

FINANCIAL SERVICES GUIDE

This document is part of a Financial Services Guide (FSG) and contains important information about:

- the services we offer you
- how we and our associates are paid
- any potential conflict of interest we may have
- our internal and external dispute resolution procedures and how you can access them

When we give you financial advice - a *Statement of Advice* - we take into account your current financial situation and future needs.

In the Statement of Advice we will tell you about:

- our fees and commissions
- any associations we have with Financial Product Issuers or other parties which may have influenced the advice we give you.

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

If you do not wish to receive our advice, we may deal on your behalf by carrying out your instructions. If you do not obtain advice, you face the risk that the Financial Product/s you select will not fully take into account your objectives, financial situation or needs.

Who is responsible for the financial services provided?

Arcinvest Pty Ltd is responsible for the financial services provided including the distribution of this Financial Services Guide (FSG).

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Authorised financial services and products.

Arcinvest Pty Ltd is licensed to provide financial product advice and deal in a financial product, to retail and wholesale clients, in relation to the following financial products:

- deposit and payment products;
- debentures, stocks or bonds issued or proposed to be issued by a government;
- life products including investment life insurance products and life risk insurance products;
- interests in managed investment schemes including investor directed portfolio services;
- retirement savings accounts ("RSA") products;
- securities; and superannuation.

Who is my adviser?

Allan Bruce Hanson BCom FFin CPA GAICD
Authorised Representative Number 1005319.

Allan has been a Financial Adviser since 1992 and has extensive formal qualifications as well as over 28 years experience in all aspects of financial planning and investment advice.

His formal qualifications include a Bachelor of Commerce, Fellow of Financial Services Institute of Australasia (FINSIA) and a Certified Practising Accountant (CPA).

He also achieved Certified Financial Planner (CFP) Status in 2001.

Allan is authorised to provide all the services and products that arcinvest covers.

Allan Hanson is the sole director and shareholder of Arcinvest Pty Ltd.

Relationships and Associations.

Arcinvest Pty Ltd is privately owned and is not part of any group of companies nor associated with other financial institutions.

Arcinvest has no referral arrangements in place. If you have been referred to us by someone else should we make a payment to them it will be disclosed in the *Statement of Advice* you will receive.

We arrange for brokerage and execution services to be provided through Australian Investment Exchange Ltd (AUSIEX) Fees and charges paid to AUSIEX for providing these services will be paid from amounts charged under our brokerage agreements, and do not represent an additional cost to you.

When we make product recommendations, we do so on the basis of research conducted by ourselves and third party providers. We currently have arrangements in place with Morningstar for the formal provision of research services.

What information should I provide to receive personalized advice?

You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information, so that we can offer you the most appropriate advice possible.

You have the right not to tell us, if you do not wish to. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read the warnings contained in the *Statement of Advice* carefully before making any decision relating to Financial products.

What information do you maintain in my file and can I examine 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 made to you.

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 is available on our website or by contacting us.

If you wish to examine your file, please ask us. We will make arrangements for you to do so.

How will I pay for the services provided?

You may pay us a fee. Alternatively, we may receive a payment called Commission or brokerage which is paid to us by the Financial Product issuers. Your financial adviser will give you a *Statement of Advice* containing details of fees and any payments of commissions or brokerage made to us by Financial Product issuers, and the financial adviser's share, if any, of those fees, brokerage and commission.

- We may charge you a fee, depending on the time we spend developing your plan, or depending on the value of funds you invest.
- We may invoice you for a fee when you receive our written recommendations.
- You may pay us a management fee annually or in installments.
- We may receive ongoing payments from the Financial Product issuer.

We will tell you in writing in the *Statement of Advice* what fees we may charge you, when you have to pay, and what payments we may receive from the Financial Product issuer/s.

Fee Schedule

Your adviser is a self-employed Financial Planner licensed to give advice by Arcinvest Pty Ltd of which he is the sole shareholder. He receives a salary as an employee and profit share as a shareholder and director of arcinvest.

Arcinvest apply their fee structure on a client by client basis. Scope and complexity of the Statement of Advice (SoA) are taken into consideration, together with the client's current financial position and holdings and their stated goals and objectives.

Before you as the client incur any fees, a quote and schedule of fees will be fully disclosed to you at the earliest possible time, prior to implementation of future services.

Below are possible fee arrangements, which may be applied to the provision of advice. The total of these fees will not be applicable to any one situation, instead a single or combination fee structure will be relevant – again this will be outlined to you at the earliest possible time.

Upfront Commission – Brokerage Share Trades

Standard Transactional Brokerage - Share Trading - including GST

\$1 - \$50,000 is 1.1% (with a minimum fee of \$82.50)

\$50 001 onwards is .825%

These rates are based on the total transaction charge, per share parcel traded and include GST.

Commissions – Life Risk Insurance Products

We may receive an upfront commission and an ongoing commissions from the relevant insurer when we arrange and act as adviser on your insurance policy. This amount is paid by the insurer to us, and is not an additional cost to you.

Upfront Commissions: 0-66% of the first years premium

Ongoing Commissions: 0-33% of the insurance premium each following year

Adviser Service Fee – Ongoing investment portfolio management

We will receive an ongoing fee of between .55% per annum and 1.1% per annum of the value of funds under advice. The level of the Adviser Service Fee is determined by the value of the funds under advice and the complexity of the Client's circumstances.

Statement of Advice Fee

A once off fee to write a Statement of Advice may be charged to the Client. This fee will be in the range of \$440 to \$3300 depending on the scope and complexity of the advice.

Implementation Fee

A once off implementation fee of up to 1.1% may be charged to establish investment strategies recommended in the Statement of Advice particularly if no ongoing Adviser service fee is charged.

What should I do if I have a complaint?

1. Contact your advisor and tell them about complaint in the first instance.

Arcinvest is a member of the Australian Financial Complaints Authority (AFCA), and we will endeavor to resolve your complaint.

2. If not satisfactorily resolved, please put your complaint in writing and send it to Arcinvest Pty Ltd's address, noted at the beginning of this FSG. We will try and resolve your complaint quickly and fairly. We aim to resolve your complaint within 10 business days. If your complaint takes longer we will let you know what is happening and provide a date by which you can reasonably expect a response. This date will not exceed 45 days from the date you told us about your complaint.

3. If the complaint can't be resolved to your satisfaction you can refer the matter to AFCA. AFCA provides a fair and independent financial services complaint resolution that is free to consumers.

AFCA Contact details

Telephone: 1800 931 678.

Email: info@afca.org.au

www.afca.org.au

AFCA have a three stage process

Stage 1: AFCA facilitates discussions and negotiations between the parties.

Stage 2: conciliation; the parties come face to face with a conciliator from the AFCA national panel.

Stage 3: the independent adjudicator is requested to make a decision "on the papers" taking into account the relevant law, fairness and reasonableness.

Also the Australian Securities and Investments Commission (ASIC) has a free of charge info-line which you may use to find out information about your rights:

Phone: 1300 300 630 (within Australia)

Phone: +61 3 5177 3988 (outside Australia)

Fax: (03) 5177 3999.

If you have any further questions about the financial services Arcinvest Pty Ltd provides, please contact Allan Hanson on 0413 992 489

Retain this document for your reference and any future dealings with Arcinvest Pty Ltd.