

FINANCIAL SERVICES GUIDE

Part Two – Authorised Representative Profile

Version 1 – 1/09/2023

The Financial Services Guide for Dirigere Advisory Pty Limited (“Dirigere”) (Australian Financial Services Licence number 524371) has two parts:

- The “Licensee Profile”; and
- The ‘Authorised Representative Profile’.

Both parts should be read in conjunction so that you have a full understanding of the services being offered.

Who is my financial adviser?

Your financial adviser is Katherine Hayes.
Address: PO Box 6899, Charnwood ACT 2615
Telephone: 02 6152 9144
Email: kh@hcis.com.au

Katherine Hayes' ASIC representative number is 000422669.

What experience does my adviser have?

Katherine Hayes has over 20 years' experience in the financial services industry.

What qualifications does my adviser have?

Katherine Hayes has completed the following courses of study:

- Graduate Diploma of Applied Finance
- Graduate Certificate of Financial Planning
- Diploma of Financial Services

Katherine Hayes has also passed the industry Financial Adviser exam.

In addition, Katherine Hayes is a member of the following professional bodies:

- Financial Advice Association of Australia (FAAA)

Who is responsible for the financial services provided?

Dirigere is responsible for the financial services provided by Katherine Hayes and Hayes & Co Insurance Pty Ltd within the scope of the authority described in this FSG and for the distribution of this FSG.

What kinds of financial services are you authorised to provide to me and what kinds of financial products do these services relate to?

Katherine Hayes is authorised by Dirigere to provide financial services in:

- Deposit and payment products limited to:
 - Basic deposit products
 - Debentures, stocks or bonds issued or proposed to be issued by a government
- Life products including:
 - Investment life insurance products
 - Life risk insurance products
- Interests in managed investment schemes including investor directed portfolio services
- Retirement savings accounts products
- Securities
- Superannuation

Please note that Katherine Hayes is not authorised to provide any services on behalf of Dirigere except in relation to the financial products listed above.

Katherine Hayes also provides an advice review service. As part of this service, Katherine Hayes will conduct a review of your personal situation and their previous advice and recommend changes where they are needed.

How is my Adviser paid for services provided to me?

This FSG has previously outlined the source, method and amount of remuneration and other benefits payable to your adviser for the services provided to you.

Dirigere will collect all commissions, fees and other benefits paid through financial institutions in connection with financial services provided by Katherine Hayes or Hayes & Co Insurance. Specific details of this will be provided to you in the SoA.

Dirigere charges a flat fee amount for being authorised to provide financial services to clients. This fee is not based on any volume amounts or a percentage of fees to be received by Katherine Hayes.

Will anyone be paid for referring me to my Adviser?

From time to time an accountant or other professional may be paid for making referrals to me. The amount paid is not ascertainable; however, where any amount is payable, it will be fully disclosed in the 'Statement of Advice' (SoA) or any other advice document provided to you.

Further questions?

If you have any further questions about the services Dirigere provides, please contact Phil Osborne at Phil@dirigere.com.au or on 0411 424 799 .

You should retain this FSG for your reference and any future dealings with Katherine Hayes, Hayes & Co Insurance or Dirigere.