

# FINANCIAL SERVICES GUIDE (FSG)

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August 2025



## Financial Services Guide

### Licensee:

Curve Wealth Pty Ltd ATF Curve Wealth Trust  
(AFSL# 533468 ABN 71 626 557 408)

### Contact Details

6/60 Bay Road  
Sandringham VIC 3191  
[www.curvewealth.com.au](http://www.curvewealth.com.au)

### Purpose of this FSG

This FSG will help you decide whether to use the services that we offer. It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

### Independent Financial Advice

Curve Wealth provides independent financial advice which means we are solely remunerated on the fees you pay. We do not receive commissions or any other payments from financial product providers.

### Our services

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

- Superannuation and SMSF
- Retirement planning
- Personal risk insurance
- Portfolio management
- Managed investments
- Securities (direct shares)

## The financial advice process

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

We will provide you with a Product Disclosure Statement where we recommend a financial product other than securities. This contains information to help you understand the product being recommended.

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

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice, it will be documented in a Record of Advice which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

## Fees

### Initial Advice Fees

Our initial advice fees include meeting with you, the time we take to determine our advice and the production of the SoA. They will be based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

If you decide to proceed with our advice, we may charge an implementation fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

### Annual Service Fee

Our annual fee depends on the services that we provide to you. It will be a fixed fee and is paid monthly. We will agree the services and fees with you at the start of each year.

## Adviser Remuneration

Berivan Dubier and Sean Dwyer are beneficiaries of the Curve Wealth Trust. They are remunerated through the profits that the practice makes.

Other future financial advisers may be employees of Curve Wealth and paid a salary. They may also receive a bonus which is based on their contribution to the practice.

## Associated Business

We may refer you to Curve Accountants for tax, accounting and SMSF services. Curve Wealth and Curve Accountants have common ownership with Berivan Dubier and Sean Dwyer.

## Making a Complaint

We endeavour 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. Please call us, send us an email or put your complaint in writing to our office.

If you are not satisfied with our response, then you can refer your complaint to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or [www.afca.org.au](http://www.afca.org.au). AFCA provides a fair and independent complaint resolution service which is provided to you free of charge.

Curve Wealth is required to hold adequate Professional Indemnity insurance for the financial services that it and its current and past representatives provide.

## Your 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. 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 Privacy Policy is available on request and on our website.

## Updating this FSG

We may update this Financial Services Guide at any time. The new version will be available electronically on request and published on our website.