

Financial Service Guide

Complies with Corporations Act s942A & s942B
version 1.0 dated 6th of October, 2025.

Purpose of this FSG

This Financial Services Guide (FSG) provides information about the financial services provided by **Apex Macro Financial Group Pty Ltd** (AFSL 498715) and its **Authorised Representative, Steady Wealth Pty Ltd** (AR No. 343370), represented by **Jacek Klukowski**.

Steady Wealth Pty Ltd is an independently owned financial planning business authorised by Apex Macro to provide financial advice and services to clients.

Subjects referred to in this Financial Services Guide disclose;

- *who we are,*
- *details for our Authorised Representative,*
- *how we and our Authorised Representatives are remunerated,*
- *what to do in the event of a complaint and the method by which we engage our professional advice process.*

It is intended that this document should assist you in determining whether to use any of the services described. It is our duty to provide you with this document at the first available opportunity.

Who we are

Apex Macro Financial Group is the holding company of a Financial Services License for the group of Apex Macro Companies. Our group of companies have been established since April 2014 and provide esteemed financial services to the public. Apex Macro Financial Group have Authorised Representatives all around Australia who extend our services to a wider audience.

Lack of Independence

Under the Corporations Act 2001 (s923A), Apex Macro Financial Group and its Authorised Representatives are not permitted to use the terms independent, impartial or unbiased, as:

- We may receive commissions, rebates or other payments from life insurance product providers.
- We may receive commissions, rebates or payments from investment product providers.

Contact Details

Apex Macro Financial Group Pty Ltd

ABN	33 617 164 413
AFSL	498715
Registered & Postal Address	772A Station Street, Box Hill North. VIC 3129
Phone	1300 003 888
Email	info@apexmacro.com
Website	www.apexmacro.com

Your Financial Adviser

Name	Jacek Klukowski
Title	Managing Director & Certified Financial Planner®
AR No#	000343370
Company	Steady Wealth Pty Ltd
Address	772A Station Street, Box Hill North. VIC. 3129
Phone	0421 707 191
Email	jacek@steadywealth.com.au
Website	https://www.steadywealth.com.au

How we and your Adviser are remunerated

All fees and commissions are received by **Apex Macro Financial Group Pty Ltd**, which retains a small service fee (typically 0–8%) and pays the remainder to **Steady Wealth Pty Ltd**. Your adviser, Jacek Klukowski, is remunerated by Steady Wealth Pty Ltd.

Advice and Implementation Fees

A fee may be charged for the preparation of a Statement of Advice (SoA) or for ad hoc consultations. This may be offset by any commissions received from product providers if applicable.

For life insurance products, Apex Macro may receive initial commissions of up to 66% of the first-year premium and ongoing commissions between 22% and 33%. For investment and superannuation advice, fees may be charged as a flat dollar amount, an hourly rate (typically \$330–770/hr), or a percentage of funds invested. All applicable fees and commissions will be disclosed in your Statement of Advice.

What to do in the event of a complaint

In the event of a complaint, Apex Macro Financial Group treats all complaints seriously to resolve and ensure the integrity of our services to you. If you have any complaints about the services provided to you, you should take the following steps:

1. Contact your Authorised Representative and tell them about your complaint.
2. If your complaint is not satisfactorily resolved within three working days, please contact the Apex Macro Financial Group Pty Ltd in writing. Your complaint can be sent to:
772A Station Street, Box Hill North. VIC. 3129 or email info@apexmacro.com.au
3. Apex Macro Financial Group Pty Ltd will endeavor to resolve all complaints within 45 days of lodgment. Should there be special circumstances relating to the complaint, such that it is not reasonable for the complaint to be resolved in that time, Apex Macro Financial Group Pty Ltd will inform you of the reasons for the delay. We may request an extension of time up to a total of 90 days.
4. If Apex Macro Financial Group Pty Ltd has not responded within 45 (or 90) days or you are not satisfied with the response, you can lodge a dispute with the Australian Financial Complaints Authority. This service is provided to you free of charge.

Australian Financial Complaints Authority (AFCA)

AFCA offers a free, independent dispute resolution service for the

Australian banking, insurance and investment industry.

Phone: 1800 931 678

Website: www.afca.org.au

Email: info@afca.org.au

Address: GPO Box 3, Melbourne VIC 3001

You may also contact **The Australian Securities and Investments Commission (ASIC)** on 1300 300 630 for general information about your rights.

Financial Services We Are Authorised to Provide

- Deposit products,
- Non-basic deposit products,
- Debentures, stocks or bonds issued by a Government,
- Life insurance investment products,
- Life risk insurance products,
- Managed investment schemes (including Investor Directed Portfolio services),
- Retirement Savings Accounts,
- Securities,
- Superannuation (including Self-Managed Superannuation funds),
- Centrelink,

Provision of Advice

Your adviser will help you determine a course of action suited to your circumstances. Your Adviser will sit down with you to discuss and determine a suitable course of action for your financial goals.

Q. Will we provide you with a Statement of Advice?

A. You are required to receive a Statement of Advice (SoA) document when you receive personal advice that relates to your own objectives, financial situation and needs. The Statement of Advice will contain the basis on which the advice has been provided, personal information relating yourself and interested parties, recommendations and information that relate to the fees and charges of any recommendations. At times there will be the need for a Review of Advice (RoA) document which would be an alteration of the original Statement of Advice due to significant changes in your personal circumstances.

You are able to request a copy of these documents up to 7 years after they have been produced and presented to you.

Should there also be any product recommendations made to you in either the SoA or RoA, a Product Disclosure Statement (PDS) will also accompany your documentation.

Q. How do you pay for the financial services provided?

A. A fee may be charged for the Statement of Advice document or other ad hoc services. These fees may be partially or totally offset by brokerage or commissions received by implementation of a product based on recommendations by your adviser.

Apex Macro Financial Group Pty Ltd may receive an upfront fee, brokerage, ongoing fee or a combination of fees from product providers which will be passed to its advisers.

Fees can be based on total funds placed, time spent with adviser or as agreed by you and our advisers. All fees will be disclosed in your Statement of Advice document.

Regarding Life Insurance Advice;

If you decide to purchase a life insurance product, unless stated otherwise in your Statement of Advice, Apex Macro Financial Group Pty Ltd has opted to receive brokerage from the product providers in lieu of invoicing you separately for the services provided. Depending on the product, this brokerage ranges from 33% to 66% of the first-year premium and between 22% and 33% on the renewal each year.

Regarding Investment and Superannuation Advice;

If you decide to proceed with investment and/or superannuation advice provided the fee you may be charged will be a dollar based or may be calculated as a percentage of the amounts invested.

The fee may also be reflective of an hourly rate. All fees, brokerages and commissions are paid to Apex Macro Financial Group Pty Ltd who may deduct a fee and then

pays the balance to your adviser(s) subject to any agreements.

Hourly consultations are fee based and may range from \$330 to \$770 per hour depending on your requirements.

Conflicts of Interest

Neither Apex Macro Financial Group Pty Ltd nor its directors hold any shares, loans or have any relationships or associations with any institutional product issuer that could be expected to influence the provision of financial services.

Apex Macro Financial Group Pty Ltd and our Authorised Representative may receive additional benefits from the product providers we deal with. These will include sponsorship for the purpose of making available professional development to our Authorised Representatives, and may also include lunches, invitations to sporting events, theatre tickets, branded promotional items, and occasional gifts such as Christmas hampers and bottles of wine on special occasions etc. A register of any such payments or support received is maintained at Apex Macro Financial Group Pty Ltd head office and in the office of our Authorised Representative and may be viewed on request. Non-monetary benefits that are accumulated to total above \$300 for each provider is considered to be 'conflicted remuneration' and is banned. Additional benefits are not permitted to be paid to our Authorised Representative if they are as a result of, or conditional on, the amount of business an Authorised Representative gives to a product provider.

Privacy

We are committed to protecting your privacy and comply with the **Privacy Act 1988** and the **Australian Privacy Principles**. We collect and store your personal information to provide financial services, comply with legal obligations, and assist with your financial planning needs.

You may request access to, or correction of, the personal information we hold about you. For a copy of our Privacy Policy, visit www.apexmacro.com.

If you believe your privacy has been breached, please contact a Director of Apex Macro. If you are unsatisfied with our response, you may contact the **Office of the Australian Information Commissioner (OAIC)** at www.oaic.gov.au.

Please confirm receipt of this FSG by signing below or replying via email;

Signed; _____ & _____

Date: ____/____/____