



**AGM Financial Services Pty Ltd**

ABN: 69 105 837 910

Australian Financial Services Licence No: 246857

2 Darryl Street Scoresby Victoria 3179

**Tel: (03) 9753 2779**

Email: admin@agmfs.com.au

Website: www.agmfs.com.au

**AUTHORISED REPRESENTATIVE  
CON MAVRIDIS**

ASIC Authorised Representative No: 223021

2 Darryl Street Scoresby Victoria 3179

**Tel: (03) 9753 2779**

Mobile: 04 1111 2258

Email: con@agmfs.com.au

# Financial Services Guide

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The distribution of this FSG has been authorised by the authorising licensee, AGM Financial Services Pty Ltd

This Financial Services Guide (FSG) is an important document and designed to assist you in deciding whether to use any of our services offered in this guide. It contains important information about:

- The financial services we can provide you.
- Our fees and how we are paid.
- Any potential conflict of interest we may have.
- Who to contact should you have a complaint.

## Other documents you may receive from us

### Statement of Advice

A Statement of Advice (SoA) will be provided to you if we provide you with personal advice. Personal advice is advice that takes in to account your current financial situation, needs and objectives.

The SoA includes:

- our advice, and the basis on which it was provided
- information about fees and any commissions
- any associations with product issuers or other parties that may influence the advice.

### Record of Advice

After you receive our initial written advice, we may provide you with further verbal advice. You can request for a written record of that further advice and we will provide to you within 14 days.

### Product Disclosure Statement

If we recommend to you a financial product, we will provide you with a Product Disclosure Statement (PDS). The PDS contains information about the product to assist you in making an informed decision.

## Authorisations

### What financial services and products are you authorised to provide?

Con Mavridis, is authorised by AGM Financial Services Pty Ltd to provide financial product advice; and 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 products:

- Managed Investment Schemes, including IDPS
- All Superannuation & Retirement Savings Accounts
- Securities
- Investment Life Insurance Products
- Life Risk Insurance Products
- Basic & Non-Basic Deposit Products
- Debentures, Stocks or Bonds issued or proposed to be issued by government
- Standard margin lending facility

## A lack of independence

AGM Financial Services Pty Ltd is not independent, impartial or unbiased because AGM Financial Services Pty Ltd receives commissions for the advice, we provide on life risk insurance products.

## About Us

### Who is my Adviser?

Con Mavridis is an authorised representative of AGM Financial Services Pty Ltd. His Australian Securities & Investment Commission (ASIC) Authorised Representative Number is 223021.

**Education & Qualifications** - Diploma of Financial Planning from Deakin University.  
- Certified Financial Planner® professional.

**Experience** - In the industry since 1985 and providing advice since 1994.

**Professional Memberships** - CFP® professional member of the Financial Advice Association Australia (FAAA).

**Contact Details** - 2 Darryl Street, Scoresby Victoria 3179 Telephone: (03) 9753 2779

If you do not wish to receive our advice, we may deal on your behalf by carrying out your instructions. If you do not obtain advice, you face the risk that the Financial Product/s you select may not be appropriate to your financial objectives and needs.

### Who is responsible for the financial services provided to me?

Con Mavridis, your Authorised Representative acts on behalf of AGM Financial Services Pty Ltd. AGM Financial Services Pty Ltd is licensed under the Corporations Act 2001 to provide these services and is responsible for the financial services provided including the distribution of this FSG. The Licensee details are shown at the top of the first page.

### Do you hold any of my money that I invest?

No. When placing your investments, we act as an intermediary. You make all the payments direct to the investment/product issuer.

## Remuneration

### How will I pay for the services provided?

The fees charged for our advice and services are a set amount that is agreed between you and us and:

- Invoiced to you directly, or
- Deducted from your financial product (if possible).

Our agreed advice fees may include charges for Initial advice, Implementation fee and Ongoing advice

### How is my adviser remunerated for the services he provides?

All fees are paid to directly to AGM Financial Services Pty Ltd as the licensee. They retain 25% of the fees to cover their costs for services provided as a licensee, then pay the balance to your adviser. The adviser receives 75%, and pays for all normal business expenses including, rent, utilities, insurances, computer, professional fees, car, etc.

### Does my adviser receive commissions for recommending investment and superannuation products?

No. We do not receive any commission for recommending investment and superannuation products.

### Does my adviser receive commission on other products?

No. Your adviser charges a fee for insurance recommendations and does not receive any commission on life insurance products.

### Other Benefits we may receive?

From time to time, we may also receive other benefits from product providers. Benefits can only be valued at less than \$300 per provider each year or will otherwise be declined. We maintain a public register of all other benefits we receive.

We do not receive any volume related benefits.

## Conflicts of Interest

### Do you have any relationships or associations with any Financial Product issuers?

No. AGM Financial Services Pty Ltd is a privately owned company and has no financial interest in any financial product issuer. In view of this, we can offer you a complete range of services and quality products. We are not limited by any affiliation with Product Issuers such as Financial Institutions, Banks or Insurance Companies.

### **Life Insurance referral arrangement with AGM Financial Services Pty Ltd?**

Con Mavridis does not receive any commissions. Any insurance advice is on a fee basis. For the many clients preferring to pay for their insurance through commissions, we have a referral arrangement with AGM Financial Services Pty Ltd, who will arrange the insurances on a commission basis. Some clients may be entitled to a rebate after paying their insurance premiums for 2 years. No referral fees are paid or received.

### **Do you have any other relationships?**

Con Mavridis is a director and shareholder of AGM Financial Services Pty Ltd and receives a salary and dividends from this company.

### **Will anyone be paid for referring me to you?**

No. Where you have been referred to us by someone else, we do not pay anyone a fee in relation to that referral.

## **Privacy**

### **What information should I provide to receive personal advice?**

We will ask you to provide details about your financial situation, needs, and personal objectives, so that we can offer you the most appropriate advice. If you elect not to provide us with this information, the advice you receive may not be appropriate to your overall needs, objectives and financial situation. You should read the warnings contained in the SoA carefully before making any decision relating to a financial product.

### **What information do you maintain in my file and can I examine my file?**

We maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you. We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is available upon request. If you wish to examine your file please ask us. We will make arrangements for you to do so.

### **How can I give you instructions about my Financial Product/s?**

You may tell us how you would like to give us instructions. For example in writing, by telephone or email.

## **Complaints**

### **What should I do if I have a complaint?**

If you have any complaints about the service provided, you should contact Con Mavridis on (03) 9753 2779 or put your complaint in writing at the address noted at the front of this FSG. We will try and resolve your complaint quickly and fairly. Within five (5) working days of receiving your complaint, we will write to confirm receipt of your complaint and indicate the expected timeframe for further discussions/correspondence.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

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

Email: [info@afca.org.au](mailto:info@afca.org.au)

Telephone: 1800 931 678

Post: Australian Financial Complaints Authority, GPO Box 3, Melbourne, Vic 3001.

### **What compensation arrangement do you have in place?**

AGM Financial Services Pty Ltd holds Professional Indemnity Insurance which complies with the compensation arrangements set under section 912B of the Corporations Act 2001. The policy covers work done for the licensee by its representatives/employees even after they cease to work for the licensee.

## **General**

Retain this document for your reference and any future dealings with AGM Financial Services Pty Ltd. If you have any further questions about the financial services we provide, please contact Con Mavridis on (03) 9753 2779.

## Initial Services

### Financial Planning Advice

Financial planning considers your individual needs and objectives, investment timeframe, and tolerance to risk. We formulate appropriate strategies and then create a personalised SoA. In formulating recommendations, we discuss and consider the following factors:

- Investment Planning (risk tolerance, asset allocation, investment vehicle, gearing, who should own the investment)
- Cash flow
- Tax planning
- Centrelink
- Risk Management (income, trauma & life insurance)
- Retirement Planning
- Salary Packaging
- Basic Estate Planning

Once you have accepted the SoA, we will assist you in implementation the recommendations. Where specialist advice is required, we can refer you to an appropriate specialist.

**Review options available:** Any.

### Limited Advice

Limited Advice allows a prompt preparation of a SoA, defined in its scope. You can elect to receive limited advice on specific financial issues. The advice may be specific to one or a number of issues including:

- Asset allocation
- Superannuation
- Self Managed Superannuation Fund
- Advice on specific investments issued through a PDS
- Risk Management (income, trauma & life insurance)
- Centrelink
- Gearing strategies
- Retirement planning
- Redundancy/early retirement
- Salary packaging

The SoA will address only the specific needs and goals you have requested. In view of the streamlined nature of this advice, we can't provide all the scope of the Financial Planning Advice.

**Review options available:** Any except for the Financial Planning Review option.

### General Advice (no personal advice)

General Advice is suited to client who do not require personal advice. We provide you with verbal advice which is general in nature. You do not receive a SoA because we do not provide you with personal advice. We will inform you of all fees prior to proceeding.

**Review options available:** Only the Product Review Service.

### Execution Only Service (no personal advice)

The Execution Only Service is a budget service suited to clients who wish to invest in a range of products but do not require advice. We will provide you with factual information about the product and help you through the application process. You do not receive a SoA because we do not provide you with personal advice. We will inform you of all fees prior to proceeding.

**Review options available:** Only the Product Review Service.

## Continuing & Review Services

### Financial Planning Review Service

This service is a continuation of the initial “Financial Planning Advice” service. To be eligible you must have received initial Financial Planning Advice. Under the service, we annually review:

- Your needs and objectives;
- The appropriateness of the existing strategies and investments; and
- Your progress in achieving your financial objectives.

After having reviewed your situation, we will provide you with personalised advice detailing our revised recommendations.

Included in this service, is an annual review and continuing access to personal advice.

### Limited Advice Review Service

This service is similar to the initial, “Limited Advice” service. To be eligible you must have elected to receive either initial Financial Planning Advice or Limited Advice. Under this review service, we will provide you with an annual review that is limited to your pre elected financial issues. After having reviewed these issues, we will provide you with advice defined in its scope and detailing our revised recommendations.

Continuing access to personal advice is limited to “advice regarding the investments placed through our office”.

### Portfolio Management Service & Active Portfolio Management Service

This is an investment review service whereby we annually review your investments after having agreed to an investment objective. After reviewing your investments, we will provide you with advice defined in its scope detailing our revised recommendations. The service is to individuals who do not require continuing financial planning advice and:

- Have a set objective/strategy and would like continuing investment advice on their funds;
- Would like to maximise investment performance by selecting specialist investments and fund managers; or,
- Would like peace of mind knowing a professional is monitoring & reviewing their investments.

Continuing access to personal advice is limited to “advice regarding the investments placed through our office”.

### Product Review Service

This service is a product review service suited to customers who have placed an investment/product through our office and do not require any ongoing personal advice. This service does not provide you with personal advice, and you do not receive annual revised recommendations. Under this streamlined service we:

- monitor your investment/product you placed through our office
- provide you with an annual summary report about your investment/product
- inform you of any significant changes to your investment/product

and for insurance policies we will also:

- every few years review your policy for price and features against similar policies and inform you of any improvements
- assist you or your family through the claims process when required

Continuing service is limited to telephone support and factual information (not advice) about the investments/products placed through our office.

### Nil Review

If you elect not to take up a review option we do not monitor or review any investments placed through our office.

## Initial Fees

Initial Services	Preparation of SoA Fee <sup>1</sup>	Implementation fee <sup>2</sup>
<b>Financial Planning Advice</b>	\$3,300 (average financial plan)	Nil
<b>Limited Advice</b>	from \$1,650 (depending on complexity)	from \$330
<b>General Advice</b>	from \$330.00 (no SoA provided)	from \$330
<b>Execution Only Service</b>	No fee (no SoA provided)	from \$330

Our fees shown above include GST. We also offer our services at an hourly rate of \$330.00 per hour.

## Ongoing Fees

Continuing Services	Description	Ongoing Fee
<b>Financial Planning Review Service</b>	Review all your financial needs	\$333 per month (average)
<b>Limited Advice Review Service</b>	Review the pre-agreed financial needs	from \$247 per month
<b>Active Portfolio Management Service</b>	Includes specialist investments	\$220 per month
<b>Portfolio Management Service</b>	Includes sector specific investments	\$180 per month
<b>Product Review Service</b>	Includes blended investments	\$88 per month
<b>SMSF Admin &amp; Advice</b>	Includes administration and General Advice	from \$260 per month

### Fees for Self Managed Superannuation Funds

We specialise in the administration of Self Managed Superannuation Funds (SMSF) and can provide technical, compliance & strategic advice. Our fee depends on the work involved, and the complexity of the advice. Our initial fee ranges from \$1,430.

Contact us to discuss your situation so we can provide you with a fixed price.

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### Notes

<sup>1</sup> **Fee for preparation of SoA** - The fee will be agreed with you prior to commencing work on your SoA and is payable on presentation of the SoA.

<sup>2</sup> **Implementation Fee** – Charged at the time of implementing the transaction.