

## Financial Services Guide

*This guide provides information on who we are and the services we provide including:*

- the services and types of products we offer
- how we are paid
- any potential conflicts of interest we have
- how we protect your privacy and handle personal information
- how we resolve complaints if you are not happy with our services.

If you have any questions in relation to any aspect of our services, we welcome your call.

**MWM** Capital Pty Ltd  
AFSL 511851

ABN: 83 628 643 649  
Level 3, 46 Edward Street  
Brisbane QLD 4000

Phone 07 3003 4800  
Email [clientservice@missowealth.com](mailto:clientservice@missowealth.com)  
Web [www.missowealth.com](http://www.missowealth.com)

### Lack of Independence Disclosure Notice:

We can't call ourselves independent. Here's why.

The law makes it very difficult for most advisers to say they are independent, unbiased, or impartial, even if they are not in any way linked to a financial product provider (like a bank).

If, for example, an adviser gets paid a brokerage commission to help a client arrange some insurance they are automatically prohibited from calling themselves independent. Most advisers who receive such brokerage charge their clients very little (if anything) for the advice or the help they provide putting a policy into place. From time to time, we receive this insurance brokerage.

So, although we always put your interests before ours when giving advice we cannot (by law) call ourselves independent, unbiased, or impartial.

*MISSEO Wealth Management is authorised by MWM Capital Pty Ltd which holds an Australian Financial Services Licence (AFSL) issued by the Australian Securities and Investment Commission and is governed by the Corporations Act.*

MWM Capital and MISSEO Wealth Management are privately owned without any association with financial product providers. MWM Capital and MISSEO Wealth Management are part of Connectus, a network of financial services licensees across Australia. Connectus itself is part of the international network of Focus Financial Partners, a leading global partnership of wealth management firms.

### Our Services

At MWM we pride ourselves on providing a comprehensive range of financial advice services for individuals and private family groups including:

- Wealth Accumulation & Preservation (including direct shares)
- Income & Asset Protection including Family Trust, Pty Ltd
- Superannuation including SMSF
- Retirement & Redundancy Planning
- Estate & Family Succession Planning
- Personal Risk Insurance
- Debt Management

Our AFSL authorises us to provide personal financial advice into relation to:

- Basic Deposit Products
- Non-basic Deposit Products
- Non-cash Payment Facilities
- Life Products – Investment Life Insurance
- Life Products – Life Risk Insurance
- Superannuation
- Retirement Savings Accounts
- Government Debentures, Stocks or Bonds
- Securities including Investment trusts and direct shares
- Standard Margin Lending Facilities

MWM Capital subscribes to the country's leading research providers to maintain an approved product list as it's not possible to research and be familiar with every available product in the market. As a result, there will be occasions where we will provide strategic advice rather than specific product advice on any non-approved products you hold or may wish to invest in.

## Our Advice Process

We will take the time to understand your needs and key goals. Where we can provide substantial value to assist in the achievement of your goals, we will design a strategy tailored to your unique position and this will be documented in a personalised written format called a Statement of Advice (SOA). This advice will clearly set out the information you need to consider (including your goals, risks to consider, alternative strategy options, all applicable fees and our recommendations) so you can make informed financial decisions. The advice document may also include product information (Product Disclosure Statements) enclosures where required.

Where clients choose to work with us to achieve their ongoing goals, we will from time to time also prepare an additional SOA or keep our own written Record of Advice (ROA). You can request a copy of this by contacting us any time up to seven years from the date of the advice provided.

The service we provide is personal. We are a boutique business working with a limited number of family groups. We only work with clients where we are able to make a positive difference where the value of our service exceeds our fee.

## How you pay for our services

*All fees will be paid to MISSO Wealth Management Pty Ltd for our services.*

*Our fees are determined based on individual client objectives, complexity and the nature of the services requested. The fees you pay us for advice will be separate to all third-party product fees.*

Our fees typically include :

- A strategy design fee to understand your needs, current position and prepare the relevant analysis and recommendations including various meetings and liaison with other professionals including lawyers, tax accountants as well as banks or other product providers.
- Project fee to assist with the coordination of actions following the acceptance of any advice recommendations.
- Progress fee which will be charged monthly to ensure the strategy remains relevant and you track toward the achievement of your objectives over time.

The fees may include one or a combination of a project fee, monthly fee, asset fee linked to the portfolio. Brokerage from a financial product provider may be applicable when you commence an insurance contract or loan product.

In all cases fees will be confirmed in advance of any work being commenced and will always be in writing.

### *Other Benefits*

We may receive other benefits such as education seminars, conferences or training days. Any such items above \$300 will be recorded in a register available to you on request.

### *Financial Adviser Remuneration*

Our advisers receive a salary from their employer, together with a bonus based on the overall business performance. In some circumstances, an adviser may also receive variable remuneration based on the revenue of the business.

### *Referral Arrangements*

We do not pay anyone for referrals we receive to our business. Our business relies on referrals from happy clients and their associated advisers. We do not believe in a “one-stop shop” proposition.

### *Communications via Email*

We accept instructions from you by email, phone and letter. We also communicate with you via letter, email and phone. If you do not consent to email communications, please let us know in writing.

## Privacy: How we manage your personal information

*To provide advice, we will ask about your current financial situation, what you are looking to achieve and other personal information. Without this information, we are unable to assist you.*

This notification explains how we collect your information, what we use it for and who we share it with. It also points out some key features of our Privacy Policy available [www.missowealth.com/afsl](http://www.missowealth.com/afsl)

### Collecting and using your personal information

We need to collect and use your personal information (may include sensitive health information) to provide you with the financial services you request (including answering your requests, varying products and managing your products including insurance ) as well as to comply with, prevent or investigate any fraud or crime, or any suspected fraud or crime under legislation including under Commonwealth Anti-Money Laundering law.

### Protecting your privacy

Protecting your privacy is essential to our business. Your file, containing your profile, personal objectives, financial circumstances and our recommendations, is kept securely.

### Disclosing your personal information

We may share your personal information (may include your sensitive information, such as health information where we have your consent) with third parties:

- involved in providing, managing or administering the products or services you have requested, including other advisers, paraplanners and organisations who work with us, depending on the advice you have requested;
- insurance providers, superannuation trustees and product providers related to the financial services you have requested;
- professional associations and organisations that help us operate our business, such as those that provide administrative, financial, accounting, insurance, research, legal, strategic advice, auditing, computer or other business services and so on;
- your representatives, service providers, or other organisations, such as your accountant, solicitor, tax agent, stockbroker or bank;
- organisations involved in a business restructure or a transfer of all or part of the assets of our business; and
- government and regulatory authorities and other organisations when required or authorised by law (in some instances these bodies may share it with relevant foreign authorities) where you have given your consent.

We run our business in Australia. In order to provide you with our services however, we may share your information with organisations outside Australia (for example information technology service providers). You can view a list of the countries in which those overseas organisations are located in our Privacy Policy.

### Access to your personal information

You can gain access to your personal information we hold about you. This is subject to some exceptions allowed by law. We will give you reasons if we deny access. You can find out how to access your information by reading our Privacy Policy, available by contacting us.

### Correcting your information

You can ask us to correct information we hold about you. You can find out how to correct your information by reading our Privacy Policy or by contacting us.

### Complaints

If you have a complaint about a privacy issue, please tell us about it by sending us an email or calling us. You can find out how to make a complaint below.

## Making a Complaint

*Your satisfaction is of paramount importance to us and we aim to deliver a quality service to every client so please tell us if we have fallen short of your expectation by writing to us at:*

#### Complaints Officer

**MISSO Wealth Management**

**Phone: 07 3003 4800 Email: [management@missowealth.com](mailto:management@missowealth.com)**

**Postal: GPO Box 2562, Brisbane QLD 4001**

**Level 3, 46 Edward Street, Brisbane QLD 4000**

All complaints will be acknowledged within 24 hours of receipt.

If your complaint isn't resolved within 30 days or to your satisfaction, you are entitled to contact the Australian Financial Complaints Authority (AFCA):

**Phone: 1800 931 678 (free call) Email: [info@afca.org.au](mailto:info@afca.org.au)**

**Website: [www.afca.org.au](http://www.afca.org.au)**

**Postal: GPO Box 3, Melbourne VIC 3001**

As you would expect we maintain professional indemnity insurance we believe satisfies the requirements Section 912B of the Corporations Act.

## Representative Profile

*This forms part of the Financial Services Guide Version 1.4 dated 28<sup>th</sup> June 2023*

This profile provides you with some background on the individuals who work in our team and will be involved in providing you with advice and associated support services over time.

### Who we are

Your financial advice specialists are Representatives of MWM Capital Pty Ltd, ABN 83 628 643 649, an Australian Financial Services Licensee (AFSL No. 511851), but are employees of, and remunerated by, Connectus Services Pty Ltd ACN 644 395 808 (**Connectus Services**). Connectus Services is a related body corporate of MWM Capital Pty Ltd. Connectus Services does not hold an Australian Financial Services Licence and is not authorised to provide any financial services.

**Jason Misso** CA Financial Advice Specialist BBus GDipFinPlanning CFP<sup>®</sup>

Jason is an authorised representative (No.241927) of MWM Capital Pty Ltd and is the founder of the business. Jason provides clients with the benefits of 26 years' practical experience and specialist qualifications. Jason is committed to maintaining the highest standards of quality, integrity and ethics in all client matters. He is a member of the profession's leading Associations.

**Leigh Mackie** BCom BEcon GDipFinPlanning

Leigh is an authorised representative (No. 1292807) of MWM Capital Pty Ltd and supports the team through analysis and development of client strategy and recommendations.

**Kate-Lyn Beyers** BBusMan BCom MFinPlan

Kate-Lyn is an authorised representative (No. 1292808) of MWM Capital Pty Ltd and works closely with the team to develop and maintain the most appropriate client financial and investment strategies.

**Tyler Alderding** BBusMan GCertCom

Tyler manages meeting and advice documentation to ensure an excellent standard of service is maintained to clients.

**David Hutchinson** BBusFin

David assists in preparing advice documentation and financial modelling to serve our clients and deliver high quality client outcomes.

**Tamra Wright** BEd

Tamra provides pro-active support to our advisory team, assisting them to deliver quality advice.

**Janine Parker** DipFS

Janine oversees the operations of the business by maintaining our internal policies and procedures to ensure we deliver greater efficiencies and quality outcomes for our clients.

Financial Services provided by our advisers is done by MISSEO Wealth Management Pty Ltd ACN 106 840 331, Corporate Authorised Representative No. 243586.

MWM Capital Pty Ltd has authorised your advisers to provide you with this Financial Services Guide.

### MISSEO Wealth Management Pty Ltd

ABN: 90 106 840 331  
Level 3, 46, Edward Street  
Brisbane QLD 4000

Phone 07 3003 4800  
Fax 07 3003 4888  
Email [info@missowealth.com](mailto:info@missowealth.com)  
Web [www.missowealth.com](http://www.missowealth.com)