



FINANCIAL SERVICES GUIDE – PART 2 VERSION 4, DATED 15 DECEMBER 2022

FOX AND HARE WEALTH

Corporate Authorised Representative Number 1258972
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Fox and Hare Wealth Pty Ltd (“Fox and Hare Wealth”) was established to provide financial planning services that are truly in the best interests of our clients.

This document is part of a Financial Services Guide (“Guide”) and should be read in conjunction with Part 1 (A Guide to Our Relationship with You and Others) version 21, dated 1 February 2022.

This section is designed to provide you with enough information to decide whether to obtain financial advice (or any other financial service) from us. It’s an important document that will introduce your adviser, and provide you with the information you need to consider before you engage us to provide you with advice or services.

This document complements Part 1 that provided information about our Licensee and the types of documents – Statements of Advice, Records of Advice and Product Disclosure Statements – that you will receive if we provide you with personal advice. Part 1 also explained how you can provide information to us, our compensation arrangements and who to contact if you want to provide feedback or complain about our advice or services.

We’ve tried to be as clear and direct as possible but if you have any questions, we’re happy to answer them.

YOUR FINANCIAL ADVISERS

Jessica Gerken (AKA. Brady) Authorised Representative Number: 001259972

- Diploma of Financial Planning

Glen Hare Authorised Representative Number: 001258973

- Bachelor of Commerce – Accounting
- Diploma of Financial Planning
- Advanced Diploma of Financial Planning

Simon Wulf Authorised Representative Number: 001254610

- Bachelor of Business – Financial Planning
- Diploma of Financial Planning
- Advanced Diploma in Management

Trish Gregory Authorised Representative Number: 001251041

- Diploma of Financial Planning
- Advanced Diploma of Financial Planning
- Graduate Certificate in Financial Planning
- Master of Financial Planning
- Certified Financial Planner® (CFP®)

Jessica, Glen, Simon, and Trish have been appointed as Authorised Representatives of Paragem Pty Ltd. They act on behalf of Paragem Pty Ltd who is responsible for the services they provide.

Jessica, Glen, Simon, and Trish's employer is Fox and Hare Wealth Pty Ltd, which is a Corporate Authorised Representative (CAR no. 1258972) of Paragem.

What services do we provide?

We are authorised by Paragem to advise and deal in the following financial products:

- Superannuation
- Deposit products (cash and term deposits)
- Debentures, stock and bonds issued by a government
- Life insurance risk products
- Life insurance investment products
- Managed investment schemes (unit trusts)
- Retirement savings accounts

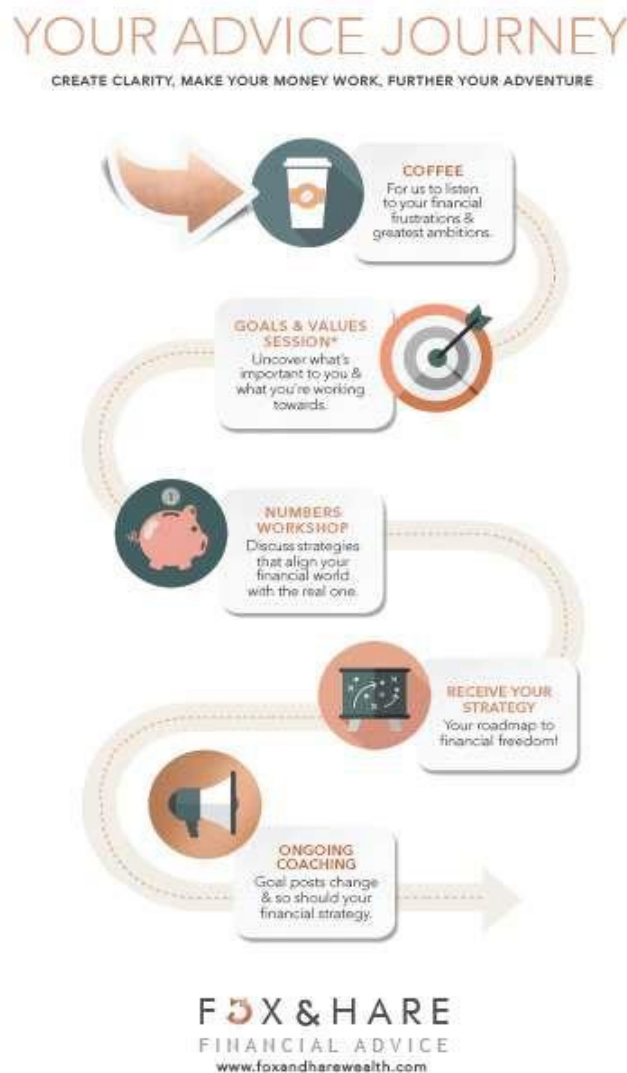
The following products are limited as to who is authorised to advise and deal in them:

- Securities (shares) – Jess, Glen and Simon. Trish is authorised to advise and deal in securities but is not permitted to provide direct equities or EFF Advice and no execution only.
- Standard margin lending facilities – Glen and Simon
- Self Managed Super Funds – Trish

We are not authorised to recommend any strategy that involves an agricultural scheme investment, direct property, derivatives and unregistered managed investment schemes.

THE FINANCIAL ADVICE JOURNEY

When providing advice, we will follow the process outlined below:



- If we provide advice involving a financial product or service, it will be documented in a Statement of Advice (SoA), which you can take away and read. The SoA will explain the basis for our advice, why the advice is in your best interest, the cost to you of implementing the advice and any commissions or associations which could have influenced the advice.
- Where we recommend you use a financial product, we will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.
- If we provide further advice, it may be document in a Statement of Advice or a Record of Advice (RoA), which we will retain on file. You can request a copy of the advice document at any time.
- At all times you can contact us and ask questions about the advice and financial products recommended. You can provide instructions to us in writing, via phone or via email. Please note you are responsible for ensuring your instructions do however reach us.

SERVICES PROVIDED AND FEES CHARGED

Advice Fees

There are set fees for the services we provide to you, and these fees will be agreed upon and confirmed to you prior to any service being provided. Current fees and charges are detailed below and are GST inclusive:

Upfront Adviser Service fee: Fees charged for the preparation of your advice may range from \$3,700 - \$15,000.

Ongoing Adviser Service fee: Service fees may be charged as an annual fixed fee between \$2,280 per annum (\$190 per month) and \$15,000 per annum (\$1,250 per month).

Licensee Costs

Paragem will pay Fox and Hare 100% of the fees and/or commissions detailed in this schedule. Paragem will charge Fox and Hare for licensee services and is not linked to client revenue.

Insurance Commission

If we arrange insurance for you, we may be paid a commission by the insurance company. This can range rate between 0% - 66% of your annual premium as an initial payment and between 0% and 33% of your annual premium. For example, if the premiums are \$1,000 pa, we will receive approximately \$660 (66%) in the first year and approximately \$220 pa (22%) thereafter. All commissions will be fully disclosed to you in a Statement of Advice before you proceed with any insurance recommendations. These commissions cover the initial cost of our assistance and ongoing service to help you with any future insurance queries, assistance or claims. There will be a 100% clawback of commission where the life insurance policy is cancelled, not continued or the policy cost is reduced in the first year and 60% clawback of commission in the second year.

Referral Remuneration

If we refer you to myOwn Health Insurance, Fox and Hare may be paid a referral fee equal to 20% of the first year's premium of any health insurance policy that may be purchased. This is not an additional cost to you and will only be received in the event of you transacting with myOwn. Fox and Hare Wealth and Paragem Pty Ltd are not authorised to recommend Private Hospital Cover and you will need to make your own decisions regarding the appropriateness of this product.

Adviser Remuneration

Glen and Jessica are the directors of Fox and Hare, they are paid a salary or consulting fee. They may be paid a bonus depending on their performance or the performance of the company. Entities associated with Glen and Jessica may receive dividends when Fox and Hare Wealth makes a profit.

Simon and Trish are paid an adviser salary. They may be paid a bonus depending on their performance or the performance of the company. No remuneration or reward will be paid for the recommendation of a particular strategy or product.

Potential Conflicts of Interest - Ownership

Paragem is a wholly owned subsidiary of Diverger Limited, an ASX listed company that provides services to financial advisers and accountants in the areas of licensing, training, education and client engagement. Diverger Limited has a material shareholder, HUB24 Limited, which offers a leading investment administration and reporting platform to the Australian marketplace.

Paragem was previously owned by HUB24 as such if you use the HUB24 platform, some of Paragem's

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employees and representatives (our advisers) may benefit financially by virtue of being shareholders in the company. This will be disclosed to you below and in the Statement of Advice if you wish to receive advice, where applicable.

We are obliged to always act in a client's best interests and will only recommend the use of the HUB24 platform if it is appropriate to do. We also continue to use other platforms to implement our investment advice and you are free to request your adviser use an alternative platform if you would prefer.