



FINANCIAL SERVICES GUIDE

Part One — Licensee Profile

Version 1.0 | 1st May 2024

Financial Services provided by:

Volare Wealth Pty Ltd (Volare Wealth)

ABN 28 668 200 002 | AFSL Number 553949

Suite 207, 28 Riddell Parade, ELSTERNWICK VIC 3185

Phone: 0430 354 345 | www.volarewealth.com.au

This Financial Services Guide (FSG) contains important information about Volare Wealth, your financial adviser and the services we offer. Please read this document carefully along with the Authorised Representative Profile (Part Two).

Important Notice: Not Independent

According to the Corporations Act, there are specific criteria by which an adviser is allowed to call themselves "independent", "unbiased" or "impartial". As Volare Wealth allows its authorised representatives to accept commissions from life insurance companies as part of their remuneration, Volare Wealth cannot claim that it is independent.

Please be aware, however, that Volare Wealth:

- Does **NOT** allow advisers to accept payments in the form of a bonus for a volume of business placed with a financial institution.
- Does **NOT** have ANY restriction in relation to financial products, except those imposed by us — we insist on limiting the range of products to the two highest ratings of a recognised research house.
- Does **NOT** allow advisers to create any conflict of interest due to a connection with an issuer of financial products that could reasonably be expected to influence the adviser.

Purpose of this Financial Services Guide

This Financial Services Guide (FSG) contains important information for you about:

- Volare Wealth, your financial adviser and the services we offer you
- How you can contact Volare Wealth and your financial adviser
- How Volare Wealth and your financial adviser are paid
- Any potential conflict of interest we may have in the provision of services to you
- Our complaints handling procedures and how you can access them.

Our Commitment to You

Volare Wealth recognises that you need to be treated as an individual with specific needs. We will do our utmost to be sensitive and welcoming while giving you honest, appropriate, professional and up-to-date advice. If you feel that we can serve you better, please let us know.

FASEA — Financial Adviser Standards and Ethics Authority

The Corporations Amendment (Professional Standards of Financial Advisers) Act 2017 established FASEA in April 2017, to set the education, training and ethical standards of licensed financial advisers in Australia. The Code of Ethics commenced on 1 January 2020, with all Financial Advisers required to adhere to the Code from that day onwards.

At Volare Wealth we take these standards very seriously and ensure that all our Advisers adhere to all standards within the Code.

Our Values

All Volare Wealth Advisers must always act to realise and promote the following values:

Trustworthiness	Competence	Honesty	Fairness	Diligence
Ethical Behaviour	Client Care	Quality Process	Professional Commitments	

Providing Financial Services to You

In providing financial services to you, your financial adviser may give you personal financial advice. This personal advice will be provided in writing in a document called a **Statement of Advice (SoA)**. Its purpose is to place you in a position to make informed decisions about your financial future.

The SoA will explain:

- Your current financial situation, personal circumstances, needs and objectives
- The basis for your financial adviser's recommendations and suggested strategy
- The process used to reach these recommendations and strategy
- How these recommendations and strategy meet your needs and objectives
- Any risks or consequences of accepting the advice that you should know about
- All relevant fees, commissions and other benefits payable as a result of the advice
- Any associations, relationships and conflicts of interest that may impact on the advice given

Who is Volare Wealth Pty Ltd?

Volare Wealth is an Australian-owned company solely focused on Financial Planning. We comprise a team of financial advisers who operate throughout Australia, and who have worked together for many years, providing solutions to our clients' financial issues.

Our vision is to be a leading financial planning business based on foundations of **honesty, integrity, fairness and objectivity**. We do this by working with client objectives and goals first and foremost, by providing quality advice and solutions that ensure a professional and ethical service experience.

Volare Wealth holds Australian Financial Services Licence number **553949**, issued under the Corporations Act 2001.

Financial Services and Products

Volare Wealth's AFSL authorises advice about and dealing in:

- Deposit and payment products (basic and non-basic)
- Life products including Investment life insurance and Life risk insurance
- Interests in managed investment schemes including investor directed portfolio services
- Retirement savings account products
- Securities
- Superannuation

This enables Volare Wealth to provide services in:

Financial planning	Investments (managed funds and shares)
Superannuation	Personal life risk insurance
Retirement strategies	Savings and wealth creation
Estate planning	Social security
Ongoing review services	Transaction/execution only services

Services and Products NOT Provided by Volare Wealth

Your adviser is only authorised to provide the services outlined in the Authorised Representative Profile. Examples of services that are NOT authorised include:

- Products not on Volare Wealth's Approved Product List
- Accounting services
- Legal advice
- Taxation advice
- Mortgage origination services
- General insurance services
- Direct property services
- Foreign exchange advice
- Advice on collectables, including art

Important: If your financial adviser or their associates provide any of these services, they are not provided on behalf of Volare Wealth, and Volare Wealth is not responsible for them.

Remuneration — How We Are Paid

Volare Wealth allows its financial advisers flexibility in agreeing with their clients how they are remunerated for services provided. You may agree to:

- Fee for service
- Commission paid by the platform or product provider
- A combination of both

1. Fee for Service

Your financial adviser may charge fees based on an hourly rate, a fixed dollar amount, the value of funds invested or a combination of these methods.

2. Commissions & Other Remuneration

Upfront remuneration can be up to 2% of the initial investment value. For insurance products, it can vary from 0% to 66% of the first year's premium. Ongoing remuneration rates commonly vary between 0–2% p.a. for investment products and 0–33% of the annual premium for insurance.

3. Referral Fees

Referral fees and rebates may be paid to your financial adviser or their Corporate Authorised Representative. Details will be disclosed in the Authorised Representative Profile or your SoA.

4. Alternative Remuneration

Non-monetary benefits worth more than \$300 are considered conflicted remuneration under FOFA unless covered by an exception. Benefits between \$100–\$300 are recorded in a register available for your inspection at Volare Wealth's offices within 7 days of request.

How We Protect Your Privacy

The privacy of your personal information is important to us. We have systems and processes in place to protect your privacy. We need to collect personal and financial information to administer our client relationships and provide you with appropriate products and services. We will not sell your information to third parties. You can access the information that we hold about you on request. Please request a copy of our Privacy Policy from your financial adviser.

Complaints Handling Procedure

We follow the "client first" principle and pride ourselves on the quality of our service. If you have any complaint about the services provided, please take the following steps:

Step 1	Contact your financial adviser directly and discuss your concern.
Step 2	Your adviser will acknowledge your complaint within 24 hours.
Step 3	If unresolved within five business days, write to the Senior Compliance Manager at Volare Wealth Pty Ltd, Suite 207, 28 Riddell Parade, ELSTERNWICK VIC 3185 or email admin@volarewealth.com.au
Step 4	Volare Wealth will investigate and seek to resolve your complaint within 30 days.

Step 5

If unresolved after 30 days, contact the Australian Financial Complaints Authority (AFCA): GPO Box 3, Melbourne VIC 3001 | Ph: 1800 931 678 | info@afca.org.au

Professional Indemnity Insurance

Volare Wealth maintains professional indemnity insurance that complies with the requirements of the Corporations Act, including section 912B. The insurance also covers claims in relation to the conduct of representatives and employees who are no longer authorised or working for Volare Wealth (but who were at the time of the relevant conduct).

The Financial Planning Process

Financial planning is more than meeting with your Adviser and discussing your personal situation. It is a complete process which can put you on track to achieving your goals for the future. Our process is straightforward, simple and can be tailored to your needs.

Meet & Greet	<ul style="list-style-type: none"> Introduce our financial planning services Discuss this FSG
Understand Your Goals	<ul style="list-style-type: none"> Talk about your goals and objectives for the future Understand your current situation
Analyse & Assess	<ul style="list-style-type: none"> Review your objectives, financial situation and needs Determine what you need to do to achieve your goals Consider solutions or alternatives Prepare your financial plan
Recommendation	<ul style="list-style-type: none"> Present your financial plan with our recommendations Discuss recommendations and assist informed decision making
Implementation	<ul style="list-style-type: none"> Agree how to proceed and implement the advice provided Get you moving toward achieving your goals
Ongoing Review	<ul style="list-style-type: none"> Your financial plan reviewed at least annually or when circumstances change Offered an appropriate ongoing service relevant to your circumstances

FINANCIAL SERVICES GUIDE

Part Two – Authorised Representative Profile

Version 1.0 – 1st May 2024

This document has two parts being the 'Licensee Profile' and the 'Authorised Representative Profile'. Both parts should be read in conjunction so that you, our client, have a full understanding of the services being offered.

Not independent

A person cannot claim to be an "independent" adviser unless they meet criteria specified in the Corporations Act.

Please be advised that as I do receive commissions from Insurance companies, under the terms of the law I do not consider myself to be independent.

Please also be advised:

- I do NOT receive ANY remuneration calculated based on volume of business.
- I do NOT have ANY restriction in relation to financial products, except those imposed by my AFSL, Volare Wealth, who insist on my limiting my range of Products to hold the designation of Recommended or Highly Recommended.
- I do NOT have conflict of interest from any connection with any financial product issuer that may influence my provision of advice or service.

Who is my financial adviser?

Damien Daviot of Guardian Wealth Partners Pty Ltd

Address: 207/28 Riddell Parade, Elsternwick VIC 3185

Telephone: 0430 354 345

Email: damien@gwpartners.com.au

Damien Daviot is an employee of Guardian Wealth Partners Pty Ltd, a Corporate Authorised Representative of Volare Wealth. Damien Daviot's ASIC representative number is 001 002 813. Guardian Wealth Partners Pty Ltd's ASIC representative number is 001245979.

What experience does my adviser have?

Damien Daviot has over 12 years' experience in the financial services industry having worked as both a Para Planner and a Financial Advisor, both in boutique firms as well as the major banks. Damien completed his Degree in Business (Banking & Finance) from Monash University and has also completed his ADFP through Pinnacle. Damien is also a member of the Financial Advice Association Australia (FAAA).

Who is responsible for the financial services provided?

Volare Wealth is responsible for the financial services provided by Damien Daviot and Guardian Wealth Partners Pty Ltd within the scope of the authority described in this FSG and for the distribution of this FSG.

What kinds of financial services are you authorised to provide to me and what kinds of financial products do these services relate to?

Damien Daviot is authorised by Volare Wealth to provide financial services in:

- Deposit and payment products limited to Basic deposit products and Deposit products other than basic deposit products
- Life products including Investment life insurance products and Life risk insurance products
- Interests in managed investment schemes including investor directed portfolio services
- Retirement savings accounts products
- Securities including Direct Equities
- Superannuation excluding SMSF.

Please note that Damien Daviot is not authorised to provide any services on behalf of Volare Wealth except in relation to the financial products listed above. The “What services and products are not provided by or on behalf of Volare Wealth” section earlier in this FSG gives examples of other services that are not provided on behalf of Volare Wealth.

Damien Daviot also provides an ongoing review service. As part of this service, Damien Daviot will conduct a review of your personal situation and their previous advice and recommend changes where they are needed.

How is my Adviser paid for services provided to me?

This FSG has previously outlined the source, method and amount of remuneration and other benefits payable to your adviser for the services provided to you.

Volare Wealth will collect all commissions, fees and other benefits in connection with financial services provided by Damien Daviot or Guardian Wealth Partners Pty Ltd and will pass on 100% of his revenue.

Volare Wealth will also collect an annual Flat Fee from Damien Daviot and Guardian Wealth Partners Pty Ltd.

Please note that at no time will you pay Damien Daviot directly.

Will anyone be paid for referring me to my Adviser?

From time to time an accountant or other professional may be paid for making referrals to me. The amount paid is not ascertainable; however, where any amount is payable, it will be fully disclosed in the ‘Statement of Advice’ (SoA) or any other advice document provided to you.

Further questions?

If you have any further questions about the services Volare Wealth provides, please contact Damien Daviot at damien@gwpartners.com.au or on 0430 354 345.

You should retain this FSG for your reference and any future dealings with Damien Daviot, Guardian Wealth Partners Pty Ltd or Volare Wealth.

Financial Services Guide Acknowledgement of Receipt

I/We acknowledge receiving a copy of the Volare Wealth Pty Ltd Financial Services Guide Version 1.0 dated 1st of May 2024 including the Authorised Representative Profile for Damien Daviot dated 1st of May 2024 and I/We acknowledge that I/we have been given an opportunity to read the Financial Services Guide.

Client Name	Client Signature	Date

or

Financial Services Guide Confirmation of Provision

I confirm that I sent a copy of the Volare Wealth Pty Ltd Financial Services Guide Version 1.0 dated 1st of May 2024 including the Authorised Representative Profile for Damien Daviot dated 1st of May 2024 to:

Client Name	
Postal/Email Address	
Date Sent	
Adviser Signature	

The Financial Planning Process

Financial planning is more than meeting with your Adviser and discussing your personal situation. It is a complete process which can put you on track to achieving your goals for the future.

Our financial planning process is straightforward, simple and can be tailored to your needs. In our first meeting we discuss each step of the process with you.

