Financial Services Guide Part 1

Version Number 1.0

This Financial Services Guide (**'FSG'**) has been authorised for distribution by the authorising licensee, Ingenious Brokers Pty Ltd ABN 53 656 735 956, AFS Licensee 538868 **('Ingenious Brokers')**. Ingenious Brokers is the financial services licensee that authorises your Ingenious Brokers financial adviser ('Adviser') and their firm ('we', 'us', 'our') to provide financial services.

This is an important document designed to provide you with information to make an informed decision about whether to use the financial services that we provide.

This FSG is divided into two parts and both parts must be read in conjunction as together they form the full FSG. Part One of this FSG provides high level disclosure of the financial services provided by us as well as important information about Ingenious Brokers whereas Part Two of this FSG is an Adviser Profile and more specifically outlines the financial services provided and products recommended by us.

Contacting us If you need to contact us, you can contact Ingenious Brokers using the following details:


PO Box 1333, South Melbourne Victoria 3205


1300 599 512

Part One

Part One of this FSG contains information about:

- Ingenious Brokers, as the holder of the Australian financial services license that authorises us to provide financial services.
- Lack of Independence disclosure statement.
- Relationships or associations with other entities, that could create potential conflicts of interest.
- Other disclosure documents you may receive.
- The financial services and types of products we provide or recommend.
- Collecting your personal information and providing us with instructions.
- Fees or costs that may apply to you.
- Remuneration that we, your Adviser or a related entity may receive, and
- What you can do if you are not happy with our services or have a complaint.

Who Is Ingenious Brokers Pty Ltd?

Ingenious Brokers holds an Australian Financial Services Licence No.538868 (AFSL) issued by the Australian Securities and Investment Commission (ASIC). Ingenious Brokers conducts business through its financial advisers who are appointed as Authorised Representatives under Ingenious Brokers AFSL. Where Ingenious Brokers has appointed a corporate entity as an Authorised Representative, employees of that company who give general advice will also be authorised by Ingenious Brokers. Ingenious Brokers is responsible for the general advice and conduct of your Ingenious Brokers financial adviser. We are not responsible for any unauthorised services that they may offer (to the full extent permitted by law), so please check the services your adviser offers in FSG Part Two.

Lack of Independence

Ingenious Brokers Pty Ltd and its Representatives listed in FSG Part 2 are not independent, impartial, or unbiased because we:

- Receive commissions for the advice we provide on life risk insurance products.

Authorised Representative Profile – Part Two

Your financial adviser will be the Authorised Representative listed in Part Two of this FSG.

This FSG must be read in conjunction with the Authorised Representative Profile as it forms part of this FSG. It provides detailed information about your financial adviser such as their contact details, referral sources and the types of financial products and services they are authorised to advise/deal in. Please retain both Part One and Part Two of the FSG for your reference and any future dealings with [insert defined company name] and your financial adviser.

What Other Documents Might You Receive?

You might receive the following documents when your Adviser provides financial services to you:

Target Market Determination (TMD) You will receive a TMD if your Adviser provides you general advice in relation to a financial product or offers to arrange the issue of a financial product on your request. The TMD contains information about a financial product's features, fees, benefits, and risks.

Product Disclosure Statement (PDS) You will receive a PDS if your Adviser provides you a general advice in relation to a financial product or offers to arrange the issue of a financial product on your request. The PDS contains information about a financial product's features, fees, benefits, and risks.

Advice Services We Provide

Our licence can provide general advice only in the following financial products:

- Life Products – Life Risk Insurance Products – General Advice Only.
- Life Products – Investment Life Insurance Products – General Advice Only.

How We Handle Your Personal Information

Ingenious Brokers and we are committed to ensuring the privacy and security of your personal information. As part of our continuing commitment to client service and maintenance of client confidentiality Ingenious Brokers has adopted the principles set out in the Privacy Act 1988. For further details you can refer to Ingenious Brokers Privacy Policy.

How do You Pay for Ingenious Brokers Advice and Services?

All commissions are required to be paid directly to Ingenious Brokers as the licensee. Ingenious Brokers retains a set monthly fee for the services it provides to your adviser, and the balance is passed on to your adviser. If the commissions, or benefits are not calculable at the time we provide general advice, we will describe the manner in which they are calculated at the time the advice is given or as soon as practicable after.

Retail Insurance Product Commissions

Ingenious Brokers may be paid initial and ongoing commissions by retail insurance product issuers where you acquire any of the retail insurance products via our services.

Where the commission in the first year is greater than that payable in later years, the maximum upfront (year 1) commission is 66% and the maximum ongoing (years 2+) commission is 22% (inclusive of GST). For example, for an insurance premium of $1,000, the commission is up to $660 upfront and up to $220 each year thereafter.

Where upfront and ongoing commissions are the same, there is no legislated maximum however product providers generally pay up to 33%.

Where the insurance product(s) was purchased prior to 1 January 2018, we may continue to be paid commissions in the same manner as what would have previously been advised to you at the time of obtaining the product(s).

Other Benefits We May Receive

Ingenious Brokers has purely commercial relationships with several of Australia's leading life risk and wealth management product providers. These companies may give Ingenious Brokers or your financial adviser non-commission benefits such as entertainment or sponsorship up to a maximum value of $300 per annum. Both Ingenious Brokers and your financial adviser maintain a Register to document any alternative forms of payment received. These registers are publicly available and must be provided within 7 days after request.

Complaints, Privacy & Compensation Arrangements

We always strive to provide quality advice and service and welcome any feedback that allows us to continue to improve our services.

What to Do If You Have a Complaint.

We are committed to resolving your concerns. If you are not fully satisfied with any part of the service or advice for whatever reason, you should take the following steps:

Step 1: Contact your Adviser.

If you have a complaint or are not satisfied with the advice or services provided to you, you should contact your Adviser in the first instance and discuss your concerns with them. Most complaints can be resolved quickly and fairly at this stage.

Step 2: Complaints Manager.

If your complaint has not been resolved to your satisfaction, you can contact our Complaint Resolution Manager by:

PO Box 1333, South Melbourne Victoria 3205
info@ingeniousbrokers.com.au
1300 599 512

Step 3: Australian Financial Complaints Authority (AFCA)

If you are not satisfied with our handling of your complaint or our decision, you may refer your complaint to the Australian Financial Complaints Authority (AFCA). The AFCA offers a free independent dispute resolution service for consumer and small business complaints.

Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001
info@afca.org.au
1800 931 678 (free call) Email:
www.afca.org.au

Information about your rights can also be obtained from the Australian Securities and Investments Commission on 1300 300 630.

Our Compensation Arrangements

We have professional indemnity insurance cover in place and these arrangements comply with the requirements for compensation under the Corporations Act. Our professional indemnity insurance is subject to terms and exclusions and generally covers claims arising from the actions of our current and former employees or authorised representatives whilst they acted on our behalf.

Issued by Ingenious Brokers Pty Ltd
Date of Issue 1st July 2022

Financial Services Guide Part 2

Version Number 1.0

Part Two - Adviser Profile

This adviser profile is Part Two of the Ingenious Brokers Pty Ltd Financial Services Guide (**FSG**) dated **10th November 2026** and should be read in conjunction with Part One of our FSG dated **5th July 2022**. Together these documents form the complete FSG.

The individual(s) listed in this FSG are authorised by Ingenious Brokers Pty Ltd to provide general advice through SMSF Insurance Partners Pty Ltd.

Authorised Representative Profile

Corporate Authorised Representative - Profile

Authorised Representative Name	SMSF Insurance Partners Pty Ltd
Authorised Representative Number	1269886
Trading Name	SMSF Insurance Partners
Business Address	Suite 5D, Level 5, 50 Cavill Avenue, Surfers Paradise QLD 4217
Postal Address	Suite 5D, Level 5, 50 Cavill Avenue, Surfers Paradise QLD 4217
Phone	07 3064 0413
Email	admin@smsfip.com.au
Website	www.smsfinsurancepartners.com.au

SMSF Insurance Partners Pty Ltd is a corporate authorised representatives of Ingenious Brokers Pty Ltd.

Authorised Representative - Profile

Authorised Representative Name	Gilles van Leeuwen
Authorised Representative Number	1262785
Mobile	07 3064 0413
Email	adviser@smsfip.com.au

Gilles van Leeuwen is an authorised representatives of Ingenious Brokers Pty Ltd and a sub authorised representative of SMSF Insurance Partners Pty Ltd

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Gilles van Leeuwen

Authorised Representative Background

Gilles has been working in the financial services industry since 2018.
Gilles has attained the Graduate Diploma of Financial Planning and Master of Financial Planning.

Gilles van Leeuwen is authorised to provide advice in the following areas:

- Life Products – Life Risk Insurance Products – General Advice Only.
- Life Products – Investment Life Insurance Products – General Advice Only.

How to Contact Me adviser@smsfip.com.au **or** 07 3064 0413

How We Get Paid?

Ingenious Brokers Pty Ltd receives all commission for products provided by your Authorised Representative. Ingenious Brokers then pays SMSF Insurance Partners Pty Ltd 100% of all commission received. From this SMSF Insurance Partners Pty Ltd pays Gilles van Leeuwen.

Following is a guide as to how commissions and/or fees may be charged

Life insurance (1st year only)	This commission is payable by the insurance company and is a percentage of the insurer's base premium i.e., premium excluding stamp duty, fire services levy, GST, model loadings or any other government charges, taxes, fees, or levies. For insurance approved from 1 Jan 2020 onwards, the insurance commission can vary from 0% up to 66%. Example: if the annual premium were $1,000 Ingenious Brokers would receive up to $660 in the first year based on the maximum.
Life Insurance Commission (Year 2 onwards)	Ingenious Brokers may also receive a renewal commission from the insurance company each year while your policy is in force. This is a percentage of the base annual premium you pay and can vary from 0% up to 33%. Example: if your annual premium is $1,000 Ingenious Brokers would receive up to $330 per annum based on the maximum.
Referral Payments	Part or all of any commissions SMSF Insurance Partners receives for the issuance of new Products may be shared with the individual or company that referred you to SMSF Insurance Partners. For additional information regarding this payment please ask your adviser.

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