

AMFG Financial Service Guide – General Advice Only

Complies with Corporations Act s942A & s942B
 version 1.0 dated **9th of April 2026**.

Purpose of this FSG

This Financial Services Guide (FSG) provides you with information about the financial services provided to you by Apex Macro Financial Group Pty Ltd (AMFG), and its representatives.

You should also refer to the Product Disclosure Statement (PDS) for the insurance product.

The purpose of the PDS is to help you understand financial products and make your own informed decision about whether to acquire the Insurance Product.

The PDS includes information such as the risks, benefits, and characteristics of the particular Insurance Product.

Who we are

Apex Macro Financial Group is the holding company of an Australian Financial Services License for the group of Apex Macro Companies. Our group of companies have been established since April 2014 and provide esteemed financial services to the public. Apex Macro Financial Group is licensed to provide advice and deal in life risk insurance products.

Lack of Independence

Apex Macro Financial Group and its authorized representatives can not call themselves independent, impartial or unbiased because we;

May receive commissions/rebates/payments for the advice we provide on life risk insurance products; and
 May receive commissions/rebates/payments for the advice we provide on life risk insurance products; and
 May receive commissions/rebates/payments for the investment products we recommend.

Details for ourselves and your Authorised Representative

Apex Macro Financial Group Pty. Ltd.

ABN	33 617 164 413
AFSL	498715
Registered address	772A Station Street, Box Hill North. VIC 3129
Postal Address	772A Station Street, Box Hill North. VIC 3129
Phone	1300 003 888
Email	info@apexmacro.com
Website	www.apexmacro.com

Your Adviser Profile / Authorised Representative

Name	Maurizio La Spina
Title	Financial Adviser
AR No#	000430008
Address	772A Station Street, Box Hill North. VIC. 3129
Phone	+61 468 015 018
Email	info@wealthcover.com.au
Website	www.wealthcover.com.au

How do I pay for the financial services provided?

Generally, there are no charges to you for the general advice provided. When you purchase the Insurance Product the insurance company may pay the licensee 0% to 60% (excluding GST) for the first year's premium and then ongoing trailing commission of up to 20% (excluding GST) from the day following the first anniversary date. A percentage of both the initial up-front commission and ongoing trail commission is paid to the Authorised Representative as commission.

What to do in the event of a complaint

In the event of a complaint, we take this with priority to resolve and ensure the integrity of our services to you. If you have any complaints about the services provided to you, you should take the following steps:

1. Contact your Authorised Representative and tell them about your complaint.
2. If your complaint is not satisfactorily resolved within three working days, please contact the Apex Macro Financial Group Pty. Ltd. In writing. Your complaint can be sent to:
772A Station Street, Box Hill North. VIC. 3129 or email info@apexmacro.com.au
3. Apex Macro Financial Group Pty. Ltd. will endeavor to resolve all complaints within 30 days of lodgment. Should there be special circumstances relating to the complaint, such that it is not reasonable for the complaint to be resolved in that time, Apex Macro Financial Group Pty. Ltd. will inform you of the reasons for the delay. We may request an extension of time up to a total of 90 days.
4. If Apex Macro Financial Group Pty. Ltd. has not responded within 30 (or 90) days or you are not satisfied with the response, you can lodge a dispute with the Australian Financial Complaints Authority. This service is provided to you free of charge.

Apex Macro Financial Group Pty. Ltd. is committed to ensuring the confidentiality and security of the information provided by you to us. We support and embrace the Australian Privacy Principles set out in the Privacy Amendment (Private Sector) Act 2000 and the protection afforded by this act for the security of private information held on ordinary Australians.

A full copy of our Privacy Policy is available on our website (www.apexmacro.com)

We also need to collect copies of your identification to meet our obligations under the Anti-Money Laundering and Counter Terrorism Financing Act 2006. We may also request that you provide us with your Tax File Number, however if you choose not to, there may be tax implications for you.

If you have any complaints about how we handle your private information, please contact one of the Directors of Apex Macro Financial Group Pty. Ltd. at the contact points shown above. We take your privacy seriously and will address your concerns through our complaints handling process. If you believe you do not receive a satisfactory resolution to your concerns, you may contact the Office of the Australian Information Commissioner (OAIC). (www.oaic.gov.au)

Please confirm receipt with your signature and date OR reply via email that FSG received;

Signed; _____ & _____

Date: ____/____/____

Australian Financial Complaints Authority (AFCA)

AFCA offers a free, independent dispute resolution service for the Australian banking, insurance and investment industry.

Phone: 1800 931 678

Website: www.afca.org.au

Email: info@afca.org.au