



# Financial Services Guide

Version 1.1, November 2025

## Why am I receiving this Document?

This Financial Services Guide (FSG) will help you decide whether to use the services that we\* offer. \*In this document “we” refers to Suntax Financial Planning and your Financial Adviser.

This FSG contains information about:

- Suntax FP Licensing Pty Ltd
- The Services We Provide
- Your Financial Adviser
- What We Need from You
- Making a Complaint
- Privacy
- Our Fees
- Conflicts of Interest
- Contact Details

## Statement of non-Independence

Suntax cannot declare themselves independent, unbiased or impartial as we receive insurance commissions on some existing policies. For new clients, some choose to have the product remunerate us rather than paying a fee to us directly. In these cases, we receive a commission from an insurer as per page 8 of this document.

## Suntax FP Licensing Pty Ltd

Suntax FP Licensing Pty Ltd holds an Australian Financial Services License (561671) which has been issued by the Australian Securities and Investments Commission (ASIC). Suntax FP Licensing Pty Ltd is required to comply with the obligations of the Corporations Act and the conditions of its license. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that it and its representatives provide.

## Services We Provide

We are authorised to provide personal advice and dealing services in the following products and areas:

<ul style="list-style-type: none"><li>• Basic and non-basic deposit products</li><li>• Government debentures, stocks or bonds</li><li>• Life insurance products</li><li>• Managed investment schemes including investor-directed portfolio services</li><li>• Retirement savings accounts</li><li>• Securities (direct shares)</li><li>• Superannuation including self-managed superannuation funds</li></ul>	<ul style="list-style-type: none"><li>• Cash flow management</li><li>• Strategic Asset Allocation</li><li>• Retirement planning</li><li>• Government benefits</li><li>• Debt management</li><li>• Tax (Financial) advice</li><li>• Standard margin lending facilities</li><li>• Estate planning</li></ul>
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As part of the advice process, we may refer you to other professionals including estate planning lawyers, mortgage brokers and property specialists. Suntax FP Licensing Pty Ltd and its authorised representatives accept no responsibility or liability for the advice given by the other professionals.

## Services we are not responsible for

We are only responsible for those financial services or products offered by your Adviser in their capacity as an Authorised Representative of Suntax FP Licensing Pty Ltd. This does not include any other services your Adviser may provide in any other capacity, including as an accountant or tax agent, such as:

- Taxation advice and services, e.g. completing tax returns
- Accounting and audit services
- Self-Managed Superannuation Fund compliance and administration services
- Business or legal advisory services and referrals
- Advice on unlisted or private companies and investments, private development funds, franchises, high yield debentures, direct property, property syndicates, solicitor's or other mortgage schemes, derivatives, general insurance, or direct international share holdings.
- Mark Wenzel is deemed a Tax (Financial) Adviser. Based on the information collected from you, your Adviser will consider the tax consequences that relate directly to the financial advice being provided. However, this financial advice will not include an assessment of your overall tax position. To determine how your Adviser's financial advice fits with your overall tax position, you should seek separate tax advice about liabilities, obligations or claim entitlements that arise, or could arise, under taxation law.

You may receive the following documents when your Adviser provides financial services to you.

## Statement of Advice (SoA)

If your Adviser provides personal advice tailored to your circumstances and needs, you will receive a SoA. The information contained in the SoA will help you make an informed decision in relation to the advice provided. It also sets out the advice, the reasons for the advice and details of any remuneration payable.

## Record of Advice (RoA)

If you were previously issued with a SoA, certain circumstances may allow the provision of further advice without the need for another SoA. Where this is the case, you are entitled to request a RoA within seven (7) years after the advice was provided. The RoA can be requested from your Adviser and will detail further advice and the basis of those recommendations. Additionally, in certain circumstances where you are provided with advice on a small investment balance or strategy advice only, you may be issued with a RoA. Your Adviser is required to provide you with a copy of the RoA in this circumstance, which will outline the advice, the reason for the advice, and detail any remuneration payable.

## Product Disclosure Document (PDS)

You will receive a PDS if your Adviser recommends a financial product or offers to arrange the issue of a financial product at your request. The PDS contains information about a financial product's features, fees, benefits and risks.

## Approved products

Our specialist product research team undertakes due diligence on product providers and uses independent research providers to select a range of high-quality products worthy of recommendation to our clients. While other products may also be suitable for your needs, your Adviser will generally only provide advice on products that are listed on the Suntax FP Licensing Pty Ltd Approved Product List ('Suntax APL').

All products on the Suntax APL must meet our rigorous selection criteria and approval process. Depending on your objectives, financial situation and needs, your Adviser may need to recommend a financial product that is not on the Suntax APL. If this happens, any product that your Adviser may recommend needs to meet our selection criteria and approval process. The specific financial services and types of products that your Adviser is authorised to provide are outlined in the Adviser Profiles section of this FSG.

## Instructing your Adviser

You will need to instruct your Adviser in writing, even when in person and your signature will be required for verification. For some products and services, special arrangements can be put in place to instruct your Adviser by electronic means, for example phone, e-mail or electronic signature.

## Your Financial Advisor

Suntax FP Licensing Pty Ltd, ABN: 25 679 990 526 trading as Suntax Financial Planning has been appointed as a Corporate Authorised Representative (CAR No. 1311850) of Suntax FP Licensing Pty Ltd. Mark Wenzel has been appointed as Authorised Representatives of Suntax Financial Planning. Mark acts on behalf of Suntax FP Licensing Pty Ltd, who are responsible for the services that we provide.



**Mark Wenzel**  
Head of Financial Planning

Financial Adviser  
Authorised Representative  
Number 453697

Mark is a seasoned financial advisor with a diverse background in investment research, stockbroking, corporate finance, and financial planning. His dedication to continuous learning has equipped him with a comprehensive understanding of the critical elements in providing exceptional client advice.

Certified Financial Planner (CFP)

Graduate Diploma Financial Planning

Graduate Diploma Applied Finance & Investment

## What We Need from You

It's important that you provide us with accurate and complete information about your personal and financial circumstances, goals and objectives so that we can provide advice that is in your best interests.

We also need you to inform your financial adviser if there are any changes that may influence your future goals or have an impact on your financial plan.

You have the right not to provide us with the above information. However, if you do not, the advice you receive may not be appropriate to your objectives, financial situation and needs.

We will ask you to present identification documents such as passports and driver's license, to meet our obligations under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds.

We will retain copies of this information securely. You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

At all times you can contact us and ask questions about our advice and the products we recommend.

# Your personal information and instructing us

## Collecting your information

We collect personal information about you when you meet with your Adviser, request or use our products or services, email us, phone us or visit our website. This information may include:

- your personal objectives
- details of your current financial situation
- other relevant information.

We may also collect information about you from service providers, agents, advisers, brokers, employers or family members. When collecting sensitive information, such as health and lifestyle information, usually for insurance purposes, we will ask you for your consent. You do not have to disclose all your personal information. However, without it your Adviser may not be able to provide advice that is appropriate for your objectives, financial situation or needs. To access your personal information, please contact your Adviser. If your personal information is incorrect, please advise and we will update.

## Exchanging your information

We may exchange your personal information with third parties who can use this information in the same way we can. We disclose information to third parties as permitted by law or for the uses listed below.

Third parties include service providers where we outsource activities, persons acting on your behalf, other financial institutions, auditors, insurers, employers, and government agencies.

We may disclose your information to overseas service providers or other third parties who operate or hold data outside Australia, or when required for a particular transaction or by overseas law. Australian law may not apply to some of these overseas parties. We also have an administration team in the Philippines.

## Using your information

Your information may be collected, exchanged and used so that:

- advice that is appropriate for your objectives, financial situation and needs can be provided to you
- we may manage our relationship with you
- we may price, design and administer services or inform you about other products and/or services that may be of interest to you
- we can manage our risks; help identify and investigate illegal activity and comply with our legal obligations
- we can assist government and law enforcement agencies.

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as your passport or driver's license. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

Your Adviser may sometimes use programs, calculators or worksheets as illustrative tools when you meet with them. Your Adviser uses these tools to find out about your relevant objectives, financial situation or needs. You should not rely or act on any representations made in these meetings as any personal advice that you receive will be set out in your SoA.

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, we have adopted the principles set out in the Privacy Act 1988.

## Privacy

We are committed to protecting your privacy. We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information.

We will collect personal information from you so that we can understand your personal situation and provide you with advice which meets your needs and objectives.

We will also collect information from you to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act.

We will generally collect this information directly from you however in some cases we will seek your authority to collect it from other parties such as your accountant or your superannuation fund.

If you do not provide us with all the information that we request, we may not be able to provide our services to you.

We will hold and use your personal information so that we can continue to provide our services to you. We will only disclose your personal information to external parties where:

- The law requires us to do so
- You consent for us to do so

Our Privacy Policy contains further information on how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our full Privacy Policy is available on our website at [www.Suntax.com.au](http://www.Suntax.com.au)

## Our Fees

All fees disclosed in the Statement of Advice (SOA) or Record of Advice (ROA) are payable to Suntax FP Licensing Pty Ltd. Suntax Financial Planning pays Suntax FP Licensing Pty Ltd a licensing fee. In return, Suntax FP Licensing Pty Ltd pays 100% of all the fees it receives to Suntax Financial Planning.

Your Financial Adviser is an employee of Suntax Financial Planning and is paid a salary. They may also receive a bonus payment which is dependent on a range of factors including client satisfaction and the revenue they generate from their advice.

We may receive non-monetary benefits from product providers. These benefits may be up to \$300, and those that relate to genuine education or training and technology software or support. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

### Initial advice fee (Design fee)

We will provide you with advice to get you financially organised and a strategy in place over the first few months of working together. The design fee includes meetings with you, the time we take to design our advice, the preparation of the SoA and the implementation of the advice. The Design fee is based on the scope and complexity of advice provided to you. We will agree on the fee with you before commencing this work. Your investment in our initial advice service starts at \$2,500.

### Ongoing advice fee (Progress fee)

Our progress fee is ongoing advice to help you adapt your strategy, manage your financial life and guide the choices you make. Progress fees are typically an agreed fixed amount which is paid monthly. Fees may be paid by invoice or where authorised by you, deducted from your superannuation or investment account. The exact services and fees will be set out in the Client Engagement Agreement that we provide to you. Your investment in our progress service starts at \$650 per month.

Your advice fees will be calculated at the time we provide you with personal advice. Your SOA will outline the advice fees and any commission inclusive of GST.

## Commissions

Please note that for services in relation to insurance, commissions may be paid by the product provider as follows:

- Initial commission - a percentage of the value of your insurance premiums of up to 66% including GST; and
- Ongoing commission - a percentage of the value of your renewal of insurance products of up to 22% including GST.
- For example, on a policy of \$2,000pa, the initial commission will be up to \$1,320 and the ongoing commission up to \$440 pa.

## Referral fees

As part of your advice, we may refer you to and or liaise with other professionals including accountants, lawyers, property buyer agents, and insurance advisers. If we refer you to a property buyer agent or insurance adviser, we may receive a referral fee in the event you engage their services. In such instances, your Financial Adviser does not receive a benefit or incentive. Please note that we are not responsible for the advice and services provided by these providers. We do not have any referral arrangements in place to pay a referral fee to a referring party.

## Non-advisory transactions

At times you may wish to make an investment transaction and do not need assistance from us with any decisions in relation to the product or transaction. In these cases, we can take your instructions and arrange for the transaction to be completed without providing personal advice. If you wish to proceed without advice from us, we will ask you to confirm your instructions in writing and sign an acknowledgment form. Any assistance we provide to complete your transaction should not be taken as a recommendation or endorsement of the product or transaction.

## Conflicts of interest

Suntax FP Licensing Pty Ltd has no ownership or contractual links with any financial product manufacturer that may influence the service or advice you receive. The investment model we adopt creates a conflict of interest. We are charging you based partially on the amount of assets you own. By adopting our investment philosophy, we have a financial incentive to recommend that you make financial decisions that would result in more assets under our management.

## Related Business

Suntax FP Licensing Pty Ltd is a subsidiary of the Suntax Group including the related body corporate, Suntax Accounting Pty Ltd. We may refer to Suntax Accounting if you require accounting services which have shared ownership.

## Suntax Share Plan

Your adviser may be a shareholder of Suntax Accounting Pty Ltd, the parent company of Suntax Financial Planning Pty Ltd. We established the Suntax Share Plan (SSP) to reward the valuable contributions of our employees and attract great people to Suntax. Employees who meet the eligibility requirements are invited to participate in the SSP however participation is optional.

## Compensation

Suntax FP Licensing Pty Ltd Pty Ltd holds professional indemnity insurance that satisfies the requirements of the Corporations Act. This insurance also covers the conduct of current and past advisers who were authorised by Suntax FP Licensing Pty Ltd.

## Making A Complaint

We endeavor to always provide you with the best advice and service. If you are not satisfied with our services, then we encourage you to contact us.

You can contact us by using the details below:

Complaints Manager  
Suntax Financial Planning  
14 Horne Street  
Sunbury VIC 3429  
Email: [financialplanning@suntax.com.au](mailto:financialplanning@suntax.com.au)  
Phone: 03 8429 7700

If you are not satisfied with our response to your complaint, after 30 days you may lodge a complaint with the Australian Financial Complaints Authority (AFCA) for an independent review of your matter.

AFCA is a free and independent external dispute resolution service.

Their details are as follows:

Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Website: [www.afca.org.au](http://www.afca.org.au)  
Phone: 1300 931 678

## Contact Details

Suntax Financial Planning  
14 Horne Street  
Sunbury VIC 3429  
03 8746 7700  
[financialplanning@suntax.com.au](mailto:financialplanning@suntax.com.au)  
[www.suntax.com.au](http://www.suntax.com.au)