Arrow Securities
GROUP

Financial Services Guide (FSG)

Version 8 | 24 June 2021

Financial Services Guide

Arrow Securities Group Pty Ltd ABN 30 165 731 144, AFSL No. 448218 (ASG, We, Us, Our).

Purpose and content of this Financial Services Guide

This Financial Services Guide (FSG) has been prepared by ASG and is an important document which provides you with information about ASG to help you decide whether to use Our financial services.
This FSG contains information on:

- Who We are and how we can be contacted;
- The services We offer;
- How We, Our representatives and other parties involved in providing the financial services are paid in relation to the services We offer;
- Potential conflicts of interest
- Compensation arrangements; and
- Internal and external dispute resolution procedures and how you can access them.

Business Description

ASG is an Australian Financial Services Licence holder (AFSL No. 448218) under which it is licensed by the Australian Securities and Investment Commission ('ASIC') to provide general and personal financial product advice about, and deal in, certain financial products on behalf of retail and wholesale clients.

Our contact details

Arrow Securities Group Pty Ltd
Postal: PO Box 111 Vaucluse, NSW, 2030
ABN: 30 165 731 144
Phone: +61 2 8006 7573
E-mail: compliance@arrowsg.com.au

The services ASG offers

ASG is licensed to deal in and offer advice about the following classes of financial products: Basic deposit and payment products, Debentures, Stocks or bonds issued or proposed to be issued by a government, Life Risk Insurance, Investment Life Insurance, Interest in a managed investment scheme (including an Investor Directed Portfolio Service (IDPS), Securities, Superannuation and Retirement Service Accounts.

Trading, advice and research

ASG or its representatives may have interests in particular financial products, research subjects or derivatives through various roles. In addition, ASG or its representatives may buy or sell the financial products or research subjects and derivatives and as such may effect transactions which are not consistent with recommendations provided to you by your advisor at ASG.

Do We have any relationships or associations with financial product providers?

We have commercial arrangements in place with various product and or service providers to enable Us to execute transactions and provide financial service and products on your behalf. Any related fees and charges are described in this FSG.

We do not have any other relationships or associations which might influence us in providing you with our services. If we believe a conflict may arise we will advise you in the SoA or otherwise prior to providing such product or service.

Getting personal advice

When we provide you with general advice about products and services, the advice will be provided without investigating or commenting on their suitability for you. You should consider the appropriateness of the advice provided in light of your own objectives, financial situation or needs.

When we provide personal advice that takes into account your personal needs we will provide you with a statement of advice ("SoA"). The SoA will contain the advice, the underlying basis for our recommendations and information regarding commissions, fees or associations with third-parties that may influence that advice.

We may also provide you with a Record of Advice ('RoA') where further advice is sought in relation to that provided in the SoA and where there is no significant change to your circumstances.

A Fee Disclosure Statement, which contains information about the services you are entitled to receive and actually received, and the fees paid, may also be provided to you where you pay an ongoing fee for a period of more than 12 months.

The advice and recommendations provided will be impacted if you provide incorrect, incomplete or limited information.

In other circumstances we may provide you with only general advice. In such circumstances we are obligated to warn you that our general advice provided to you as a retail client does not take into account your objectives, financial situation or needs.

Where relevant, to assist you in making an informed decision about a particular financial product, you will be provided with a disclosure document such as a prospectus or product disclosure statements (PDS) supplied by the product issuer, who will give you information about that product

How you may provide instructions to Us:

You may give Us instructions by telephone, in person and in writing (including email and fax where authorised by Us) in relation to any of Our services and transactions for execution. Please note that your telephone conversations with ASG may be recorded.

However, we reserve the right to request written instructions from you relating to the subject matter of your instructions where necessary and where subject to the terms and conditions of any applicable agreement with you.

Not Independent

To reduce the cost of providing advice to You, We receive commission payments from Life Insurance product providers. These commission payments do not impact the price You pay for the insurance that We recommend to You. The amount of commission paid by insurance produce providers is dictated by ASIC under the Corporations Amendment (Life Insurance Remuneration Arrangement) Bill 2016. We receive this commission to reduce the cost of providing advice to You. Receiving this commission categorises Arrow Securities as 'Not independent'.

Services we specialise in

Financial Health Check

You know where you want to be. You can visualise the house you want to own, the renovation you want to do, the car or holiday you want to buy, and the education plans you'd like to save for. Most of us however, are unsure, and ask ourselves 'Will my current path really get me there?'

A Financial Health Check will answer this question for you and map out the steps needed to get you where or what you want - on time.

Property Purchase Plan

Many of us dream of owning our first home, or know the benefits of an investment property. It's no secret - property ownership is how almost every Australian has amassed their wealth and it is a rational investment goal.

What most buyers don't know is that there is a much faster way to get up the rungs of the property ladder. Mapping out the smartest path can bring a property purchase forward a few years, or even make it happen immediately. We can build a Property Purchase Plan which is right for you.

Strategic Superannuation

We all have Super, but not all of us agree with, or ever understand, how it is invested.

Your superannuation is for your retirement, no one else's, so it's important that it is working towards the retirement that you want.

Whether you believe shares, property, collectable cars, artwork or Bitcoin is the best place for your Super, we'll help you strategically structure a Superannuation portfolio perfect for your retirement.

Tactical Taxation Advice

The first step to financial independence is doing the most with what you have. This starts with making sure you keep what you have earned.

If you live and earn in Australia, you'll pay taxes.

Australia's taxation system is built for growth. To promote the economic growth of the nation, the taxation system is filled with benefits, allowances and provisions for those who are actively trying to improve their own financial wellbeing.

The problem is that most of us don't know what these allowances and provisions are.

We'll guide you through the complicated taxation system to make sure you capture all the benefits the Australia government has intended for you.

Services we specialise in

Streamlined Debt

The most significant single act you can undertake to propel you towards your financial goals is organising your debt.

There are many reasons to borrow money, from going shopping or on holidays to buying shares or a house – but some purchases are better for our financial health than others.

We can get your debt in order and streamlined towards your goals, and you will have taken the greatest step to clear your path towards financial independence.

Protecting what you already have

Insurance. You have it on your home, car or boat.

What most Australians don't know is that they are also paying for personal/life insurances in their default/ industry Superannuation fund. Sadly, these included insurances are often over-priced and provide inadequate cover.

Save yourself hundreds, if not thousands of dollars each year, by getting clarity on your cover.

Trading the Markets

The allure of trading the stock markets is centuries old, and for good reason – the world's wealthiest all have shares. There are endless opportunities in the markets every day, from shares, CFDs and FX through to intricate options strategies.

We've worked with thousands of Australians trading the markets, guiding them through to reach their investment goals.

Find out the first steps to take to trade the markets or, for the more experienced, have your existing portfolio reviewed.

School Fee Affordability

Private schooling is an expensive family decision. The cost of private schooling is always increasing, but most of us only have a vague idea of just how much they really increase each year.

Gain clarity on how much your school of choice will cost and a plan for how your family can afford these fees in 5, 10 or 15 years' time.

Privacy:

The privacy of your personal information is important to Us and We are committed to the promotion of Our Privacy Policy. We must ensure privacy and security of your personal information in accordance with Our Privacy Policy. You can obtain a copy of the policy on

Receiving Taxation Advice

Your financial planner is a registered tax (financial) adviser. They are authorised to provide a tax (financial) services, where the advice is: a) provided in the context of the personal advice authorised by the licensee, and b) part of the financial advice which interprets and applies the tax laws (including tax, superannuation and SMSF laws) to your personal circumstances. As a registered tax (financial) adviser, they are not authorised to provide tax agent services (i.e. those services in relation to the preparation and filing of tax returns and liaison with the ATO, etc.).

Any questions?

If you have any further questions about Our financial services, please contact an ASG representative on + 61 2 8006 7573

or refer to Our website at www.arrowsg.com.au.

Arrow Securities Group Pty Ltd
PO Box 111, Vaucluse, NSW, 2030
Phone: +61 2 8006 7573
E-mail: compliance@arrowsg.com.au

Arrow Securities
GROUP