

ADVICE4ME FINANCIAL CHECK-UP AND INTRODUCTION KIT

Appointment date and time

Financial Advisor you will meet with

About You:

- Financial position overview – a Client Data Form
- Further information – a list of other material that will be required at the appointment
- A Risk Profile Questionnaire – your thoughts on risk and return

About the planning process:

- An overview of the financial planning process
- General advice versus personal financial advice – and why they are different
- Informed Consent – How we work to help you deal with money matters

About Us:

- Financial Services Guide – more information on licences, rights and obligations
- Adviser Profile – some detail on the adviser you will be meeting with
- Privacy Statement – the fine print about how we care for and manage your personal data

Agreement:

- Your confirmation for receipt of this kit, and for us to hold your details for the appointment – you can either email this back to us or bring it with you on the day.

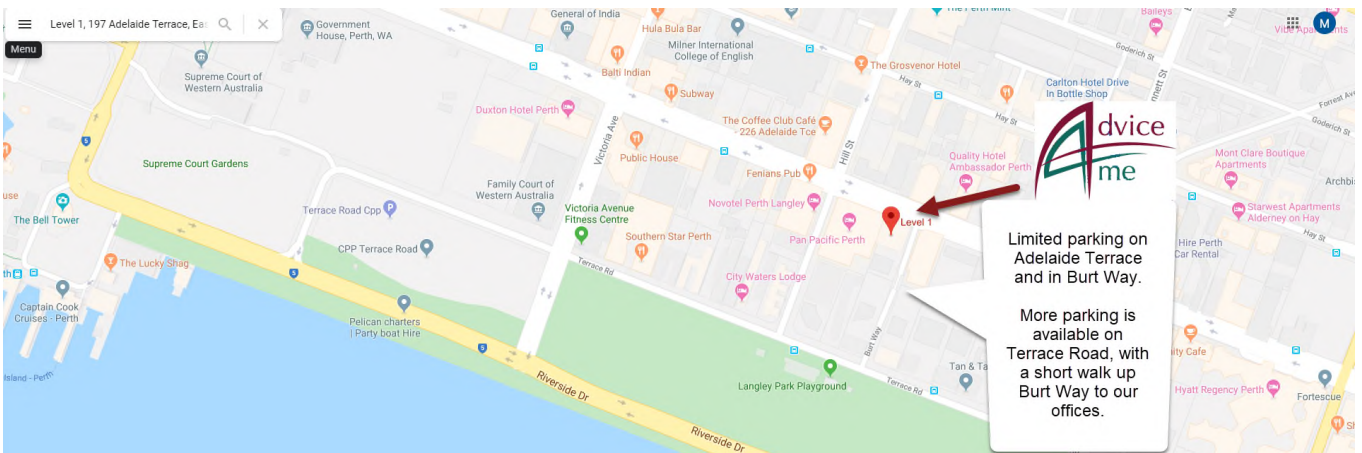
If at any time you are uncertain about the services or processes you encounter at Advice4me then simply call us on 08 6556 2900.

OUR OFFICES – TRANSPORT AND PARKING

Our office is located in the Patersons Building at Level 1, 197 Adelaide Terrace, East Perth.

Please note that there is limited parking in front of building. Adelaide Terrace is a “Clearway” tow-away zone until 9am in the morning, and between 4pm and 6pm in the evening.

There is usually however, lots of parking on Terrace Road. Access our office by walking up Burt Way, as shown on the map below.



We are an 14 minute (1.1 km) walk from the McIver Train Station. Alternatively, you could train to Perth Station and walk to St Georges Terrace where regular free bus options are available along the Terrace to our office.

We look forward to seeing you then.

CONFIDENTIAL

CLIENT DATA FORM

Prepared for (client details)

Client 1 full name

Signature

Client 2 full name

Signature

Date completed

This form is intended to provide an overview of your current financial position. Further detail will be required before personal financial advice can be provided to you. It is helpful – but not essential - if you bring to your appointment copies or originals of:

- Recent payslips or income statements
- Up-to-date superannuation statements
- Your latest insurance renewal notices
- Copies of investment accounts
- Your latest tax returns
- Wills and powers of attorney

Your Advice4Me Advisor will confirm any other requirements once they know the scope of work to be completed for you. In some instances, Advice4Me will ask for your authority to contact insurance, investment and superannuation companies directly, to obtain specific details and information required to answer your queries.

Background

What are your main reasons for wanting to speak with an Advice4Me Advisor?

For example, a review of your existing insurances or to compare your superannuation fund with other options

Are there specific concerns you wish to raise with your Advice4Me Advisor in relation to Advice4Me or the financial planning process generally?

Are you seeking “general advice” or “personal financial advice”?*

General Advice	Personal Financial Advice
Information about your existing insurance, investment or superannuation accounts	Is my account appropriate for me? Is there a better account I should be in?
What is the maximum concessional super contribution threshold this year?	What is the maximum allowable concessional super contribution I can pay this year?
How do people usually work out how much insurance cover they need?	How much insurance cover should I have? Is this the best policy for me?
General information or facts, such as those provided by a call center operator.	Recommendations specific to you that may influence your decision to buy, sell or retain an insurance, investment or super account.

Note * :Personal financial advice can only be provided in writing through a Statement of Advice document.

Note 2 : Your Advisor is required to use professional judgement in deciding whether advice is ‘general’ or ‘personal’. The examples shown above are for illustration purposes only, as specific circumstances will change the advice type.

Personal Details

Contact details

	Client 1	Client 2
Full Name		
Date of birth		
Marital status		
State of health	Poor / good / excellent	Poor / good / excellent
Contact Address		
Preferred contact		
Preferred and secondary method of contact		
Phone (home/business)		
Mobile		
Email		

Children and/or other dependents, current or expected

Full Name	Date of Birth	Gender	Relationship	Dependent	Dependent To
		<input type="checkbox"/> Male <input type="checkbox"/> Female		<input type="checkbox"/> Yes <input type="checkbox"/> No	
		<input type="checkbox"/> Male <input type="checkbox"/> Female		<input type="checkbox"/> Yes <input type="checkbox"/> No	
		<input type="checkbox"/> Male <input type="checkbox"/> Female		<input type="checkbox"/> Yes <input type="checkbox"/> No	

Employment and occupation

	Client 1	Client 2
Occupation/Title		
Job description/duties		
Qualifications		
Employer name		
Hours worked per week		
If self-employed, what structure?	<input type="checkbox"/> Trust	<input type="checkbox"/> Company
	<input type="checkbox"/> Sole Trader	<input type="checkbox"/> Partnership

Financial Position

Estimated Income and expenses

	Client 1	Client 2
Basic regular personal salary / income	\$	\$
Other income received (per w, f, m, y)	\$	\$
Total living expenses (per w, f, m, y)	\$	\$
Total regular savings (per w, f, m, y)	\$	\$
How much do YOU pay into super each year?	\$	\$
Taxable income from last tax return	\$	\$

Assets and liabilities

Item	Owner	Value	Liabilities	Value
Home		\$		\$
Contents and collections		\$		\$
Vehicles		\$		\$
Cash		\$		\$
Residential Property		\$		\$
Shares		\$		\$
Managed Funds		\$		\$
Superannuation		\$		\$
Transition to Retirement Pension		\$		\$
Retirement Pension		\$		\$
Money owed to / from family / friends		\$		\$
Business Value		\$		\$
Total assets and liabilities		\$		\$
Net Worth Estimate		\$		

Insurance Cover

Please estimate your total insurance for each type of cover

Life Insured	Death Cover	Total & Permanent Disablement	Critical Illness	Income Protection
	\$	\$	\$	\$
	\$	\$	\$	\$

Estate Planning

	Client 1		Client 2	
Do you have an existing will?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If yes, where is the Will located?				
Are all names in the will still appropriate?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are all assets, liabilities and bequests specified in the will still appropriate?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does the will reflect your current wishes?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
What date was the Will last reviewed?				
Who is the Executor of the Will and what are their contact details?				
Does the Will include a Testamentary Trust?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does the Will include a Superannuation Trust?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Has a Guardian(s) been appointed for dependents?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is there a Power of Attorney (PoA) in place?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If yes, what type?	<input type="checkbox"/> Enduring	<input type="checkbox"/> Medical	<input type="checkbox"/> Enduring	<input type="checkbox"/> Medical
	<input type="checkbox"/> General	<input type="checkbox"/> Other	<input type="checkbox"/> General	<input type="checkbox"/> Other
Who has been granted the PoA and what are their contact details?				
What date was the PoA last reviewed?				
Have you nominated a beneficiary for your superannuation and/or pension accounts?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you have concerns regarding your estate planning provisions or documentation?				

Professional Advisers

	Solicitor		Accountant		Other:	
Company name						
Contact name						
Telephone/Fax						
Email						
Authority to contact	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Additional details:						

Preferences

Your current priorities and perspectives

	Client 1	Client 2
No. 1 financial concern today?		
Are you satisfied with the services you receive from Advice4me?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
What, if anything, would you like to see those services changed or improved?		
Are you currently dissatisfied with any of your insurance, investment or super accounts??	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Advice4Me can deal with a large number of companies. Are there any companies you would rather not deal with – or any you would prefer to deal with?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you wish to make changes to your superannuation or pension accounts? If yes, does it involve a comparison with other companies offering super or pension accounts?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are Responsible Investment criteria an important part of your investment preferences? That is, ensuring your money is invested with consideration for environmental, social or governance standards?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Notes

END

Client Agreement, Declaration and Consent

I/We agree and declare that:

Client Data:

- I/We confirm that the information contained in the “Client Data Form” is a true and correct representation of my/our current financial position.

Receipt of Documents

- I/We confirm that I/we received a copy of Advice4Me’s (i) Financial Services Guide Part A ONLY (ii) Privacy Statement and (iii) Client Data Form and that these documents constitute General Advice ONLY.

Privacy Declaration

- I/We understand that unless we consent to the collection, use and disclosure of our personal information as identified in the Privacy Statement, Advice4Me will not be able to deliver the relevant financial planning and advice services or manage our investment portfolio.
- For the provision of obtaining financial advice, I/we authorise the collection of information from any relevant third party such as: Government Depts; fund managers; my/our solicitor; my/our accountant; etc.
- I/We authorise Advice4Me to provide or obtain, any information relating to myself/us that may be required or may be requested to provide (unless specifically instructed by ourselves not to do so).
- I/We agree that the above applies to information obtained from (or provided to) my spouse.

Tax File Number Declaration

- I/We give permission for you to retain our tax file number(s) and for it to be forwarded to financial institutions as requested and/or as necessary.

Marketing Declaration

- I/We accept that Advice4Me may send us information about its services from time to time. I/We understand that we must notify you of our decision not to receive further information by contacting you directly.

Electronic communications

- I/we consent/ to receiving statements, notices and disclosure documents electronically, either as an attachment to an email or by way internet hyperlinks.
- I/we will notify you should I/we understand that consenting to electronic delivery means paper documents may not be provided.
- I/we confirm that I/we can access, save and store electronic documents. I/we understand that Advice4Me will not accept liability for any loss or damage arising from potential viruses associated with electronic communications.

Disclaimer

- I/We confirm that the I/we were provided with General Advice ONLY.
- I/We confirm that none of the information provided to me/us, whether verbally or documented, constituted Personal Advice on the part of Advice4Me

Signatures

Client 1: Name _____ Signed _____ Date _____

Client 2: Name _____ Signed _____ Date _____

A4M: Name _____ Signed _____ Date _____

END

INVESTOR RISK PROFILE

Investor risk profile questionnaire

Your completion of this questionnaire will help us to understand what type of investor you are and will enable us to recommend a personal asset allocation tailored to your needs. Please complete the questions below by choosing the answer that most closely describes you.

1. Which of the following best describes your current stage of life?

		Client1	Client2	Points
a.	Single, without many financial obligations. With the desire to accumulate wealth for the future. Must have some funds available for personal use; cars, holidays, et cetera			50
b.	A couple with no children. You are preparing for the future by establishing a home. Your purchase rate of consumer items likely to be high and you are financially likely to be better off now than in the future.			40
c.	Young family. Generally the peak home purchasing stage. You have a mortgage and maintain only a small cash balance. Your financial position and savings are likely to be unsatisfactory.			30
d.	Mature family. Your mortgage is under control and your earning power is at its peak. Your children are growing up and have left home or require less supervision and your partner works. Although it may be years away, you are beginning to think about retirement.			50
e.	Preparing for retirement. Your home is likely to be mortgage free and your financial commitments have reduced dramatically. You want to ensure you can afford a comfortable retirement and be able to spend fairly freely.			20
f.	Retired. You rely on existing funds and investments to maintain your lifestyle. You may be receiving the pension, are keen to enjoy life and maintain your health.			10

In light of current interest rates, what return do you reasonably expect to achieve from your investments?

		Client1	Client2	Points
a.	Standard term deposit rate, as I don't want to risk my capital			0
b.	Current inflation rate, plus 2 – 4%			20
c.	Current inflation rate, plus 5 – 7%			30
d.	Current inflation rate, plus 8 – 12%			40
e.	More than 12%			50

2. If you didn't need your capital for more than 10 years, for how long would you be prepared to see your investment performing poorly before you cashed it in?

		Client1	Client2	Points
a.	You would cash in if there was any loss in value			0
b.	Up to 4 months			10
c.	Up to 12 months			20
d.	Up to 18 months			30
e.	Up to 2½ years			50

3. How familiar are you with investment markets?

		Client1	Client2	Points
a.	Very little understanding or interest			10
b.	Not very familiar			20
c.	Have enough experience to understand the importance of diversification			30
d.	Understand that markets fluctuate and that different market sectors offer different income, growth and taxation characteristics			40
e.	Experienced with all investment sectors and understand the various factors that influence performance			50

4. With which profile do you feel most comfortable?

		Client1	Client2	Points
a.	Preferably guaranteed returns			10
b.	Stable, reliable returns			20
c.	Some variability in returns			30
d.	Moderate variability in returns			40
e.	Unstable, but potentially higher returns			50

5. What would your reaction be if, six months after placing your investments you discover that, in line with what is happening in the financial markets generally, your portfolio has decreased in value by 20%?

		Client1	Client2	Points
a.	Horror. Security of your capital is important and you did not intend to take such a large risk			10
b.	You would cut your losses and transfer your funds into more secure investment sectors			20
c.	You would be concerned, but would wait to see if the investments improve			30
d.	This was a calculated risk and you would leave the investments in place, expecting performance to improve			40
e.	You would invest more funds to lower your average investment price, expecting future growth			50

6. Which of the following best describes your purpose for investing?

		Client1	Client2	Points
a.	An investment horizon longer than five years. You understand investment markets and mainly invest for growth to accumulate long-term wealth			50
b.	Not nearing retirement. You have surplus funds to invest and are aiming to accumulate long-term wealth, a balanced portfolio			40
c.	You have a lump sum (for example, an inheritance) and are uncertain about the secure investment alternatives available			30
d.	Nearing retirement and want sufficient funds to enjoy your retirement			20
e.	You have some specific objectives within the next five years for which you want to accumulate sufficient funds			20
f.	You want a regular income stream and/or to totally protect the value of your accumulated capital			10

7. For how long would you expect your money to be invested before you would need access to it? (Assuming your financial advisor has made plans to meet short-term financial objectives and to handle emergencies)

		Client1	Client2	Points
a.	Less than one year			0
b.	Between one and two years			10
c.	Between two and three years			20
d.	Between three and five years			30
e.	Between five and seven years			40
f.	Longer than seven years			50

Total investor risk profile score

	Client1	Client2
Total investor risk profile score		

Investor risk profile summary

Total points	Investor risk profile
0	<p>Cash: Protection of capital is your only objective. You do not wish to attain higher returns if your capital is at risk.</p>
1 - 130.	<p>Defensive: You are a Defensive investor. Risk must be very low and you are prepared to accept lower returns to protect capital. The negative effects of tax and inflation will not concern you provided your initial investment is protected. The recommended minimum investment term is three years.</p>
131 – 220	<p>Moderately Defensive: A Moderate investor seeking better than basic returns, but risk must be low. Typically an older investor seeking to protect the wealth that you have accumulated, you are prepared to consider less aggressive growth investments. The recommended minimum investment term is four years.</p>
221 – 290	<p>Balanced: You are a Balanced investor who wants a balanced portfolio to work towards medium to long-term financial goals. We require an investment strategy that will cope with the effects of tax and inflation. Calculated risks will be acceptable to you to achieve good returns. The recommended minimum investment term is five years.</p>
291 - 350	<p>Growth: You are a Growth investor, probably earning sufficient income to invest most funds for capital growth. Prepared to accept higher volatility and moderate risks, your primary concern is to accumulate assets over the medium to long-term. More aggressive investments may be included. The recommended minimum investment term is seven years.</p>
351 - 400	<p>High growth: You are a High Growth investor prepared to compromise portfolio balance to pursue potentially greater long-term returns. Your investment choices are diverse, but carry with them a higher level of risk. Fluctuations in capital are accepted given the potential for wealth accumulation. The recommended minimum investment term is 10 years.</p>

FINANCIAL SERVICES GUIDE

GENERAL INFORMATION (PART A)

AND

ADVISER PROFILE (PART B)

Before seeking our advice, you probably have a number of questions you would like to ask about us. You have the right to ask about our charges, the type of advice we will give and what you can do if you have a complaint about our services.

Key information is set out in answer to the questions below. If you need more information or clarification, please ask us. This Financial Services Guide ("FSG") is issued by your Advisor, with the authority of Australian Financial Directions Pty Ltd ("AFD") and comes in two (2) parts. Part A outlines information of a general nature whilst Part B contains information about your Advisor.

You will ONLY receive this **FSG** and a **Statement of Advice** ("SOA") when we provide you with personal advice. Personal Advice is advice which takes into account your objectives, financial situations and or needs. An SOA or Part B of the FSG will NOT be issued if we only provide you with general advice.

The SOA will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

If further advice is furnished, or when no financial product is recommended, a Record of Advice ("ROA") may be provided to you instead of a SOA. You have the right to request a copy of the ROA (if you have not previously received a copy) within seven (7) years of that further advice being given.

In the event we make a recommendation to acquire a particular financial product or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement ("PDS") containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

Who is responsible for the Financial Services I will receive?

We, Advice4Me Financial Services trading as Advice4Me (“A4M”), are a financial planning business acting as a Corporate Authorised Representative of Australian Financial Directions Pty Ltd (“AFD”). AFD holds an Australian Financial Services Licence (AFSL 344971) and has approved the issuing of this FSG and is ultimately responsible for the Financial Services that will be provided to you.

AFD’s contact details are:

Australian Financial Directions Pty Ltd
Level 1, 197 Adelaide Terrace
EAST PERTH WA 6004

PO Box 6222
EAST PERTH WA 6892

Phone: (08) 6556 2992

Email: afd@ausfindir.com.au

Web: www.ausfindir.com.au

What questions should I ask?

Before you consider any financial product or advice, whether given by us or some other Advisor, you should always ask yourself the following questions. You will need to work with an Advisor you can trust with your financial future so researching.

- **Who is my Advisor?**
- **What qualifications does my Advisor have?**
- **What financial services are available to me?**
- **How is my Advisor remunerated?**
- **How will I pay for the financial service?**

Information relating to the above questions is contained in the Advisor Profile below, which your advisor will provide to you. Please note that the Advisor Profile forms part of the FSG.

What financial services are available to me?

We provide financial product advice for the following financial products:

- **Risk insurance products, including life, trauma, income protection and total and permanent disability insurance;**
- **Retirement savings accounts;**
- **Superannuation; and**
- **Investment Strategies and Accounts.**

We will only recommend a financial product to you after considering its suitability for your individual needs, objectives and financial situation (i.e. Personal Advice). The products we recommend are selected from our approved list of products and they have been researched by product review panel

How will my information be treated?

Your privacy is important to us but in order to provide you with a financial service, we will need to find out your individual objectives, financial situation and needs before we recommend any financial product to you. You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

We keep a record of the personal information, which may include details of your investment objectives, financial situation and particular needs, you provide to us. On your request, we can provide you with a copy of your personal information and advice documents, which we keep on record for no less than 7 years. Please note that a fee for this service may apply.

We maintain a record of your personal profile that includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you. If you wish to examine your file, you should ask us and we will make arrangements for you to do so.

We are committed to implementing and promoting a Privacy Statement, in accordance with AFD's Privacy Policy, to ensure the privacy and security of your personal information.

A copy of our Privacy Statement is available upon request or can be viewed on our website (www.a4m.com.au) whilst a copy of the Licensee's Privacy Policy is available from AFD's web site (www.ausfindir.com.au).

Is my Advisor influenced by any Product Providers?

The short answer is **NO**. Neither A4M nor any of its Advisors has any association or relationship with the issuers of financial products that might reasonably be expected to be capable of influencing them in the provision of financial services. This also extends to the License, AFD.

What will I receive from my Advisor?

When dealing with an Advisor, whether it is us or any other Advisor, you should be provided with answers to at least the following questions. If answers do not satisfy your concerns, please ask your Advisor for clarification.

Do I get detailed information about actual commissions and other benefits my Advisor gets from making the recommendations?

Yes. You have the right to know about details of commissions and or other benefits your Advisor receives for recommending investments. We will provide this information to you when we make specific recommendations in the SOA or ROA.

Will you give me advice that is suitable to my needs objectives and financial circumstances?

Yes. However, to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial product to you. You have the right not to divulge this information to us, if you

do not wish to do so. In that case, we are required to warn you about the possible consequences of us 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?

We will explain to you any significant risks of investments and strategies that we recommend to you. If we do not do so, you should ask us for further clarification.

What if I wish to make 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 Advisor first to see if the matter can be resolved.
- (2) Should you find that the matter has not been (or could not be) resolved, please contact the AFD's Complaints Officer by phone ((08) 6556 2992), email (afd@ausfindir.com.au) or by post (PO Box 6222, EAST PERTH WA 6892).

AFD will endeavour to resolve your complaint quickly & fairly and within the parameters of our Disputes Resolution procedures. However, if a satisfactory resolution cannot be reached, you can raise your concerns with the

Australian Financial Complaints Authority (AFCA)

GPO Box 3, MELBOURNE VIC 3001

Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

Website: www.afca.org.au

We are a member of AFCA's complaints resolution scheme. The Australian Securities & Investments Commission ("ASIC") also has a free call Info line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.

Do you have compensation arrangements in place?

We have in place Professional Indemnity (PI) insurance in relation to our conduct as well as that of our Advisors and Employees in providing the services to you. Subject to the policy's terms & conditions, coverage also extends to former Advisors and Employees involved with the financial services that they, at the time, provided to you.

Who is my Advisor?

John CLAESSEN is an Authorised Representative (No. 241385) of Australian Financial Directions Pty Ltd (ABN 14 135 004 947) which is the holder of an Australian Financial Services Licence (AFSL 344971) (“AFD”). John provides Financial Services pursuant to an Agreement with Advice4Me Financial Services Pty Ltd “A4M”), which is the Corporate Authorised Representative (No. 1268215) and AFD.

What are my Advisor’s qualifications?

John has worked in the financial services industry and providing advice since 1994 and joined AFD in April 2017.

He joined AFD in April 2017 as a Sub-Authorised Representative.

John holds a Graduate Diploma in Business from Curtin University and a Graduate Diploma of Applied Finance and Investment from the Securities Institute of Australia. With these qualifications and experience, he is well qualified to help clients to achieve their financial goals.

If you would like to make an appointment, please visit our website (www.a4m.com.au) or contact John on (08) 6556 2999 at Level 1, 197 Adelaide Terrace, East Perth WA 6004

What Financial Services are available to me?

John is authorised to provide financial product advice to clients and deal in:

<ul style="list-style-type: none"> • Deposit and payment products 	<ul style="list-style-type: none"> • Retirement savings accounts
<ul style="list-style-type: none"> • Life investment or life risk products 	<ul style="list-style-type: none"> • Securities
<ul style="list-style-type: none"> • Interests in managed investment schemes, including investor directed portfolio services (IDPS) 	<ul style="list-style-type: none"> • Superannuation
<ul style="list-style-type: none"> • Margin Lending 	<ul style="list-style-type: none"> • Derivatives

The services John offers to clients include:

<ul style="list-style-type: none"> • Investment strategies including investment and savings plans, ASX listed securities 	<ul style="list-style-type: none"> • Retirement planning advice
<ul style="list-style-type: none"> • Budget and cash flow planning 	<ul style="list-style-type: none"> • Estate planning advice
<ul style="list-style-type: none"> • Debt management 	<ul style="list-style-type: none"> • Advice on ownership and structures, eg. discretionary and family trusts
<ul style="list-style-type: none"> • Superannuation advice, including salary sacrifice and consolidation strategies 	<ul style="list-style-type: none"> • Portfolio review services
<ul style="list-style-type: none"> • Personal insurance strategies 	<ul style="list-style-type: none"> • Ongoing Advisory services
<ul style="list-style-type: none"> • Centrelink / DVA advice 	<ul style="list-style-type: none"> • Referrals to specialists, e.g. accountants and solicitors

What remuneration does my Advisor receive?

John is remunerated by one or more of the following methods outlined below. If any remuneration he receives relates to the advice that he provided to you, then further details will be set out in your Advice Document.

Fee for service

If you pay a fee for service to the Licensee, AFD, they may pay 100% of these fees to my Practice. John will disclose this to you at the time he provides you advice. This includes disclosure of the amounts that AFD, the Practice and John may each receive as a result of providing a financial service to you.

Remuneration from Product and/or Service Providers

AFD may receive remuneration from product and/or service providers who in turn may pay a proportion of this to the Practice. John will disclose, at the time he provides you advice, the amounts that AFD, the Practice and John may each receive (if any) as a result of providing a financial service to you.

Salary

John may be paid a salary based on his experience and capability.

Bonus

John may be eligible to receive a bonus, based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

Other Benefits

If John is entitled to any other benefits, these will be disclosed.

How will I pay for the Financial Service?

There are various ways that you may pay for the services that are provided. They are:

Fee for service

A fee for service may be payable for the following services:

• Preparation of advice and implementation	• Ongoing Advisor services
• Initial advice	• Ongoing review and Advisor services

The fee for service may be determined by any of the following:

1. An hourly rate of \$220 – \$550 per hour (including, GST) depending on the complexity of your circumstances;
2. An agreed fee;
3. A percentage of funds under advice, excluding borrowed funds, GST) depending on the complexity of your circumstances of up to 2.2% (including GST) depending on the complexity of your circumstances; or
4. A combination of any of the above.

Initial and On-going Commissions and Fees

The initial commission for investment type financial products can range between 0% and up to 5% while on-going commissions may range between 0.25% and up to 1%. For example, for an investment of \$10,000 in a managed superannuation investment paying 4% initial commission and 1% on-going commission, the upfront commission would be \$400 and the on-going commission \$100 per year.

The upfront commission for risk insurance financial products can range between 0 % and 121 % depending on the product provider, while on-going commission may range between 0 % and 33 %. For example, on an insurance premium of \$1,000 paying 50% initial commission and 20% on-going commission, the upfront commission would be \$500 and the on-going commission \$200 per year.

A combination of Fee for Service and Commission from a Product or Service Provider

A combination of fee for service and remuneration from a product or service provider may be payable. This will be disclosed to you at the time John provides you with advice.

In any event, John will obtain your agreement to the arrangement prior to proceeding.

Commissions from Product and/or Service Providers

As outlined above, at the time John provides you with advice, he will disclose any remuneration that the Licensee (AFD), the Practice and he may each receive from product or service providers as a result of providing a financial service to you.

Privacy Statement

Version 1: Oct 2018

We need to collect personal information about you to provide you with financial & related services. This privacy statement tells you how we collect your information, what we use the information for and who we share the information with. If we collect information that can be used to identify you, we will take reasonable steps to notify you of that collection.

How information is collected from you

We will collect your information from you directly whenever we can, like from enquiries we make of you when you seek a financial service from us. We may verify that information from sources referred to in the responses to those enquiries or in this privacy statement.

How information is collected from other sources

Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits. We will do this only if it's reasonably necessary to do so, for example, where:

- we collect information from third parties about a financial service or product in relation to which you seek our services;
- we can't get hold of you and we rely on public information to update your contact details; or
- we exchange information with your legal or financial advisers or other representatives.

When the law authorises or requires collection of information

Some law may require us to collect personal information about you. For example, we may require your information to verify your identity under Australian Anti-Money Laundering law.

How your information may be used

We may use your information for purposes including:

- giving you financial advice;
- giving you information about a financial product or related services;
- considering whether you are eligible for financial product or any related service you requested;
- assisting you to prepare an application for a financial product;
- administering services we provide, for example, to answer requests or deal with complaints;
- administering payments we receive, or any payments we make, relating to your financial product;
- identifying you;
- telling you about other products or services we make available and that may be of interest to you, unless you tell us not to;
- telling you about other suppliers, with whom we have arrangements, that supply goods or services that may be of interest to you, unless you tell us not to;
- allowing us to run our business efficiently and perform general administrative tasks;
- preventing or investigating any fraud or crime or any suspected fraud or crime;
- as required by law, regulation or codes binding us; and
- any purpose to which you have consented.

You can let us know at any time if you no longer wish to receive direct marketing offers from us. We will process your request as soon as practicable.

What happens if you don't provide information

If you don't provide your information to us, it may not be possible to:

- assist in finding a financial product relevant to your circumstances;
- verify your identity or protect against fraud; or
- let you know about products or services that might be suitable for your financial needs.

Sharing Your Information

General

We may use and share your information with other organisations for any purpose described above.

Advice4Me Financial Services Pty Ltd (64 614 479 088), trading as Advice4Me, is a Corporate Authorised Representative (No. 1268215) of Australian Financial Directions Pty Ltd (ABN 14 135 004 947), holder of an Aust Financial Services Licence (AFSL 344971).

Sharing with your representatives and referees

We may share your information with:

- your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants or real estate agents); and
- your referees, like your employer, to confirm details about you.

Sharing with third parties

We may share your information with third parties in relation to services we provide to you or goods or services in which we reasonably consider you may be interested. Those third parties may include:

- the product providers through whom we may submit your application;
- Australian Financial Directions Pty Ltd, holder of an Australian Financial Services Licence (AFSL 344971), that authorises us to engage in financial service activities;
- referrers that referred your business to us;
- financial services suppliers with whom we have arrangements;
- valuers;
- product providers, brokers, investment advisers, security dealers and other loan or lease intermediaries;
- organisations, like fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other misconduct;
- government or regulatory bodies as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities;
- guarantors and prospective guarantors of your financial services product;
- service providers, agents, contractors and advisers that assist us to conduct our business;
- any organisation that wishes to take an interest in our business or assets; and
- any third party to which you consent to us sharing your information.

Sharing outside of Australia

We are not likely to disclose your information to organisations overseas. However, we may store your information in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country your information may be held.

Privacy Policy

Our Privacy Statement is underpinned by the Licensee, Australian Financial Directions Pty Ltd. You can find out more about how your information is managed by reading their Privacy Policy, which is available by contacting us or following the links in the footnote¹ below. The Privacy Policy sets out how you can ask to access and seek to correct information we hold about you and how you may make a complaint against us about a privacy issue.

Information about other people

If you give information to us about another person (like your co-applicant) in relation to the services we provide, you will let that other person know that:

- we have collected their information to provide those services or for any other purpose set out in this privacy statement;
- we may exchange this information with other organisations set out in this privacy statement;
- we handle their personal information in the way set out in the Licensee's Privacy Policy and this privacy statement and they can:
 - access or request a copy of that privacy policy or this privacy statement; or
 - access the information we hold about that other person, by using our contact details above; and
- we may not be able to provide those services to you unless we obtain their information.

Further Information

You can find out more about how we manage your information by contacting us.

END

¹ <http://www.ausfindir.com.au/privacy-policy/>