

AFSL Licensee Pty Ltd

AFSL: 518453

ABN: 17 625 863 390



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# FINANCIAL SERVICES GUIDE

Version 3.0  
September 2025



SILVERLOOM  
ADVISORY GROUP



# Welcome to Silverloom Advisory Group

## Purpose of this FSG

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we offer and whether they are suited appropriately to meet your needs. This FSG provides you with important information on how to engage with one of our financial advisers.

This FSG Covers the Following;

- Information about us
- Documents you may receive and give
- How to give instructions
- Details of financial services / or products we can provide
- Remuneration, fees, benefits and conflicts of interest
- Our advice process
- How we handle your information
- Complaints procedure & compensation

### Non-Independent Statement

Whilst privately owned, Silverloom Advisory Group and AFSL Licensee Pty Ltd are not independent, impartial or unbiased under the Corporations Act definition as we may receive commission from life insurance products when we recommend Life Insurance to our clients from time to time.

AFSL Licensee Pty Ltd our AFSL Licensee & Silverloom Advisory Groups are fully owned and operated by its Directors and employees and are not associates with or controlled by any financial institution

## Our Aim

Our aim is to assist you to achieve your goals and resolve challenges along the way.

We are dedicated to empowering your financial future. We tailor financial strategies to align perfectly to your aspirations. Our objective is to bring clarity to your financial landscape.

It does not matter if you are a business focusing on growth or personally trying to secure your wealth for retirement, we're here to guide you every step of the way.

## Best Interest Duty

We are still bound the the Best Interests Duty, which legally obligates us to prioritise your financial situation, needs and objectives when providing financial advice. Our Authorised Representatives are also bound by a legislated code of ethics, requiring they act with honesty, integrity and fairness.

## Our Licensee

The services that we provide are licensed by AFSL Licensee Pty Ltd (AFSL 518453) who have an Australian Financial Services license issued by ASIC visit [www.afsllicensee.com.au](http://www.afsllicensee.com.au) for more details.



## Documents you may receive

In order to determine your needs & objectives your financial adviser will be required to obtain personal information.

At the initial advice appointment, your adviser will typically gather the relevant information by using a client data collection form.

You will be asked to provide accurate information about your personal and financial situation and keep your adviser informed of any changes to your relevant circumstances.

Your financial adviser will also need to verify your identity.

When your adviser provides personal financial advice to you, you may receive one or more of the following documents:

- Letter of Engagement
- Statement of Advice (SoA)
- Strategy Document(s)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Fixed Or Ongoing Term Agreement

Our SoA will set out the advice that has been tailored to your specific circumstances and provide you with details of all relevant disclosures including details of any remuneration payable. Where you receive ongoing or further advice a RoA may be provided.

A PDS will be provided if a product recommendation is made and includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

## How to give instructions

Your adviser may accept your instructions by phone, letter or email.

In some instances, your adviser can only accept written instructions from you and they will let you know when this occurs.



## What can we advise on?

Silverloom Advisory Group offers a comprehensive range of services to ensure the advice given to you encompasses all aspects of financial planning. From your initial contact with us, we strive to provide industry pioneering strategies and a high standard of customer service. Our strategies are constantly evolving and are driven by your changing circumstances, and in response to ongoing economic and legislative changes.

Your financial adviser can provide advice on the following product types:

- ➔ Superannuation
- ➔ Retirement Savings Accounts
- ➔ Life Insurance – Risk and Investment  
Debentures, Stocks and Bonds
- ➔ Deposit Products
- ➔ Managed Investment Schemes including Investor  
Directed Portfolio Services
- ➔ Securities (Shares, ETFs and Managed Funds)
- ➔ Derivatives

# Our Advice Process



## Initial Appointment

Your first meeting is about your current position, discuss goals and objectives, discuss any concerns or issues, and explain our services. Finally, discuss advice fees payable relating to our services.

## Define Needs

## Gather Information

### Documentation

When it comes to numbers we want to get it right, we base our advice on verified numbers from documents like, Tax Returns, Statements and payslips etc. We will provide you with a checklist of required documentation.

## Personalised Plan Modelling

By creating a personalised model of your current financial situation we can compare our strategies to ensure you are taking steps that will help you achieve your goals. This ensures you have a comfortable return on your investment in our advice services.

## Model Scenarios

## Discuss Strategy

### Strategy Meeting

We meet and discuss the outcome of our modelling based on discussions and numbers provided, and check that you are comfortable with the strategies considered before proceeding to document them in your advice.

## Advice Presentation Meeting

The presentation of your advice confirms the discussions from your strategy meeting and outlines the steps to implement it for you. Its a final sign off before moving forward.

## Receive Advice

## Embed Strategy

### Implementation

We can take on the responsibility to ensure that your plan is implemented in full in a timely manner to get to a point where you are seeing results as soon as possible. Sometimes you may not be able to implement strategies yourself.

## Ongoing Advice

We may recommend you engage in our ongoing advice service to ensure your strategy remains appropriate for your changing circumstances, goals and objectives in addition to changes to the regulatory, economic and market environment.

## Enhance & Review



# Flexible Advice Solutions

**Choice, clarity, and control — not industry defaults.**



At Silverloom Advisory Group, we go beyond the industry's standard approach of fixed ongoing fees. Our service structure is designed to be flexible, transparent, and responsive to different client needs. Whether you prefer to self-manage with guidance, have us handle set-up and reviews, or engage a full-service partnership, we provide options that deliver value at every stage. **Advice on your terms — from self-managed to full service.**

## Silverloom Post-Advice Service Options

### 1. "Take & Go" – Advice Only

**What's Included:** Comprehensive financial plan (SoA), Current Scenario Analysis, Strategy Modelling, 7-day Post-Advice Q&A

**Best For:** Independent clients with strong financial knowledge who prefer to self-manage. Suited to those seeking slight tweaks, confirmation on ability to achieve goals, or flexibility to make ongoing adjustments themselves.

- **12-Month Financial Plan:** Included
- **Modelling & Projections:** Included
- **Implementation:** None
- **Ongoing support/advice:** None
- **Annual Review/Future Support:** None

### 2. "Review & Refresh" – Advice + Annual Review

**What's Included:** Everything in "Take & Go", One annual review meeting (update strategy, review modelling), priority queries (within limits)

**Best For:** Clients who self-manage implementation but want peace of mind through an annual check-in to ensure strategies remain appropriate and optimised. Perfect for clients with changing circumstances or keeping advice costs low & tax deductible.

- **12-Month Financial Plan:** Included
- **Modelling & Projections:** Included
- **Implementation:** None
- **Ongoing support/advice:** None
- **Annual Review/Future Support:** Included

### 3. "Set Up & Step Back" – Advice + Implementation

**What's Included:** Everything in "Take & Go", Implementation (Mostly super, insurance and short term strategy), Handover pack & checklists

**Best For:** Clients seeking a professional set-up with confidence it's done correctly, while preferring to self-manage ongoing needs. Ideal for those wanting to avoid errors or uncertainty when establishing their financial structures.

- **12-Month Financial Plan:** Included
- **Modelling & Projections:** Included
- **Implementation:** Included - Within 3 Months
- **Ongoing support/advice:** None
- **Annual Review/Future Support:** None

### 4. Care & Confidence – Advice + Implementation + Annual Reviews

**What's Included:** All the features of "Set Up & Step Back" and "Review & Refresh" - Our most common engagement

**Best For:** Clients seeking a structured partnership with professional implementation and ongoing reviews. Suitable for standard ongoing advice needs and more complex strategies requiring longer implementation timelines.

- **12-Month Financial Plan:** Included
- **Modelling & Projections:** Included
- **Implementation:** Included - Within 6 Months
- **Ongoing support/advice:** Included
- **Annual Review/Future Support:** Included

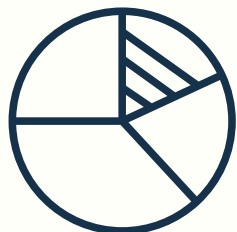
### 5. Complete Care – Done-For-You Full Service

**What's Included:** Everything in "Care & Confidence", quarterly check-ins, and unlimited advice support. Full advice variations with complete end-to-end wealth management.

**Best For:** Households, retirees, and business owners with complex or time-sensitive circumstances. Ideal for those wanting holistic, ongoing support with adviser access whenever required. Suitable for adapting or changing circumstances needing future advice

- **12-Month Financial Plan:** Included
- **Modelling & Projections:** Included
- **Implementation:** Included - Within 12 months
- **Ongoing support/advice:** Unlimited
- **Annual Review/Future Support:** Annual review + Quarterly analysis

# Services to help you Protect, Grow & Prosper



## Financial Planning

We help you achieve your lifestyle and financial goals by planning and protecting your wealth.



## Retirement

Prepare for a secure and comfortable retirement with tailored strategies and expert guidance.



## Superannuation

Whether assessing fund managers, setting up an SMSF or locating lost super, we assist you at every life stage.



## Business Optimisation

Streamline cash flow, manage ATO debt, structure shareholdings, and optimise tax strategies, including dividends.



## Inheritance Advice

We help recipients of new wealth navigate tax and inheritance laws and optimise their new wealth.



## Estate Planning

We discuss and coordinate your estate plan with your professional for effective implementation and ongoing review.



## Insurance

We help you find the best structure for your circumstances, selecting products to protect your wealth.



## Debt Structuring

We can help you navigate borrowing to invest, implement debt recycling strategies, and help eliminate debt.



## Cash Flow Optimisation

We help with structuring your cash flow to maximise opportunities and structuring your budget the right way.



## Investments

We evaluate and develop strategies for optimising both existing & prospective investments in property or equities.



## Entity Structuring

We help you find the ownership structures to optimise tax, asset protection and maximise opportunities.



## Tax Strategies

We can help you navigate to complexities of tax optimisation through strategic planning.



# How are We Paid?

## A Flexible Fee Structure

Our fee structure is driven by your needs not ours! They are based on the time and service level required whilst ensuring the the benefits you gain is greater than any cost to you. Understanding how we charge is just one way to help you go forward with confidence.

- ➡ Agreed Flat Rates; and/or
- ➡ Asset based fees; and/or
- ➡ Insurance Commissions

## Ongoing Strategic Advice

We provide an ongoing advice service which includes reviewing your financial strategy. The ongoing service fee is based on the complexity of our ongoing advice, how much time you require and the changes required.

## Agreed Flat Rates

After determining your advice needs and how we can help you achieve your goals, we will issue you with an Initial Advice Agreement. This agreement will cover research, strategy development and the presentation of your plan.

There may be an implementation fee and the cost will vary based on the work required, value added and time to complete your advice. Some of the implementation might be completed by you, referred to other professionals or completed by us.

## Other Remuneration or Benefits

Silverloom Advisory Group and/or employees may receive non-monetary benefits where:

- The amount is under \$300 and is not provided regularly.
- The benefit serves a genuine educational purpose relevant to financial advice.
- It includes IT software or support linked to financial product advice.

Payments or benefits received above \$300 are disclosed in a register. A copy of the register is available upon request.

## Portfolio Management

Silverloom Advisory Group may provide you with regular and proactive investment management advice.

The cost of investment management is priced on portfolio balance, the types of investments engaged in and the benefits gained.

Portfolio management can include portfolios and property investments and clear fixed ongoing management costs will be disclosed.

## How are Financial Adviser's Paid?

Your financial adviser is paid a base salary and may receive additional remuneration in the form of dividends or performance-based bonus payments

## Commissions

We may receive commissions for the insurance products we recommend and arrange for our clients. These commissions are paid by the insurance provider and are typically calculated as a percentage of the premium you pay for the policy.

The exact amount and method of calculation will be disclosed to you at the time we provide advice or arrange insurance on your behalf. Receiving these commissions helps us to continue providing high-quality services and advice to our clients.

## Referral Arrangements

Should you be referred to your financial adviser by a third party (Telemarketer, Other Professionals), they may receive a fee for the referral.

You will receive information concerning any referral fee in your SoA or other relevant documents.



# Our Relationships & Associations

## Related Entities

Silverloom Advisory Group works with other businesses to provide services that help you set up, maintain, and improve your financial plan. Some of these businesses are owned or partly owned by our Director, Anthony Zaman.

If we recommend one of these businesses to you, we will tell you about our relationship with them and let you know if they may earn money from the services you use.

If you would rather use a business that we have no financial interest in, we can refer you to other professionals we work with.

We do not accept referral fees. Any arrangements we have with other professionals are structured as business partnerships or joint ventures, not as commissions.



## Accounting

We may refer you to accountants who specialise in personal and business accounting services. These may include ongoing compliance, GST reporting, and the preparation and lodgement of tax returns for Self-Managed Superannuation Funds (SMSFs), trusts, and companies.

Where a referral involves a business relationship or potential benefit to Silverloom Advisory Group, we will inform you of this before you proceed.

## Mortgage Broking and Lending

We may refer you to qualified brokers to assist in arranging appropriate lending solutions that support your broader financial goals. In some cases, a lending solution may form part of an indirect strategy to address a wider objective or issue.

We work with both commercial and residential lending brokers and will only refer you to professionals we believe are suitable for your needs. Where a referral involves a business relationship or potential benefit to Silverloom Advisory Group, we will disclose this to you before you proceed.

## Property

We may refer you to property buyer's agents when looking to buy, sell or create wealth with the use of property. We do not receive any form of remuneration to the referral to any property specialist.

# Regulatory & Consumer Protection

## Privacy & AML Statement

We collect personal information, including your name, address, contact details, bank account information, and tax file number (TFN), as authorised by relevant laws.

While providing your TFN is optional, not doing so may result in higher tax rates on investments.

We use this information to provide financial advice, process payments, and comply with legal requirements.

Your information may be shared with authorised representatives, financial advisers, and external service providers, including overseas recipients.

If you do not provide us with some or all the personal information that we ask for, we may not be able to provide you with personal financial product advice or assist you with your investments or insurance.

Silverloom Advisory Group, AFSL Licensee are registered members with AUSTRAC who are Australia's anti-money laundering and counter-terrorism financing (AML/CTF) regulator and Financial Intelligence Unit (FIU). AUSTRAC regulates entities that have obligations under the Anti-Money Laundering and Counter Terrorism-Financing Act (AML/CTF Act) and Financial Transactions Report Act 1988 (FTR Act).

For more details, refer to our AFSL's Privacy Policy on our AFSL's website [www.afsllicensee.com.au/privacypolicy](http://www.afsllicensee.com.au/privacypolicy).

Or contact us for a copy of our Privacy Policy.



## Compensation Arrangements

AFSL Licensee Pty Ltd holds Professional Indemnity Insurance that complies with the compensation arrangements under Section 912B of the Corporations Act. The Professional Indemnity Insurance policy we hold covers the financial services provided by Lifespan's past and present representatives, including our financial advisers, subject to the terms, conditions, and exclusions of our the policy wording.

This insurance is not intended to cover product failure or general investment losses. AFSL Licensees policy covers loss or damage suffered by retail clients due to breaches by AFSL Licensee Pty Ltd or your Corporate Authorised Representative and/or wealth partner of their respective obligations under Chapter 7 of the Corporations Act. This includes negligent, fraudulent, or dishonest conduct.



# If you have a complaint



**Let us resolve any issues!**

**1**

## **Speak with your Financial Adviser**

Contact your financial adviser to discuss your complaint and put your complaint in writing. If your complaint is not satisfactorily resolved within seven days please contact our licensee.

**2**

## **Contact our licensee**

Silverloom Advisory Group are licensed by AFSL Licensee Pty Ltd (#518453). AFSL Licensee requires complaints to be written to their email address is

✉ [enquiries@afsllicensee.com.au](mailto:enquiries@afsllicensee.com.au)

☎ +61 2 9125 2030

**?**

If you do not receive a satisfactory outcome or the complaint is not resolved within 30 calendar days, you can contact the complaints team at AFCA



1800 931 678 (free call within Australia)  
9:00am–5:00pm AEST/AEDT weekdays  
Calls from an international number add +61  
International calls may incur a charge from your carrier



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



<https://www.afca.org.au/make-a-complaint>





# Your Principal Adviser



## ANTHONY ZAMAN

MFinPlan, SMSF Specialist  
Advisor™, Dip. Fin & Mort.  
Broking, Cert IV Prop. Serv.  
Authorised Rep No.  
1285828

## Business & Personal Advice Specialist

As a dedicated Financial Adviser, my unwavering commitment is to provide exemplary financial guidance that adheres to the highest standards of compliance and ethics. With over ten years of specialised experience in property, mortgages, and financial planning, I offer a comprehensive range of services based on a deep understanding of financial markets, assets, and strategic planning.

My clients come from diverse backgrounds, including wealth accumulators, retirees, professionals, and business owners. I guide them through their financial journeys with a clear, educational approach, ensuring they understand the reasoning behind every strategy and recommendation. Using advanced tools like financial modelling, value propositions, and analysing the direct impacts of my advice, I empower clients to make informed decisions and enhance their financial knowledge.

In addition to meeting regulatory standards, I have completed advanced academic studies, earning a Master's in Financial Planning. This continuous commitment to learning keeps me at the cutting edge of industry developments, allowing me to offer exceptional guidance to my valued clients.

Aligned with the values upheld by my esteemed partners and colleagues, my professional ethos is fuelled by a shared passion for helping individuals achieve their financial aspirations. I warmly invite you to explore how my expertise can help you realise your financial objectives.



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