

Financial Services Guide

Your advisor is your primary contact within our network of accredited financial service providers. Acting as your Personal Financial Manager, the advisor will provide or facilitate a wide range of services either directly, or by co-ordinating your existing service providers with providers within our network.

COMPREHENSIVE & CONVENIENT

We give you convenience and confidence via a single contact point for all of your services, with the support of our staff and a broad network of professionals. You can choose to have your adviser coordinate some, or all of your financial matters.

This helps you to **achieve greater control** of your finances. Efficient, central management allows you to **reduce costly duplication** of information and effort across multiple suppliers.

The scope of services includes, but is not limited to:

- Home Mortgages and Investment Loans
- Investment planning and strategies
- Tax-effective investment advice
- Detailed Performance & Tax Reporting
- Superannuation & Retirement Planning
- Remuneration Planning
- Social Security Planning
- Estate Planning

In addition to those licensed services we can coordinate activities with your existing service providers, or facilitate within our network:

- Insurance - life, disability, trauma, income.
- Accounting, bookkeeping and taxation.
- Solicitors - preparation of wills, powers of attorney, trust deeds and sundry legal services.

Unlimited choice of investments – our licence allows us to offer a comprehensive set of products. Unlike many platforms and master trusts, we have no arbitrary limits on the type, or number of products you can select.

We won't just sell you products. We listen to your ideas, concerns and requests, consider appropriate alternatives and offer advice for you to consider.

It's *your* money. Our mission is to help you to manage it wisely.

OBJECTIVE

We work for you, our client, and our fee structure reflects a commitment to understanding and servicing your specific needs, rather than particular products or suppliers.

We are **NOT** a subsidiary of any financial institution, bank, insurer, stockbroker or fund manager. Nor are we a shopfront for any such institution. Our ownership structure and formal standards ensure that product issuers and institutions don't influence our recommendations. This places us in the category that a recent ASIC survey recognised as the best advisory performers.¹

PROFESSIONAL

Your advisor is a licensed, authorised representative for the provision of financial services and has attained formal accreditation and membership of professional bodies that demand high levels of competence and conduct- either the Financial Planning Association (FPA), or Certified Practising Accountants (CPA).

In addition to formal qualifications, your advisor has broad business experience, giving them a unique ability to see the "bigger picture" and better understand your specific needs. That experience includes retail banking, accounting, stockbroking, taxation planning, superannuation, funds management, small business management and management consulting.

PERSONAL, CLEAR & SIMPLE

PEOPLE, equipped to help you, answer our phones. We don't believe valued clients should quote account numbers, listen to impersonal recorded messages, or select from robotic menus.

Where possible, we avoid the use of jargon and technical terms to provide advice that is easily understood and makes clear sense to you.

¹ Source: The Australian Securities and Investments Commission (ASIC) and the Australian Consumers' Association (ACA) joint survey of the quality of advice provided by financial advisors, *Tuesday 11 February 2003*.

What does the complete service package include?

Comprehensive Financial Plan

Formal financial plans are vital resources that form a foundation for ongoing management of investments. Advisors conduct introductory interviews to determine your current position, future goals/desires and identify problems or opportunities. The information obtained provides a basis for advisors to develop an appropriate, formal strategy and plan. If you request specific “unlimited” advice your plan will include individual product recommendations to match specified requirements and objectives. Otherwise you can request “limited”, or general advice.

Some financial planners limit their advice due to restricted qualifications or accreditation. For example, only registered tax agents may legally offer specific tax advice. Our **Comprehensive Financial Plan** undergoes a review by a registered tax agent to identify opportunities to minimise tax, including:

- Remuneration Planning (eg. salary packaging)
- Loan Consolidation to reduce debts & interest
- Tax-effect of structures and investments
- Superannuation & Retirement Planning
- Social Security Planning
- Estate Planning
- Risk Management & Insurance

Research

To ensure that clients are well informed with respect to investment choices we gather and analyse research reports to collate several expert opinions in order to form reasonable, qualified recommendations. We regularly review detailed research data and provide easy-to-understand summaries, newsletters and regular reports for your convenience.

Recommendations are based on the opinions of a panel of Australia’s leading stockbroking firms and research analysts. We also provide clients access to discounted publications, seminars and educational materials.

Regular Reviews

Effective financial strategies need periodic reviews to adjust objectives, balance portfolios and set reasonable expectations. Investors’ requirements may change, as may the economy, markets and the performance of individual products. Regular portfolio valuations and detailed, periodic reviews provide a diagnosis of your position and the conditions that will impact your ability to achieve your objectives.

Monitoring

Active monitoring results in timely, accurate notice of events that may impact your portfolio. Most investors do not have access to the many resources available to financial advisors, nor do they have the time to read all of that information. Your advisor is paid to perform that function for you. This includes access to IPOs (“Initial Public Offerings” or “floats”), to which retail investors usually have limited access.

Administration & Consolidated Reporting

While many advisors charge additional “platform” or “master trust” fees of up to 1.5%, our subscription fee includes such services **at no extra cost**; including:

- Preparing, collating and filing all your investment paperwork for you.
- Consolidated investment performance & tax reports (Capital Gains & Income).
- Coordination and/or liaison with accountants, or tax agents for end-of-year returns.
- Secure, Internet access to your investment details, 24 hours a day, 7 days a week.

Most financial planners only report on the investments that you have lodged directly with them, or for which they receive commissions. This service extends beyond those conventional limits*.

By providing all of these facilities and services within our consolidated package we save you gathering reports and statements from multiple sources to prepare for tax returns and finance applications. This helps you to reduce both the hassle and cost of financial management.

Having your financial details centrally recorded means that you’ll no longer repeat that information to your tax agent, accountant, bank manager, financial advisors, solicitor and the government. We provide one set of reports that can satisfy all of those requirements and work with those various specialists to schedule the related activities.

*This service requires all account statements and financial transaction documents to be directed to your advisor for recording. Your advisor will gladly explain how this service operates and the potential benefits.

Key Information & Frequently Asked Questions (FAQs).

Who is my Advisor?

Your Advisor is the authorised representative identified at the bottom of this page.

Who is responsible for the advice given to me?

The licensee is responsible for advisory services provided by its authorised representatives. Advice provided by service providers introduced by referral is the responsibility of that provider.

What advice am I getting?

You receive a Statement of Advice (SOA) prepared by your Advisor. It should help you make an informed decision before acting on the advice. It will contain details about the type of advice, products chosen, what fees are charged and what fees are payable to your Advisor. This should be given to you at the time of, or as soon as possible after, receiving the advice, but prior to receiving any further financial service arising from this advice. The advice will also explain any significant risks of recommended investments and strategies.

You may also receive a **Product Disclosure Statement (PDS)** from Investment Product Providers that gives greater details of specific products recommended and the associated risks.

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

Yes. To do so we need to find out your individual investment objectives, financial situation and needs before we recommend any investment 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. Please read the warnings carefully.

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile, which includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations made to you. If you wish to examine your file just ask us and we will provide access for you.

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

Yes. You must specify how you wish to instruct us and how you wish to receive correspondence – whether by email, fax or other means. This instruction should be provided in writing.

What should I do if I have a complaint?

To register a complaint you should:

1. Contact your Advisor and explain full details of your complaint.
2. If your Advisor does not satisfactorily resolve your complaint within 3 days, please contact the Compliance Manager of the licensed dealer identified at the foot of this page. We will try and resolve your complaint quickly and fairly.
3. If you still do not get a satisfactory outcome, you have the right to complain to the FICS Complaints Resolution Scheme, which can be contacted on the toll free number 1800 335 405.

The Australian Securities & Investments Commission (ASIC) also has a free-call line on 1300 300 630. There you may lodge complaints and obtain information about your rights.

For further details and access to useful resources, please visit our Internet site

www.lifestyleip.com

or phone

1800 17 37 57

Your Advisor's & Licensee Details

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