



Financial Services Guide

Finspire Pty Ltd

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Financial Services Guide

This Document should be read in conjunction with the Financial Adviser Profile, which will provide you with more details about your financial adviser. These two documents combined form the full FSG.

This Financial Services Guide (FSG) is an important document which we are required to give you under the requirements of our Australian Financial Services Licence. It provides you with information about Finspire Pty Ltd, and your adviser, to help you decide whether to use the financial services we provide. This FSG explains the services and types of products that may be offered to you by your adviser through Finspire. It also explains how we are remunerated for these services and includes details of our internal and external complaints handling procedures and how you can access them. Finspire Pty Ltd authorises the distribution of this FSG.

If your adviser provides you with personal financial product advice rather than general financial product advice; your adviser will provide you with a Statement of Advice (SOA). Personal financial product advice is advice that takes into account one or more of your objectives, financial situation and needs. The SOA will contain the advice, the basis on which it is given and specific information about fees, commissions and any associations which may have influenced the advice.

On an ongoing basis, your adviser will provide you with a Statement of Additional Advice (SOAA) instead of an SOA if there have been some significant changes in the client's personal circumstances or the basis of the advice has significantly changed since the last SOA was provided.

Alternatively on an ongoing basis, your adviser may provide you with a Record of Advice (ROA) instead of an SOA if there have been no significant changes in the client's personal circumstances or the basis of the advice has not significantly changed since the last SOA was provided.

To invest in any of our recommended financial products you must complete the application form attached to the relevant Product Disclosure Statement (PDS). The PDS contains information about the particular product and will assist you in making an informed decision about that product.

Finspire Pty Ltd is responsible for the advice provided and services offered to clients by their authorised representatives.

Who Are We?

Finspire Pty Ltd provides a superior, professional level of service to their clients. Whether you seek income or desire capital growth, Finspire Pty Ltd's innovative yet logical investment approach will ensure investment goals and objectives are achieved.

Your financial adviser will provide financial planning service to you as an Authorised Representative of Finspire Pty Ltd. Details of your financial adviser are included in the Adviser Profile. Your financial adviser acts on behalf of Finspire Pty Ltd which makes Finspire Pty Ltd responsible to you for the services described on this FSG.

Finspire Pty Ltd is the holder of an Australian Financial Service License 296724 issued by the Australian Securities and Investments Commission (ASIC).

What Do We Offer?

With the support of Finspire Pty Ltd your adviser is able to provide advice and deal in a broad range of financial products and services which may include the following:

- Strategic and structural investment advice
- Life Insurance Products including Trauma & Income Protection & TPD
- Managed Investments
- Shares and other listed investment products
- Retirement savings accounts
- Retirement income streams
- Basic and non-basic deposit products;
- Life products including investment life insurance products and life risk insurance products;
- Retirement savings accounts;
- Securities; and
- Superannuation – Corporate & Personal.

Further information outlining the specific services that your adviser is authorised to provide you with is included in the Financial Adviser Profile, provided with this FSG.

All Authorised Representatives of Finspire Pty Ltd act for their clients when providing these authorised services.

How are we paid for the services we provide?

Finspire Pty Ltd does not charge you any additional fees. It will however retain up to 20% of all fees and commissions received by your adviser. The specific amount of these fees will be disclosed in your SOA, SOAA or ROA.

What Commissions, Fees or Other Benefits are Received?

Generally the payment of **initial commission** your adviser receives will be based on the amount you invest and will range from 0% to 5.5% (inc GST) on investment products and from 0% to 120% (inc GST) of the first years premium on risk products. It may vary from one financial product issuer to another.

Your adviser may also be paid by the financial product issuer during the life of your investment or risk product and **ongoing commission** will generally range from 0% to 1.65% (inc GST) on investment products and 0% to 22% (inc GST) of each year's premium on risk products. Details of the payment your adviser will receive from the Financial Product issuers are contained in the PDS, SOA and ROA.

The specific amount will be provided to you when you receive an SOA from your adviser, or it can be requested at any time. You have a right to request for further information regarding remuneration received by us.

Platform Payments

Finspire Pty Ltd and its authorised representatives or associates are eligible to receive 32% of the PremiumChoice administration fee and may become eligible to receive equity in PremiumChoice based on their contribution to this Portfolio Administration Service.

Finspire Pty Ltd is also eligible to receive up to 0.495% of the funds invested into the Wealthtrac Portfolio Service.

Other Benefits

Fund managers and life companies may also provide financial support for professional development training, business tools such as financial planning software and compliance services. The value of these benefits would not exceed \$5,000 per representative.

All known non-monetary benefits received in relation to a financial product recommendation will be disclosed in the SOA and ROA of Finspire Pty Ltd. Your financial adviser may receive additional benefits, when non-monetary benefits received are greater than \$300 in value; it will then be recorded in an Alternative Remuneration Register and is available upon request.

Do any relationships exist which might influence you in providing me with financial services?

Finspire Pty Ltd has a shareholding in Associated Advisory Practices Ltd (AAP), a service company that provides legal, compliance training and business development support to Finspire Pty Ltd. Recommendations in the product(s) below may result in additional shareholdings in AAP.

- Navigator Master Trust (PIP & PRP)
- Asgard Master Trust
- Asgard E Wrap
- Skandia One Retirement & Investment Solutions
- Blueprint Investment Plan
- Blueprint Retirement Plan
- Blueprint Protection
- Barossa Vines Ltd
- Almond Investor Ltd
- Mentor Personal Superannuation
- Mentor Superannuation Master Trust & Portfolio Services
- Asgard Elements
- BT Funds Management
- Investment Exchange
- Brooklyn Park Olive Groves
- Forest Enterprises
- Ventura Investment Management Ltd
- Investment Diversity Ltd
- Great Southern Agribusiness Investment Mgrs
- Discovery Commercial Office Fund
- Colonial First Choice Retail

Will I be given advice that is suitable to my investment needs and financial circumstances?

Yes. However, to do so your adviser needs to find out your individual investment objectives, financial situation and needs before they can recommend any investment to you. You have the right not to divulge this information to your adviser, if you do not wish to do so. In that case, your adviser is required to warn you about the possible consequences of not having your full personal information. You should read the warnings carefully.

What should I know about any risks of the investments or investment strategies recommended to me?

Your adviser will explain to you any significant risks of investments and strategies that they recommend to you. If you do not fully understand the risks, you should ask your adviser for further clarification.

What information is maintained in my file and can I examine my file?

Your adviser will maintain a record of your personal profile that includes details of your investment objectives, financial situation and needs. They will also maintain records of any recommendations made to you. If you wish to examine your file, you should ask your adviser and arrangements will be made for you to do so.

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. This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely.

We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. A copy of our privacy policy will be provided upon your request.

Can I tell my adviser how I wish to instruct you to buy or sell my investment?

Yes. You may specify how you would like to give your adviser instructions e.g. by telephone, fax or other means. But in all cases your adviser must receive a written confirmation of these instructions.

What kind of compensation arrangements are in place and are these arrangements complying?

Finspire Pty Ltd confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended). In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for Finspire Pty Ltd, our authorised representatives and employees in respect of our authorisations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any authorised representative and employee who has ceased work with Finspire Pty Ltd for work done whilst engaged with us.

What should I do if I have a complaint?

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following steps:

1. Contact your adviser and tell your adviser about your complaint.
2. If your complaint is not satisfactorily resolved within 7 days please contact our Licensee, Finspire Pty Ltd, on (02) 8238 0888 or put your complaint in writing and send it to, Level 4, 64 Clarence Street, SYDNEY NSW 2000. We will try and resolve your complaint quickly and fairly.
3. If we cannot reach a satisfactory resolution, you can raise your concerns with the Financial Ombudsman Service on 1300 780 808. Finspire Pty Ltd is a member of this complaints resolution service.
4. The Australian Securities & Investments Commission (ASIC) also has a freecall Info line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.

