

FINANCIAL SERVICES GUIDE

Financial Planning Division

This Financial Services Guide contains information about who we are, the nature of the service we provide, how we and our associates are remunerated, your rights as a client and how any complaints you may have will be dealt with. This will assist you in deciding whether to use our services.

We are licensed to act as financial planners, life insurance brokers and general insurance brokers. Many of our clients use our services in all three areas of expertise.

If you need more information or have any questions, please feel free to telephone your financial adviser, their support team or our principal Gerry Phillips.

About Us

Austbrokers Phillips Pty Ltd ABN 91007075934 was incorporated in 1989 and holds Australian Financial Services Licence No 234457 under The Corporations Act 2001.

We are a Principal member The Financial Planning Association (FPA), members of the National Insurance Brokers Association (NIBA) and The Australian & New Zealand Institute of Insurance and Finance (The Institute).

We subscribe to the Code of Ethics and Rules for Professional Conduct of the FPA and the General Insurance Brokers Code of Practice.

Austbrokers Phillips Pty Ltd is a member of the Austbrokers Network, a group of privately owned insurance broking practices located Australia wide. Austbrokers Holdings Limited is a publicly listed company on the Australian Stock Exchange and owns shares in Austbrokers Phillips.

Our Representatives

Our advisers are employees of Austbrokers Phillips Pty Ltd. We ensure that they have the essential skills, training and qualifications to achieve the best possible results for you as our client.

Your representative will tell you which products they are able to advise on. If they identify a product or need on which they are not accredited to advise, they will refer you to another Austbrokers Phillips representative with appropriate accreditation.

Nature of Service Provided

We are authorised to advise on and arrange the following services:

Financial Planning includes:

- Superannuation and rollover advice
- Provision of advice and implementing transactions in relation to financial products including managed investments, direct shares, life insurance, superannuation and Investor Directed Portfolio Services.
- Advice regarding Self Managed Super Funds, trust and company structures
- Retirement Planning
- Tax planning advice
- Business Succession Planning
- General estate planning advice
- Charitable planning advice

Life Insurance includes:

Life insurance, Income Protection, Business Succession planning, Total and Permanent Disability, Trauma, Key Person insurance, Business Protection and some Investment and Superannuation products.

If we recommend to you a particular Financial Product we will give you information about it via a Product Disclosure Statement. This will help you make an informed decision about the Financial Product.

In both ***Financial Planning*** and ***Life Insurance***, only products from our Approved Product List can be recommended by us. A copy of our Approved Product List can be provided upon request.

This FSG only provides information on our Financial Planning Division. If you are interested in any of the other services we can provide, ask us for a copy of our General Insurance Division FSG. In summary we can provide advice and deal in relation to:

- All products for domestic clients (i.e. Home, Car, Boat)
- All business insurances for Retail, Commercial, Corporate and Industrial clients.
- Premium Funding for Retail, Commercial, Corporate and Industrial clients
- Risk Management
- WorkCover

Fees for Our Services

You are entitled to know how and what we will charge and what other benefits we receive. We charge a fee which will vary, depending on the type of service and the complexity of the service provided. This fee could be charged on an hourly rate or on the value of the assets that we are managing or on a commission basis. In some cases, we may also receive commission from the fund manager or insurer who issues product or policy as payment for placing the business with them and for processing the documentation. Full details of Austbrokers Phillips Pty Ltd remuneration will be disclosed in our Statement of Advice.

Our Advisers are salaried employees. They do not earn any fees, commission or brokerage, but may receive bonuses and other benefits.

Austbrokers Phillips' maintains an Alternative Remuneration Register (soft dollar) which is available for review upon request.

Referrals to Third Parties

You may be referred to an external service provider to assist you in specialist areas. We may receive a referral fee or commission for introducing you to the service provider. These fees will be disclosed on your Statement of Advice.

Referrals from Third Parties

A third party referrer may receive a referral fee or commission for introducing you to Austbrokers Phillips. The fee will be paid to the referrer by Austbrokers Phillips and will not involve any additional cost to you. Any referral fees payable will be detailed in your Statement of Advice.

Conflicts of Interest

We are obliged to advise you when we receive benefits that are not listed under "Fees for our Services." For example:

1. A Fund Manager, with whom we place a volume of business, pays us an additional commission.
2. A Fund Manager provides an external benefit to our company or individual representatives.

Should any of these occur they will be identified and you will be advised, if appropriate. We will manage and monitor any "conflict" on your behalf.

Professional Indemnity Insurance Arrangements

We and our representatives are covered under professional indemnity insurance that complies with the requirements of section 912B of the Corporations Act.

The insurance (subject to its terms and conditions) will continue to cover claims in relation to our representatives/employees who no longer work for us (but who did at the time of the relevant conduct).

Complaints and Disputes

If you are not fully satisfied with our services, and you are unable to resolve the matter satisfactorily with your adviser, please contact David Keys who is responsible for handling complaints and disputes. We will acknowledge your complaint in writing and endeavour to resolve your problem within 45 days.

If you are still not satisfied, and the product you have is listed under the heading “*Financial Planning*” on page 1, we subscribe to the Financial Ombudsmen Service (FOS). FOS is an external dispute resolution (EDR) scheme that was established to provide free advice and assistance to consumers to help them in resolving complaints relating to members of the financial services industry.

The FOS Investments, Life Insurance & Superannuation division, resolves disputes including the following areas: life insurance, pooled superannuation trusts, funds management, financial advice, stock broking, investment advice and sales of financial or investment products. There is no charge to consumers for any service provided by FOS in handling complaints.

If the product you have is listed under the heading “*Life Insurance*” on page 1 and the complaint is below \$100,000 you can refer your complaint to the Insurance Broking division of FOS.

They are a national service and can be contacted on 1300 780 808 for the cost of a local call. Or by fax on (03) 9613 6399

Alternatively, you can download complaints information from www.fos.org.au and submit your complaint to FOS at GPO Box 3, Melbourne, VIC, 3001 or email: info@fos.org.au

Access to FOS is free to consumers.

HOW YOU CAN CONTACT US -

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Melbourne: Level 2, 424 Warrigal Road
Moorabbin VIC 3189

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