

FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) is provided by:

Arcinvest Pty Ltd
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AUSTRALIAN FINANCIAL SERVICES LICENCE (AFSL) No: 528963
(we, us, our)

Purpose of this document

The purpose of this FSG is to assist you in deciding whether to use our services by giving you information about the type of services we provide, how we are remunerated and your rights when you have a complaint about the services we provide to you.

We recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please get in touch with us.

Other documents you may receive from us

When we give you financial advice, we may provide you with a *Statement of Advice* (SOA) or a *Record of Advice* (ROA) in which we take into account your current financial situation and future needs.

In the SOA we will also tell you about:

- our fees and commissions; and
- any associations we have with financial product issuers or other parties which may have influenced the advice we give you.

If you have not been provided with the ROA, you may request a copy of it free of charge at any time within 7 years after the advice was provided to you, by contacting us.

If you enter into an ongoing service agreement with us, you will receive annual fee disclosure statements and we will ask you to renew the agreement and consent to the deduction of advice fees from your account each year.

If we recommend a particular financial product to you, we will give you information about that product in a *Product Disclosure Statement* (PDS) to help you make an informed decision about the financial product.

If you do not want advice from us and have made your own decision about a financial product, we may assist you to acquire, vary or dispose of a financial product 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.

Authorised financial services and products

We are licensed to provide personal financial product advice and dealing services, 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; and
- securities; and superannuation.

Who is your 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 and is the sole director and shareholder of Arcinvest Pty Ltd.

Relationships and associations

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you. No such associations or relationships exist.

Referrals

Arcinvest has no formal referral arrangements in place. We may pay a referral fee to any third party who successfully refers you to us to receive financial services. Similarly, we may receive benefits for referring you to another party, including referral fees or non-monetary benefits. All referral payments will be disclosed in any SOA or ROA you receive.

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.

Conflicts of interest

Allan Hanson may recommend investments in shares that they hold or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

What information should you provide to receive personalised 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 can give us instructions in person, by phone, email or any other means that we agree with you from time to time. Please refer to our engagement letter for more information on this.

You have the right not to give us this information, 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 SOA carefully before making any decision relating to financial products.

What information do we maintain in your file and can you examine your 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.

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

What fees are involved?

We may charge you a fee for the advice we provide to you. We may also receive a payment called a commission or brokerage which is paid to us by the financial product issuers. Your financial adviser will give you an SOA 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 instalments.
- We may receive ongoing payments from the financial product issuer.

We will agree these fees with you beforehand as part of the letter of engagement and they will be disclosed in the SOA. The SOA will also include information on when you have to pay, and what payments we may receive from any financial product issuer/s.

We may also receive additional benefits by way of sponsorship of education seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Fee schedule

All fees are payable to Arcinvest Pty Ltd.

Your adviser is a self-employed financial planner licensed to give advice by Arcinvest Pty Ltd. He is Arcinvest Pty Ltd's sole shareholder. He receives a salary as an employee and profit share as a shareholder and director of Arcinvest.

We determine fees on a client-by-client basis. The scope and complexity of the SOA are taken into consideration, together with your current financial position and holdings and your stated goals and objectives.

Personal advice

We will charge you a fee for any personal advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with personal advice. These fees will be agreed with you beforehand as part of an engagement letter and will be disclosed in a SOA or ROA which will be provided to you.

Statement of advice fee

You may be charged a one-off fee to write a SOA. This fee will be in the range of \$440 to \$3300 depending on the scope and complexity of the advice.

A one-off implementation fee of up to 1.1% of the value of funds under management may be charged to establish the investment strategies recommended in the SOA, particularly if no ongoing adviser service fee is charged.

Ongoing fees

Our ongoing advice service fees depend on the ongoing service that we provide to you. They are typically charged as a percentage based on the value of your portfolio and are paid monthly. Our ongoing adviser service fee is between .55% per annum and 1.1% per annum of the value of funds under advice.

The ongoing advice service fee will be agreed with you in our ongoing service agreement.

Brokerage fees

We may charge a brokerage fee when you buy or sell listed investments. Standard transactional brokerage for share trading (including GST) is:

- \$1 - \$50,000 is 1.1% (with a minimum fee of \$82.50)
- \$50,001+ is .825%

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

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 by us from amounts charged under our brokerage agreements, and do not represent an additional cost to you.

Commissions – Life risk insurance products

We will rebate any upfront commission and ongoing commissions from the relevant insurer when we arrange and act as adviser on your insurance policy.

What should you do if you have a complaint?

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our services then we encourage you to contact us. We accept complaints over the phone, in person, via email or letter or on our social media channels. The best option is to call us or put your complaint in writing to our office. We will endeavour to resolve your complaint in 5 business days.

If you still do not receive a satisfactory outcome or we do not respond to you within 30 days after you make the initial complaint, you have the right to complain to the Australian Financial Complaints Authority (AFCA) at the following address:

AFCA contact details:

GPO Box 3

Melbourne VIC 3001

Telephone: 1800 931 678

Email: info@afca.org.au

www.afca.org.au

You may only contact AFCA once you have followed the above procedure.

The Australian Securities and Investments Commission (ASIC) also has a free 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

Your privacy

We are committed to protecting your privacy.

We have a privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our privacy policy is available on request and on our website at arcinvest.com.au/privacy-policy/.

Compensation arrangements

We hold professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the requirements of the Corporations Act. The professional indemnity insurance covers all of the financial services we are authorised to provide to you.

Contact details

If you have any further questions about the financial services Arcinvest Pty Ltd provides, please contact:

Allan Hanson

177a Bennetts Road, Norman Park QLD 4170

PO Box 3348, Norman Park QLD 4170

Mobile: 0413 992 489

Email: admin@arcinvest.com.au

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