

Financial Services Guide



Important information for you to know before you receive advice

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Who is Guideway?

Guideway is an Australian owned and operated a financial service business dedicated to providing advice and education to assist individuals to meet their needs, goals and objectives. We are a proud partner of industry, government and corporate superannuation funds (also known as not-for-profit superannuation funds).

Advice and Answers owns the MoneyED.com.au website.

Why you should read this Financial Services Guide

This Financial Services Guide (FSG) explains the financial services offered by the MoneyED platform (whose content is authorised by Guideway). It is intended to assist you in making an informed decision about whether to use our services, how relevant people and entities are remunerated and how your complaints are dealt with.

Electronic disclosure

We may provide disclosure documents (such as this Financial Service Guide) by making them available digitally (for example – as a hyperlink in an email). You can opt out of this communication method at any time by contacting your Authorised Representative or Guideway. If you opt out of electronic disclosures you will be provided with disclosure documents (including this document) in hardcopy form.

Other important documents you may receive

If you receive a financial service about a particular financial product, a **Product Disclosure Statement (PDS) and Target Market Determination (TMD)** will generally be made available to you. A PDS is issued by the product issuer and contains information about the benefits, fees, risks and other information about the product. You are recommended to read the PDS & TMD in their entirety so that you can make an informed decision about whether to buy, hold or sell the product.

Authorised Representatives

Where content on the Guidelines platform identifies an author that author is either an Authorised Representative or employee Representative of Guideway. When you access modules authored by an Authorised Representative, you will also be provided with a copy of that Authorised Representative's FSG. It is important you also read their FSG before undertaking their module.

What is Guidelines?

Guidelines is the previous name of MoneyED. You may see references to Guidelines on the platform as we progressively update our back catalogue.

About MoneyED

MoneyED is a unique financial education and learning platform. It's built by a team of money gurus and licenced finance experts to help you achieve your financial goals. No matter where you are in life, there are articles that can help you improve your financial decision making and guide you through your journey to financial freedom.

How to contact us

Office address:

Level 3, 91 William street
Melbourne VIC 3000

Telephone: 1300 138 138

Email: contact@moneyed.education

What financial services are provided on MoneyED?

General financial product advice (General advice)

General advice provides you with information about a financial product or service. It can help you learn more about these products or services and assess whether a product or service is right for you. It does not consider your financial situation, needs or objectives ("your circumstances"). General advice may be verbal or in writing.

If you receive any general advice, you should carefully consider its appropriateness in light of your situation as we have not considered your circumstances. If the general advice you receive is about a particular financial product, you should also obtain a copy and review the Product Disclosure Statement and Target Market Determination before making a decision.

Personal financial product advice (Personal advice)

Personal advice is advice relating to a financial product that considers your objectives, financial situation or needs. MoneyEd does not provide personal advice or personal recommendations to you. However, through MoneyEd you can connect with an exciting team of Financial Planners and Mortgage Brokers who can provide you with tailored advice and services.

Dealing services – without personal advice

Through the MoneyEd website we may also provide you with 'dealing services'. We provide you with dealing services when we arrange for you to buy, sell or vary your interest in a financial product. An example of this would be where we provide you with a unique hyperlink to apply for a particular financial product.

It is important to remember when you receive a dealing service that do not consider whether the financial product is right for you. For this reason, you should read the PDS and TMD to ensure you are making an appropriate decision.

What financial products is Advice & Answers authorised to advise on?

Advice & Answers is authorised to provide general financial product advice and deal on the following financial products to retail and wholesale clients:

- Basic deposit products such as bank accounts;
- Non-basic deposit products including term deposits with terms greater than 2 years;
- Government debentures, stocks and bonds;
- Life risk insurance products such as term life insurance, income protection and total and permanent disability;
- Life insurance with investment components such as insurance bonds;
- Managed investment schemes including Investor Directed Portfolio Services (including various wrap, master trust products and administration services);
- Retirement savings accounts;
- Superannuation investments (including those offered through retail, industry superannuation funds, and self-managed superannuation funds);
- Securities (such as direct shares, and exchanged traded funds); and
- Margin lending (borrowing to invest)

Any financial products that appear on MoneyED have been researched and approved by Guideway and are listed in our Approved Product List (APL) or otherwise approved by Guideway. If you would like a copy of our APL, please contact us.

We aren't portfolio managers or stock pickers

MoneyED does not provide a portfolio management service, nor do we hold or control your money. We're not here to 'predict' or 'guess' what the value of Telstra shares will be in 12 months' time. We focus on educating you to make financially sound long-term decisions and build a disciplined and sustainable investing approach (& not how to 'pick stocks').

What's the cost?

Service (as at November 2023)	Fee charged (incl. GST)
Monthly membership	\$15
Annual membership (save \$30 by prepaying 12 months)	\$150

Other courses

Price available on
MoneyED.com.au

From time to time, specials or one-off sales may be run offering discounted memberships. Additionally, the cost may be lower (& in some cases free), through a financial adviser or money coach.

How are we paid?

Advice & Answers is paid by your monthly subscription fees.

Do we receive commissions?

Neither Advice & Answers or Guideway receive any commissions or other payments from any product issuers in connection with any financial services provided to you on MoneyED.

What about referral fees?

MoneyED does not receive referral fees.

MoneyED may pay referral fees if you are referred to the platform, for example by your financial planner or mortgage broker. Referral fees are not an additional cost to you. The fee paid for a typical referral is \$10 incl GST, however in some circumstance this can be higher. If it is higher, you will be advised in writing before or at the time you sign up to MoneyED.

If you would like to know more about these referral arrangements, please contact us.

Other benefits or remuneration

Non-monetary benefits

Non-monetary benefits such as training or information sessions from third parties or non-related entities (for example a product provider or insurer) may be received by our representatives, Guideway employees and directors or a Guideway-related entity. Each benefit may not exceed \$250 per person and will be recorded in Guideway's alternative remuneration register. These non-monetary benefits will not influence the advice you receive from us.

Does Guideway have any relationships or associations which might influence the financial services you receive?

Advice & Answers is part of the Guideway company operating group. Advice & Answers does not have any other relationships that might influence the financial services provided to you on MoneyED.com.au.

Guideway is not a member of any financial group, but may from time to time have associations with product issuers (e.g. superannuation funds) and financial services providers who may appoint or enter into arrangements with Guideway to provide services. Under these arrangements, Guideway may receive fees for providing licensing services

under our AFSL, as well as fees for providing various support services such as research, compliance, technical, software systems, peer reviews, administration and training assistance. The product issuer may also refer clients to Guideway for financial advice.

Other relationships you should be aware of

If you receive advice from a Guideway Authorised Representative, you should also read their FSG to find out how they are paid and about any associations or relationships they may have that might influence the services you receive.

What information is maintained in your file and can you examine your file?

We are committed to maintain the privacy and security of your personal information. Your personal information will be collected for the primary purpose of providing you with the services described in this FSG. All information collected from you is stored and our Privacy Policies.

Guideway's Privacy Policy is available from www.guideway.com.au/GuidewayAR/privacypolicy.pdf

If you would like a hardcopy of this policy, please contact Guideway. If you wish to examine your file or have any other queries in relation to your privacy issues, please contact Guideway.

What should you do if you have a complaint?

If you are not satisfied with the service you receive from us, you can lodge a complaint to Guideway.

If you wish to lodge a complaint please send an email to advice@guideway.com.au and outline the details of your complaint. Alternatively, you can phone or write to Guideway (using the contact details in this FSG). Please address your complaint to the Guideway Resolution Officer.

After your complaint has been received, we will generally contact you within 1 business day to acknowledge your complaint.

Where possible, we will endeavour to satisfactorily resolve the issue with you within 5 business days. If we resolve the issue to your satisfaction within this timeframe, we will generally not provide you with a written response unless you request one.

It is not always possible to respond to your complaint within 5 business days as some issues are more complex than others. The maximum amount of time we can take is 30 calendar days, unless we notify you there will be a delay in our response due to the complexity of the case and/or circumstances outside our control.

You may also pursue the matter through an external dispute resolution process (although this generally only proceeds after a complaint has gone through the internal complaints handling process or if we notify you of a delay). Guideway is a member of the

Australian Financial Complaints Authority (AFCA), an external dispute resolution scheme established to resolve complaints about member companies. AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA using the details below:

Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001
Phone: 1800 931 678 (free call)
Email: info@afca.org.au
Website: www.afca.org.au

Please note that the complaint procedures set out in this FSG do not apply to complaints you wish to lodge or make against the product issuer of the product in which you invest (such as trustees of superannuation funds or responsible entities of managed investment schemes). For details of how to make such complaints, refer to the PDS of the relevant product.

Professional Indemnity Insurance

Guideway has a professional indemnity insurance policy in place that covers claims in respect of the financial services detailed in this FSG where provided by its authorised persons (authorised acts), such as your Financial Planner. These authorised acts are covered even where the authorised person ceases to be so authorised. Guideway believes that this policy satisfies the requirements of section 912B of the Corporations Act.

How can I contact Guideway?

P: 1300 138 138
E: advice@guideway.com.au
A: Level 3, 91 William Street
Melbourne VIC 3000
W: <https://www.guideway.com.au>

Please keep a copy of this FSG for your records and future dealings with Guideway and MoneyEd.