

FINANCIAL SERVICES GUIDE

ISSUE DATE: 2 February 2023

WHAT IS THIS DOCUMENT?

The information provided by Finpods Pty Ltd and Shares for Beginners may be general financial advice. General advice includes information about financial products and financial markets and our views and outlook for those products and markets.

We do not take into account your personal circumstances, goal or objectives when compiling this information, it is therefore not personal financial advice.

Because this information is being provided to individuals who may be retail clients, we are required to give you this document. This document is a Financial Services Guide. We are required to provide it to you before we provide you with any Financial Service (general financial advice).

You should read this document and ensure you understand what it means for you and retain a copy for your records.

NOT INDEPENDENT

Money Sherpa or its authorised representatives may receive commissions on Life Insurance products and so cannot be considered Independent or impartial.

Money Sherpa authorised us to distribute this FSG.

WHO IS FINPODS PTY LTD?

Finpods Pty Ltd produces the podcasts Shares for Beginners, Stocks for Beginners and ETFs for Beginners. Philip Muscatello started these podcasts because he has a background in radio and media and has invested poorly. He wanted to learn how to become a better investor and take listeners along for the journey. The language of finance confuses ordinary people. The podcasts are designed to educate investors in how capital markets work and how professionals approach them.

FINPODS PTY LTD (ACN:659 400 969) ("Finpods") and Philip Muscatello are Authorised Representatives (001301567 and 001301568 respectively) of MONEYSHERPA PTY LIMITED ("Money Sherpa", ABN 32 164 927 708). Money Sherpa holds an (AFSL No. 451289) issued by the Australian Securities and Investment Commission (ASIC) which govern how we provide these services.

MoneySherpa Pty Ltd has authorised us to provide general financial product advice and to arrange and deal in a range of financial products. This means that when we provide you with factual information or general advice about financial, we do so as their representative.

Both Finpods and Philip Muscatello are publishers of financial content including podcasts, videos and articles published on various platforms including Acast, Facebook, YouTube and our website. Finpods provides the service on behalf of the licensee. Finpods does not act on behalf of anyone else in relation to financial services. Philip Muscatello is the sole director of Finpods.

HOW TO CONTACT FINPODS PTY LTD

Contact details: Address: 9 Roseberry Street, Balmain, NSW 2041. Email address: admin@sharesforbeginners.com Website: www.shareforbeginners.com

WHAT ARE WE LICENCED TO PROVIDE TO YOU?

Our AFSL authorises us to provide general advice only in relation to the following products:

1. Deposit products
2. Bonds and other fixed interest products;
3. Life insurance products (life insurance, income protection, trauma and TPD insurance)
4. Managed investment funds
5. Retirement savings accounts;
6. Shares; and
7. Superannuation.

HOW DOES FINPODS GET PAID?

Finpods earns its income from sponsorships, advertising sales and similar payments (for example affiliate links on our website). In general, you do not pay us for the advice provided. We may receive payments from guests and/or product providers. These are not additional costs to you and the amounts will be disclosed to you by the relevant professional. From time to time we may charge for specific content or membership programs.

All employees of Finpods receive a salary and may receive performance related bonuses. No employee is entitled to any other fees, commissions or benefits from Finpods or any other person in relation to the services provided.

Philip Muscatello may also receive dividends as a result of the shares in Finpods.

RELEVANT RELATIONSHIPS

Neither MoneySherpa nor Finpods have ownership in any product provider.

DISPUTES OR COMPLAINTS

WHAT TO DO IF YOU HAVE A DISPUTE OR COMPLAINT

We are committed to providing you with the best possible service. If at any time we have not met your expectations – or you have a complaint about any of our services – please inform us so we can work towards a resolution. We will endeavor to deal with your complaint promptly, thoroughly and fairly.

HOW TO MAKE A COMPLAINT

If you have a complaint, we request you follow these steps:

1. Tell us at the address above;
2. If this does not resolve your concern write or email the complaints officer complaints@lifesherpa.com.au
3. We will respond seek to resolve the issue.
4. If you are still not satisfied, you may contact our External Dispute Resolution Service (it's free).

Our External Dispute Resolution Scheme is the Australian Financial Complaints Authority (MoneySherpa's membership number is 34698) which can be contacted by:

- Telephone: 1800 931 678
- Online complaint form: <https://ocf.afca.org.au/>

- Website: <http://afca.org.au>

- Mail: Australian Financial Complaints Authority Limited, GPO Box 3, Melbourne, VIC 3001 • Fax: 03 9613 6399

Finpods has the benefit of a Professional Indemnity Insurance policy maintained by MoneySherpa and required by the Corporations Act and which meets ASIC's requirements.

PRIVACY

We may collect your personal information directly from you when you attend a live event, webinar or request a professional referral; however, we do not share your information with any third parties without your consent unless required to by law.