



FINANCIAL SERVICES GUIDE

**Selena Financial Services Pty Ltd |
AFSL 700036**

Version 1.2 | 19 August 2026

**Understanding the advice process and
our relationship with you**



Selena Financial Services Pty Ltd ABN 68 686 869 223 | Australian Financial Services Licence (AFSL) Number 700036

PURPOSE

This **Financial Services Guide** (FSG) explains the financial services and advice provided by Selena Financial Services Pty Ltd and your Financial Adviser (Adviser), who is an authorised representative of Selena Financial Services Pty Ltd. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, our related parties and potential conflicts of interest, how we manage privacy and complaints. It also contains information about how we are paid and fees you may be charged.

This FSG contains an **Adviser Profile** for your Adviser. It contains important information about your Adviser including relevant authorised representative number and areas of authorisation.

Please take the time to review the FSG and Adviser Profile before engaging our services.

NOT INDEPENDENT

Selena Financial Services and our Advisers may receive commissions associated with the issue of life insurance products.

We may receive benefits from product issuers.

For these reasons, we do not represent ourselves as independent, impartial or unbiased.

Please refer to the 'Remuneration' section for more information.

HOW TO CONTACT US

Selena Financial Services Pty Ltd

ABN 68 686 869 223

L24, Tower 3, 300 Barangaroo Ave Barangaroo NSW 2000



02 8067 8369



compliance@selenafs.com.au



www.ldmwealth.com.au

FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE

Selena Financial Services Pty Ltd can offer the following services and products. Your Adviser's specific authorisations are included within their personalised Adviser Profile.



Superannuation and Retirement Planning

Personal Superannuation
Corporate Superannuation
Industry and Public Sector Superannuation
Pensions and Annuities
Self-Managed Superannuation
Centrelink / Veterans' Affairs Assistance
Aged Care



Wealth Creation and Investments

Cash and Term Deposits
Investment Bonds
Managed Investments
Exchange Traded Funds
Listed Securities (Shares)



Wealth Protection

Term Life Insurance
Total and Permanent Disability (TPD) Insurance
Trauma Insurance
Income Protection Insurance
Business Succession & Key Person Insurance
Insurance Claims Assistance



Other Financial Planning Services

Budgeting and Cashflow Management
Debt Reduction Strategies
Estate Planning Assistance

THE ADVICE PROCESS AND DOCUMENTS YOU MAY RECEIVE

Your Adviser will guide you through the advice process. This includes the following steps:



Engagement and Discovery

In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives, and gather relevant information required to provide you appropriate advice.

Your Adviser will generally collect relevant information within a **Client Data Form** and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. Your Adviser will ask you to consent to your personal information being collected and stored. Please refer to the 'Privacy' section for more information on how we manage your privacy.

Where your goals relate to investment or superannuation advice your Adviser will also work with you to define your level of risk tolerance. A **Risk Profile Questionnaire** may be used to document and agree upon your level of risk tolerance.

Your Adviser may also use an **engagement document** to define the arrangement with you, and the fees that may apply.

Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.



Strategy and Personal Advice

After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed utilising specialised financial planning software.

Where personal financial product advice is being provided, the strategy will be documented in a **Statement of Advice**. The Statement of Advice will include amongst other things, the basis of the advice, explanation of the strategies and products recommended and relevant disclosures including costs of advice and products. The Statement of Advice includes an authority to proceed section where you can consent to proceed with the recommendations.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant **Product Disclosure Statement (PDS)**. The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).



Implementation

Where you elect to proceed with the recommendations your Adviser will work with you to implement the strategy. This may include liaising with various insurance, superannuation, or investment product issuers.

Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant Product Application Form. This may be online, or paper based.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a Health Questionnaire. This could be online, paper-based or over the phone. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.

GENERAL ADVICE

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

FURTHER ADVICE

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a **Record of Advice** and relevant file notes. In some instances, a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An **Ongoing Fee Arrangement** may be utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Alternatively, you may agree to a **Fixed Term Arrangement** with your Adviser. This arrangement will outline the services you will be provided for a fee over a specific term not greater than 12 months.

You may be required to sign a **Consent Form** that is provided to your relevant investment or superannuation provider. The Consent Form will detail the services offered and estimated fees for the next 12 months.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.

HOW TO PROVIDE 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 is required. Your Adviser will also need to verify your identity prior to acting on instructions.

REMUNERATION

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you
- Commissions paid by insurance providers

The following table summarises the types of fees or commissions that are applicable to the services that we provide. Before providing you with advice, your Adviser will agree with you the fees that apply. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration	Up to	
SoA Preparation Fee	\$5,500 up to \$33,000	
Implementation Fee	\$2,200 up to \$5,500	
Hourly Rate	\$550	
Insurance Claims Handling	\$0 to \$550 per hour^^	
Remuneration	Initial	Per Annum
Adviser Service Fee	\$0 to \$30,000	\$5,500 to \$30,000
Adviser Service Fee (asset based)*	0% to 1.1%	0.88% to 1.1%
Insurance Commission*	0% to 66%^	0% to 35%

*Based on a % of funds invested or insurance premiums

[^]Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020 commission of up to 130% will apply to additional cover.

For example, a 1% Adviser Service Fee based on a \$200,000 investment would equal a \$2,000 fee payable.

^{^^} \$0 where insurance commission or an ongoing fee arrangement applies. Otherwise charged at the hourly rate of \$550, agreed with you in writing before work commences.

Your Adviser

All fees and commissions are initially paid to **Selena Financial Services** before being passed in full to LDM Private Wealth Pty Ltd, the financial planning business.

Information about how your Adviser is remunerated is disclosed in the Adviser Profile. Your Adviser may also receive non-monetary benefits which include benefits of less than \$300, benefits related to education and training (including attendance at professional development days and conferences), and provision of software related to the financial products being recommended.

The Licensee

Selena Financial Services Pty Ltd receives a flat fee per Adviser from LDM Private Wealth Pty Ltd for the provision of services required under its AFSL.

BENEFITS, INTERESTS AND ASSOCIATIONS

The Licensee and the financial planning business are related parties, being under common ownership. All of the shares in Selena Financial Services Pty Ltd (ACN 686 869 223) and in LDM Private Wealth Pty Ltd (ACN 630 176 582) are held by LDM Wealth Pty Ltd (ACN 628 704 174) as trustee for the LDM Wealth Trust. Your Adviser, Matthew Dragovic, is the sole director and secretary of both companies and is a Responsible Manager of the Licensee.

Neither your Adviser, the Licensee nor the financial planning business holds any shareholding, referral arrangement or other interest in an external party, product issuer or service provider that may influence the advice provided to you. Your Adviser does not pay or receive referral fees.

COMPLAINTS

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact the Complaints Team to discuss your complaint.

Phone 02 8067 8369
Online www.ldmwealth.com.au
Email compliance@selenafs.com.au
Mail Complaints Team
Selena Financial Services
L24, Tower 3, 300 Barangaroo
Ave, Barangaroo NSW 2000

2. We will acknowledge receipt of a complaint within 1 business day. Where this is not possible, acknowledgement will be made as soon as practicable.
3. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. If additional time is required, we will advise you in writing.
4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Phone 1800 931 678 (free call)
Online www.afca.org.au
Email info@afca.org.au
Mail GPO Box 3
Melbourne VIC 3001

Compensation Arrangements

We have professional indemnity insurance in place that complies with the Corporations Act 2001.

Our insurance covers claims made against former representatives for their conduct while they were authorised by us.

PRIVACY

Your Adviser is required to maintain documentation and records of any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may not be able to provide you with the advice you require.

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

We may engage third party service providers to assist in the provision of products or services. Some services may require disclosure of personal information to service providers outside Australia including the Philippines. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents.

Selena Financial Services respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please refer to our Privacy Policy here www.ldmwealth.com.au

ADVISER PROFILE

Matthew Dragovic | Authorised Representative Number 1003251

LDM Private Wealth Pty Ltd | Corporate Authorised Representative Number 1273394

ABN 98 630 176 582
Address: L24, Tower 3, 300 Barangaroo Ave, Barangaroo NSW 2000
Phone: 02 8067 8369
Mobile: 0409 045 783
Email: matt@ldmwealth.com.au
Web: www.ldmwealth.com.au

About Me

Matt Dragovic has been in the financial planning industry since 2002 and has 24 years' experience. He has strong technical and practical experience, with a passion for providing excellence and a wide range of understanding of personal and business requirements.

I hold the following memberships:

- Financial Advice Association of Australia (FAAA)

I hold the following qualifications and educational experience:

- Master of Financial Planning
- Bachelor of Commerce (Finance & Economics)
- Advanced Diploma of Financial Services (Financial Planning)
- Aged Care Steps (ACS) Accredited Age Care Professional

Authorisations

I am authorised in the following financial services and products

- Superannuation
- Pensions and Annuities
- Self-Managed Superannuation Funds
- Cash and Term Deposits
- Managed Investments
- Exchange Traded Funds (ETF)
- Listed Securities (shares)
- Investment Bonds
- Life Insurance
- Centrelink/Veterans Affairs Assistance
- Aged Care
- Budgeting and Cashflow Management
- Debt Reduction Strategies

Remuneration

- I am remunerated by salary from LDM Private Wealth Pty Ltd where I am the sole director. I may elect to receive dividends from the company.