

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, we will ask you at least every 12 months to renew the agreement and provide your written consent for the ongoing deduction of advice fees from your account.

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 FCSI CPA

Authorised Representative Number 1005319

Allan has been a financial adviser since 1992 and has extensive formal qualifications as well as over 30 years' experience in all aspects of financial planning and investment advice.

His formal qualifications include a Bachelor of Commerce, Fellow of Chartered Institute for Securities & Investment(CISI) 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 do not pay referral fees to any third party who refers you to us to receive financial services. Similarly, we do not receive benefits or fees for referring you to another party.

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 if a conflict of interest exists and how the conflict will be managed.

We manage conflicts of interest through disclosure, internal controls and policies designed to ensure advice is provided in your best interests.

If a conflict of interest occurs in other areas you will be notified and advised how the conflict will be handled.

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. This may be direct share brokerage for ASX listed trades, we may also receive a payment called a commission 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 is entitled to any profit made by arcinvest 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 and will be disclosed in a SOA or ROA 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 advice fees and annual consent

If you choose to enter into an ongoing advice service arrangement with us, you will receive services on an ongoing basis in return for an ongoing advice fee.

The nature and cost of the ongoing services we provide will be clearly set out in the ongoing service agreement, which will specify:

- the services and frequency to be provided and;
- the ongoing advice fee payable.

Ongoing advice fees are typically calculated as a percentage of the value of the assets under advice or as an agreed fixed amount, and are deducted monthly in arrears. Our ongoing adviser service fee is typically between .55% per annum and 1.1% per annum of the value of funds under advice.

Every 12 months, we will ask you to renew the ongoing service arrangement and provide your written consent for the ongoing deduction of advice fees for the next period. You are not required to renew the arrangement.

If you do not provide your written consent, no further ongoing advice fees will be charged or deducted, and the ongoing service arrangement will cease.

You may cancel an ongoing service arrangement at any time by providing written notice to us.

Brokerage fees

We may charge a brokerage fee when you buy or sell listed investments in a broking account.

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 fee, 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 and handling your personal information in a responsible and transparent way.

In order to provide you with financial advice and related services, we may collect, use and disclose personal information about you, including information about your personal circumstances, financial situation and needs. This information is used to provide advice, implement strategies, and meet our legal and regulatory obligations.

We may disclose your personal information to third parties where necessary to provide our services, including product providers, platform operators, research providers, professional advisers, insurers and our professional indemnity insurers. We may also disclose information where required or authorised by law.

We take reasonable steps to protect your personal information from misuse, interference, loss, and unauthorised access, modification or disclosure.

Our Privacy Policy sets out further information about how we collect, hold, use and disclose personal information, how you can access and correct the information we hold about you, and how you may make a complaint if you are not satisfied with how we have handled your personal information.

A copy of 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.