

# FINANCIAL SERVICES GUIDE PART ONE

Madison Financial Group Pty Ltd  
ABN 36 002 459 001  
AFSL No. 246679.  
Level 2, Cnr Maroochydore Road & Evans St,  
Maroochydore QLD 4558  
07 5406 5000

VERSION 1  
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WE ARE REQUIRED BY LAW TO GIVE YOU A FINANCIAL SERVICES GUIDE (FSG), THAT HELPS EDUCATE, PROTECT AND ASSIST YOU TO MAKE AN INFORMED DECISION ABOUT THE FINANCIAL SERVICES WE OFFER.

# HOW TO READ THIS FINANCIAL SERVICES GUIDE

Madison Financial Group Pty Ltd ABN 36 002 459 001  
'Madison' is providing you with this FSG to assist you in making an informed decision about the financial services and products we offer. Madison ('we,' 'us' or 'our') provides financial services through its Australian Financial Services Licence (AFSL) No. 236523.

Your financial adviser ('Adviser') is an Authorised Representative of Madison and provides services on behalf of Madison. Madison is responsible for the services and product advice provided to you by your Adviser, in line with their authorisation, as well as the content and distribution of this FSG.

Madison's Financial Services Guide is comprised of two parts and both parts must be read together.

## **Lack of Independence**

Madison, our Related Parties and Representatives are not independent in that they may receive life risk commissions, volume-based payments or other gifts or benefits from some products recommended to clients. This is described in further detail throughout this FSG and will be disclosed in your advice document.

Recommendations are made with a focus on client best interest and in accordance with the FASEA Code of Ethics.

## **Part One – Includes general details about:**

- About Madison
- Financial Services and Products we provide
- Advice Process
- Documents you may receive
- Our Associations and Relationships
- Fees and Other Costs
- What you should do if you are not satisfied with our services
- Professional Indemnity Insurance

## **Part Two – Provides your Adviser's details including:**

- Advisers Details and Remuneration
- Fees and other costs you may incur when engaging with an Adviser

# FINANCIAL PLANNING PROCESS

## About Madison

For over 40 years, Madison Financial Group has supported advisers dedicated to delivering quality financial advice that empowers Australians to achieve their goals. By fostering a trusted community and providing resources for growth and compliance, Madison helps create advice businesses built on care, integrity, and client success.

## Financial Services and Products we provide

We can provide personal financial advice, general financial advice and transact on your behalf in relation to the following types of financial products:

- Deposit and payment products;
- Government debentures, stocks or bonds;
- Life products including investment life insurance products, life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
- Managed Investment Schemes;
- Retirement savings account products;
- Securities;
- Standard margin lending facility; and
- Superannuation products.

Additional specialist advice areas may include Aged Care, Self Managed Super Funds (SMSFs), Direct Equities and Exchange Traded Funds (ETFs), Margin Lending and Gearing. Some of the financial services or products that we are authorised to provide may be beyond those which we authorise your Adviser to offer. Please refer to Part Two for your Adviser's scope of authorisation.

Your Adviser can recommend products listed on the Madison Approved Product List. When it is appropriate and depending on your objectives, financial situation and needs, your Adviser may need to recommend a financial product that is not on the Approved Product List. If this happens, this recommendation must meet our selection criteria and approval process.

## General Advice

General advice is different from personal advice as it does not take into account your personal circumstances, needs or objectives. Examples of general advice include market commentary, general product information, and educational seminars. Before acting on any general advice, you should consider whether it is appropriate for your personal circumstances and consider obtaining personal advice. We will clearly identify when we are providing general advice.

## Personal Advice Process

<b>ENGAGE</b>	<ul style="list-style-type: none"><li>• Establish relationship</li><li>• Understand your personal and financial circumstances</li></ul>
<b>COLLECT</b>	<ul style="list-style-type: none"><li>• Determine personal and financial goals and timeframes</li><li>• We discuss your comfort level in relation to taking financial risks</li></ul>
<b>ANALYSE &amp; DEVELOP</b>	<ul style="list-style-type: none"><li>• Analyse your current data and determine options to address your goals and objectives</li><li>• Develop your financial plan and include the rationale behind the recommendations</li></ul>
<b>ADVISE</b>	<ul style="list-style-type: none"><li>• Present our recommendations</li><li>• Discuss benefits of strategy</li><li>• Explain costs and guide you on next steps</li></ul>
<b>IMPLEMENT</b>	We manage the implementation of your plan including completing applications, liaising with product providers, tracking application progress, and providing regular updates on implementation status. We will keep you informed of any delays and work to expedite the process.
<b>REVIEW</b>	We conduct comprehensive annual reviews and may recommend interim reviews following significant life events (marriage, divorce, birth, death, job change), major market movements, or legislative changes affecting your strategy. You have the right to request a review at any time. Reviews assess whether your financial plan remains appropriate and may result in a new SoA if material changes are required.

## **DOCUMENTS YOU MAY RECEIVE**

You may receive other documents in addition to this FSG when your Adviser provides you with personal financial advice.

### **Statement of Advice**

Advice provided to you by an Adviser that is personal in nature, in that it considers your individual needs, objectives and financial circumstances, and must be presented to you in a written Statement of Advice (SoA). The SoA includes the advice recommended by the Adviser and the basis on which the advice is given, details of the providing entity and information on any payments or benefits the Adviser or licensee will receive. This document will contain enough detail for you to make an informed decision as to whether to act on the advice provided.

### **Record of Advice**

When providing personal advice, your Adviser may provide you with a Record of Advice (RoA). A RoA is provided to existing clients to confirm changes to, or implementation of, advice provided in a previous SoA. A RoA is only appropriate if there have been no significant changes to your personal circumstances. Where your circumstances or the basis of the SOA are significantly different, your Adviser will provide you with a SoA.

### **Product Disclosure Statement**

A Product Disclosure Statement (PDS) is a document that your Adviser will provide to you when recommending or offering a financial product. It includes information about the product's key features, fees, commissions, benefits, risks and the complaints handling procedure.

## **OUR ASSOCIATIONS AND RELATIONSHIPS**

### **Related Parties**

Madison is a wholly owned subsidiary of Infocus Wealth Management Ltd ABN 28 103 551 015. Each entity and their representatives are liable only for the services provided within their discipline. Entities of Infocus Wealth Management (the Group) and a brief description of the services they provide are outlined below.

- Infocus Securities Australia Pty Ltd ABN 47 097 797 049 Australian Financial Service Licence and Australian Credit Licence No. 236523 provides financial and mortgage broking services;
- Infocus Lending Advisory Pty Ltd ABN 19 134 237 031 and Australian Credit Licence Number 392704, trading as Infocus Lending Advisory, provides all mortgage and lending services;

- Infocus Tax & Business Advisory Pty Ltd ABN 40 615 064 983, trading as Infocus Tax & Business Advisory, is responsible for the provision of tax, accounting and business advisory services;
- Infocus Financial Planning Pty Ltd ABN 78 129 238 099, trading as Infocus Financial Advisory, is a Corporate Authorised Representative of Infocus Securities Australia Pty Ltd and provides financial services;
- Alpha Investment Management Pty Ltd ABN 13 122 381 908 Australian Financial Services Licence 307379 provides investment management services;
- Alpha Fund Managers Pty Ltd ABN 37 124 085 883 is the Investment Manager for the Alpha Fund Series;
- Portfoliofocus Pty Ltd ABN 40 098 278 589 provides marketing and promotional services;
- Portfolio Administration and Reporting Pty Ltd ABN 85 145 006 757 provides marketing and promotional services;
- Platformplus Pty Ltd ABN 46 103 551 533 is the entity responsible for Platformplus Wealth Management System and is the Promoter of PlatformplusWRAP; and
- Wealthportal Pty Ltd ABN 61 131 002 036 is a promoter of the WealthPortal investment and superannuation platform.

### **Our Relationships**

Where acting in capacity as Promoter, the Group or its related parties may receive payments from PlatformplusWRAP and WealthPortal, the promoters, for investments recommended by Authorised Representatives of the Groups. Payments can be received as a percentage of the investment balance and/or a fixed dollar fee. Should these payments apply to you, they are made by the product provider to the Group from the administration fees charged to your accounts and the information will be disclosed in your advice document.

Financial institutions may contribute to the cost of providing training opportunities throughout the year as part of our Alliance Partner Program. This support helps to offset the costs associated with the delivery of training and support to our Advisers. Our alliance partners we receive payments from are Insignia, CFS, Praemium, Generation Life, First Sentier, Fidelity, Blackrock, Yarra Capital Management, Dexu, Zurich (OnePath), TAL, NEOs Life and Netwealth.

## **Benefits I should be aware of**

From time to time, your Adviser may be entitled to receive benefits, at no additional cost to you, such as:

- Educational conferences and seminars: these are arranged by Madison and attendance may be fully or partially subsidised by Madison;
- Non-monetary benefits: these may include business lunches, tickets to sporting and cultural events, promotional goods or other minor benefits from Madison or product providers.

Any benefits that Madison or its Adviser may receive will only be accepted to a value of less than \$300 per provider per year. Any benefits received exceeding this limit will not be accepted. Madison and its Advisers maintain a register for any alternative remuneration received, where such remuneration has a value greater than \$100. The 'Alternative Forms of Remuneration Register' includes details is maintained by fund managers, IDPS (platform) providers, and licensees. Registers are publicly available and can be provided upon request.

## **Applicable Client Rebates**

Madison may receive one-off payments where you decide to purchase products or services from Provider direct marketing. We currently have arrangements in place with AIA Vitality, myOwn Health Insurance and TAL Health Insurance. If Madison receives these payments for services provided or products purchased by you, we will disclose further detail in your advice document.

## **Fees and Other Costs**

Fees and other costs may be paid for the advice you receive and the financial products used, when engaging our services. Your Adviser will describe their fees and what services this includes, upon initial engagement and before providing any financial advice.

All fees and other costs will be disclosed, in a written disclosure or advice document, to you at the time of personal financial advice or when transacting on your behalf. Part Two of this FSG describes what types of costs you may incur and the value of these, should you decide to receive personal financial advice from your Adviser. The fees charged are inclusive of Goods and Services Tax (GST).

The license may receive a flat fee per Adviser for provision of services required under its AFSL. Where any additional remuneration is received to the Adviser, this will be disclosed in Part two of the FSG.

## **What should you do if you are not satisfied with our services?**

If you are not happy with your Adviser or the services provided to you, we encourage you to:

- If you feel it is appropriate, discuss the issue with your Adviser in the first instance,
- If you are unable to resolve the issue, please contact Madison Professional Standards by either;

**Phone:** (07) 5406 5000

**Mail:** Complaints Manager  
PO Box 1856  
Sunshine Plaza QLD 4558

**Email:** Professional.Standards@infocus.com.au

We will aim to resolve your complaint quickly and fairly. If the complaint cannot be resolved to your satisfaction within 30 calendar days, you have the right to refer the matter to an external dispute resolution scheme. Lodgement of complaints should be directed to Australian Financial Complaints Authority (AFCA), of which Madison is a member. You can contact AFCA by;

**Phone:** 1800 931 678

**Mail:** Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

**Website:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

## **Professional Indemnity Insurance**

Madison maintains Professional Indemnity (PI) Insurance which covers claims in relation to the conduct of Advisers who are no longer authorised by Madison, but who were at the time of the relevant conduct.

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**Madison's Financial Services Guide is comprised of two parts and both parts must be read together.**

**The information in this document is considered to be true and correct at the date of publication. Changes to circumstances after the time of publication may impact on the accuracy of the information held.**

**If you have any questions about the financial services Madison provides, please contact your Financial Adviser.**

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