

Financial Services Guide

Version 1.3 | July 2018

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 your adviser.

This FSG covers the following:

- Information about The Advisory Firm Pty Ltd (TAF) as a licensee
- Details on how you may instruct your adviser
- Who will be responsible for providing the financial services
- Details of the financial services and products The Advisory Firm can provide
- The documents you may receive
- Remuneration received by your adviser
- Other forms of remuneration or benefits
- Privacy (i.e. collection and handling of your personal information)
- Complaints procedure
- Compensation arrangements

Who we are and what we stand for

The Advisory Firm Pty Ltd (TAF) holds an Australian Financial Services License (AFSL) providing retail clients like yourself, with high quality, best interest advice that you can rely on to help remove uncertainty in your life, thus positioning you to meet your needs and objectives.

Who is your financial adviser?

Paul Carcallas

- Authorised Representative No. 1239463
- Office: 1300 194 657
- Email: paul.carcallas@theadvisoryfirm.net.au

Education and qualifications

Your adviser meets industry training and continuing education standards. Your adviser has completed the following qualifications:

- Diploma of Financial Planning
- Commercial Law for Tax (Financial) Advisers
- Australian Taxation Law for Tax (Financial) Advisers
- Bachelor of Property and Sustainable Development

Experience

Your adviser is financial services industry experienced and is competent and compliant with relevant industry education, both through formal education as well as continuing ongoing education and training. Details of years of experience as an authorised representative, specialist and general qualifications can be found on the Financial Adviser Register on the ASIC website.

Memberships

Your adviser is a member of the following associations:

- Tax Practitioner Board (TPB) as a tax (financial) adviser

Authorised financial services and related financial products

Your Adviser can offer you strategic and financial product advice in the following areas:

- Deposit and payment products
 - Deposits and Payment Products – Non-basic Deposit Products
- Government Debentures, Stocks or Bonds
- Managed Investment Schemes
 - Managed Investment Schemes, including Investor Directed Portfolio Service
- Retirement Savings Account Products
- Securities
- Superannuation
 - Superannuation - All

Kristen Hodge

- Authorised Representative No.1265308
- Office: 1300 194 657
- Email: Kristen.hodge@theadvisoryfirm.net.au

Education and qualifications

Your adviser meets industry training and continuing education standards. Your adviser has completed the following qualifications:

- Diploma of Financial Planning

Experience

Your adviser is financial services industry experienced and is competent and compliant with relevant industry education, both through formal education as well as continuing ongoing education and training. Details of years of experience as an authorised representative, specialist and general qualifications can be found on the Financial Adviser Register on the ASIC website.

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 - Superannuation – All

Approved product list

Your Adviser is required to recommend investments from an approved product list, compiled and researched by The Advisory Firm Investment Committee using the services of established Research Houses to ensure their suitability to your needs.

When we provide you with advice?

This will be documented in a Statement of Advice (SoA) for you. This document will detail and account for your current financial situation, requirements and future needs. The SoA issued to you will also provide you with information regarding:

- The scope of the advice
- A summary of your current financial position
- Details of your goals and requirements
- The strategy and product recommendation we are making
- Advantages, risks and disadvantages of the advice
- Our fees and commissions, as well as the way they are determined
- Any conflicts of interest that may influence the advice we provide to you

Depending on the complexity of the advice or significant changes in your circumstances, subsequent advice will be presented in either a SoA or a Record of Advice (RoA).

If the recommendation for a financial product is made, we will provide you with the information relating to that product in the form of a Product Disclosure Statement (PDS) or other disclosure documents issued by the issuer of the recommended financial product.

Collecting your personal information

You will be requested to provide us with your personal objectives, details of your current financial situation and any relevant information to enable us to provide appropriate Investor Directed Portfolio Service advice to you. This will be recorded in a Fact Find which forms part of the data collection process to ensure the advice provided to you is based on your personal situation, needs and objectives, and is in your best interest.

You have the right not to provide us with the above information. However, if you do not, the advice you receive may not be appropriate to your objectives, financial situation and needs. You should carefully read the information and warnings contained in advice documents before making any decision relating to a financial product or advice given.

Identification documents

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. AUSTRAC requirements mean that we will ask you to present identification documents such as passports and driver's license, no original documents will be held on file, but originals need to be sighted and verified.

What information do you maintain in my file?

We maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations presented to you. Tax File Number and sensitive personal information is only kept with written permission from you.

How can I give you instructions about my advice?

Instructions can be given via writing, email or confirmed verbal conversations.

Fees and charges

You will be charged a fee for initial and ongoing advice. Those fees cover advice provided to you based on your circumstances (which is documented in writing) and any agreed future advice (set out in a service agreement with you).

Commissions

Any commissions payable that relate to the acceptance of an individual insurance recommendations will be disclosed in advice documents provided to you. Commission payments are made by the product insurers in the form of initial and ongoing trail commissions.

Fee Disclosure Statements and Opt-in

A Fee Disclosure Statement (FDS) will be provided to you each year if you choose to enter into an ongoing fee arrangement. It will outline the fees paid and the services you were promised and received in the preceding 12 months.

You have a period of 60 days from the date the FDS is presented to you to opt-in and continue under the current ongoing fee arrangement. If you elect to opt-out (discontinue the ongoing advice arrangement) we have an obligation to cease all ongoing fees.

How is your adviser paid?

Your Adviser is an employee of The Advisory Firm and receives an annual salary. Consequently, your Adviser does not receive compensation directly for any fees generated for the advice recommended.

Will anyone be paid for referring you?

If someone has referred you to us, we may pay a fee or commission in relation to that referral. The advice documents you receive will indicate the amount they will receive. If we are referring you to someone for a service not rendered by The Advisory Firm, we may be paid a fee or commission in relation to that outgoing referral. The advice document presented to you will indicate the amount that may be received.

Do any relationships exist that influence advice provided?

The Advisory Firm is not owned or associated with any Bank, Product Issuer or Institution. Your Adviser can provide advice on products from a wide range of financial product providers and receives no conflicted remuneration that may influence the advice provided.

What should you do if you have a complaint?

If you have a complaint or concern regarding the financial planning services provided to you, which has not been satisfactorily resolved within 5 days, we encourage you to take the following steps:

Contact our Complaints Manager on 1300 194 657, or alternatively you can send an email detailing your concerns to admin@theadvisoryfirm.net.au.

Upon lodgment of a complaint, you will receive an acknowledgment of receipt and an indication of the time-frame in which The Advisory Firm will respond to the complaint. The Advisory Firm has 45 days following the lodgment date to notify you of its decision with relation to the complaint.

If the complaint is not resolved within the time frame set above, following the lodgment of the initial complaint date, the Complaints Manager will inform you of the reasons for the delay.

If your complaint is not resolved to your satisfaction you have the right to refer the matter to the Financial Ombudsman Service (FOS).

Financial Ombudsman Service
GPO Box 3 | Melbourne VIC 3001
p: 1300 780 808 | e: info@fos.org.au | w: www.fos.org.au

Complying Compensation Arrangements

The Advisory Firm has Professional Indemnity Insurance in line with legislative requirements.

Privacy policy

The Advisory Firm has a Privacy Policy which will ensure the privacy and security of your personal information. The purpose of the Privacy Policy is to ensure you understand the ways in which we protect and store your personal information and how we comply with the Australian Privacy Principles by which we are regulated.

You are entitled to obtain access to the information which we hold about you by contacting your Adviser. To view a current version of the Privacy Policy, please request via email to admin@theadvisoryfirm.net.au

Confirmation of Receipt

Receipt of

Financial Services Guide | Version 1.3 | July 2018

is acknowledged:

Signature	
Date	