Act and the conditions of its licence. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that it and its current and past representatives provide.

Resonant Asset Management

Resonant Asset Management Pty Ltd is a Corporate Authorised Representative of New World Advisers Group Pty Ltd.

Resonant acts on behalf of New World Advisers Group Pty Ltd who is responsible for the services provided.

What services do we provide?

Resonant Asset Management Pty Ltd is able to provide financial services and advice for the following classes of financial products:

Provide general advice only to retail clients, and, for wholesale clients, deal in a financial product by applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:

- Deposit and payment products
- Debentures, stocks or bonds
- Interests in managed investment schemes including managed discretionary accounts ("MDA's")
- Securities

Excluding:

- Foreign Exchange Products, General Insurance, Derivatives i.e. futures contracts

Resonant is not licensed to provide personal financial product advice to retail clients.

General Advice Only

Resonant Asset Management Pty Ltd provides only general advice in relation to financial services or products to retail clients.

Where advice is provided, Resonant warns that:

- It has not taken into account your particular goals and objectives, anticipated resources, current situation or attitude to risk or investing.
- You should therefore consider the appropriateness of the material, in light of your own objectives, financial situation or needs, before taking any action.
- You should also obtain and read a copy of the Product Disclosure Statement (PDS) of all products referenced before making any decisions.

Fees

All fees are payable to Resonant Asset Management Pty Ltd.

Ongoing Services Fees

Our ongoing service fees depend on the ongoing service that we provide to you. They may be asset based fees calculated as a % of portfolio value or an agreed fixed fee which is paid monthly.

Resonant will agree the fee methodology with you in advance of the provision of any service for which it charges fees.

Director Remuneration

Glen Holder and Nick Morton are the owners of Resonant Asset Management and are remunerated through salaries and the profit that the company makes.

Referral Fees & Commissions

In some situations, Resonant may pay fees or commissions to external parties who have referred you to us. You will be advised of the referral arrangements in any services agreement provided to you.

At this time Resonant Asset Management Pty Ltd does not participate in any third party arrangements.

Making a Complaint

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our services, then we encourage you to contact us. Please call us or put your complaint in writing to our office.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the

Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to make a complaint about where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available upon request.