

Financial Services Guide

About this guide

This guide is intended to provide you with sufficient information to enable you to decide whether you want to use our products and services.

It includes details about:

- Who we are and the financial products/services we are able to provide you
- How we/our staff are paid in relation to the financial services being offered
- How we collect and use your personal information
- How we respect your privacy and your rights when you get advice from us
- What to do if you have a complaint about our services
- How to contact us

Price Financial Intelligence Pty Ltd
 ABN 28 127 858 477 AFSL 402367
 Unit 11, 1 Central Avenue
 Thornleigh NSW 2120
 PO Box 750 Pennant Hills NSW 1715
 Tel 02 9875 2444
 Fax 02 9481 0594
 www.pricefinancial.com.au

Price Financial Intelligence Pty Ltd has authorised your adviser to distribute this Financial Services Guide (FSG). Details of your adviser are available in the attached *Adviser Profile*. The *Adviser Profile* forms part of this FSG and they should be read together.

About us

Price Financial Intelligence Pty Ltd holds Australian Financial Services Licence (AFSL) 402367. Our office is in Thornleigh, Sydney. We offer financial services to investment and superannuation clients. We also offer personal life and risk insurance.

We have been servicing our clients' needs since 1982 and we pride ourselves on building a strong long-term relationship. We work closely with our affiliated companies in the same premises offering accounting and taxation services. Our Principal and Director is also a registered Tax Agent.

We offer unique investment strategies and actively trade Australian shares. During negative markets we move to cash very quickly to minimize losses and use cash reserves to re-enter the market at the bottom. Our first priority is to protect your capital and our second priority is to grow your portfolio by between 8% and 10% each year.

Our contact details

<p>Price Financial Intelligence Pty Ltd (PFI) ABN 28 127 858 477 AFSL 402367 Unit 11, 1 Central Avenue, Thornleigh, NSW 2120 P O Box 750, Pennant Hills, NSW 1715</p>	<p>Phone: (02) 9875 2444 Fax: (02) 9481 0594 Email: info@pricefinancial.com.au Website: www.pricefinancial.com.au</p>
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Our services

Price Financial Intelligence Pty Ltd and its representatives provide financial product advice and services relating to the following:

<p>Deposit products Fixed interest deposits Government debentures, stocks or bonds Life risk products Retirement Savings Account Securities (eg: shares) Managed Investment Schemes</p>	<p>Investor Directed Portfolio Services (IDPS) Life investment Investment planning Retirement planning Lifestyle financial planning Gearing strategies Redundancy benefits</p>	<p>Superannuation Self Managed superannuation Centrelink support Managed Discretionary Account (MDA) Margin Loans</p>
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Managed Discretionary Account (MDA)

Our Managed Discretionary Account - your portfolio – offers you the following benefits:

- A share portfolio proactively monitored and professionally managed
- Your existing portfolio, investment objectives, risk and other factors are all taken into account when developing a personalised investment strategy
- Direct share ownership and associated tax advantages
- All share trading is actively traded from our Wrap platform using individual Investor Holder Identification Numbers (HIN)
- Impartial approach to investment management

Our portfolio administration management includes:

- Direct client access to comprehensive reporting from our Wrap platform
- Your written authority for implementation of your investment strategy
- Provision of *Buy and Sell* Contracts for each trade that occurs
- Provision of at least annual statements for regular and accurate disclosure
- Direct access to other reports within our Wrap platform (i.e. portfolio valuation, performance and transaction report)
- Secure File Transfer to clients with email addresses

Other documents you may receive from us

Whenever you receive financial products and services from us, we may also give you:

- Your Adviser Profile (Information about your Adviser)
- Statement of Advice (The basis of the advice, remuneration and explanation of the advice)
- Product Disclosure Statement (Information about the recommended financial product)
- Terms and Conditions (Descriptions regarding the terms and conditions of the advice)
- Privacy Statement (Statement regarding your personal information collected and our commitment to you)
- Record of Advice (Additional written record of our recommendations to you)

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These documents will help you make an informed decision about the specific financial product and service you are considering.

Information we need from you

We maintain a secure record of our clients' personal and sensitive information collected either directly or indirectly from third parties. We are subject to the Financial Services legislative and regulatory requirements to obtain, hold and forward to relevant parties detailed personal and sensitive information about you.

During the data collection process, you will be required to provide both quantitative (i.e. data or amount) and qualitative (i.e. descriptive) information. If we have insufficient detail about your financial circumstances, there will be no *Reasonable Basis* for Personal Advice and we may only be able to provide you with "**General Advice**".

We are a paperless organisation. Our main method of sending and receiving documents is through *Secure File Transfer* (SFT) to clients with internet access. (Mailing can be arranged for clients with no computer or internet access). All of our data is stored electronically and supported by daily backup and security procedures. We have strict guidelines to protect the personal information we hold against loss, unauthorised access, use, modification or disclosure and against other misuse.

Your privacy and information

We do not use or disclose personal information collected by us except with your consent or compelled by law. We only disclose personal information for purpose that is related to our services. A copy of our *Privacy Statement* will be given to you by your Adviser. You will also be asked to sign a *Privacy Consent* form prior to receiving financial advice from us.

Investment risk

Investing involves risk. Risk is the chance that an investment will not give you the returns you hoped for or that you will lose money. All investments have risk, but some have more risk than others. At our initial meeting, you will be asked to complete multiple choice questions to determine your investment risk profile. The result will be included in your Statement of Advice and we will discuss any significant risks in our strategies during our meeting. If you are unsure of the potential effects of these risks, you should contact us for clarification.

Remuneration and other benefits for our services

We do not charge clients for the initial meeting as we believe this is the opportunity for the prospective client/adviser to get to know each other before potentially forming a long-term client/adviser relationship.

Price Financial Intelligence Pty Ltd does not directly employ financial advisers but pays a share of fees it earns to the entity which employs your financial adviser after paying administration expenses. Your financial adviser is paid remuneration by their employer which may include salary, superannuation, dividends and other amounts. The remuneration paid by each entity will be determined by that entity and is based on the share of fees it receives.

Fees and commissions (including 10% GST)

Investment & Superannuation	<u>Fee based:</u> Initial fee: 1.1% of the amount invested eg: \$400,000 x 1.1% = \$4,400 Ongoing adviser fee: up to 2.2% pa of the balance in the account eg: \$400,000 x 2.2% = \$8,800 or <u>Commission based:</u> Initial commission: up to 4.4% of the amount invested eg: \$400,000 x 4.4% = \$17,600 Trailing commission: up to 1.1% pa of the balance in the account eg: \$400,000 x 1.1% = \$4,400
Life Insurance	Initial fee: between 15% - 130% eg: \$500 x 15% = \$75 Ongoing adviser fee: 33% of premium in subsequent years \$500 x 33% = \$165

When applicable, the fee can be an agreed amount for a particular service or a time-based fee of up to \$450 per hour. When you receive Personal Advice from us, a Statement of Advice (SOA) will be provided to you with transparent disclosure of the specific fees and charges for our service.

Referrals

We may pay a fee or commissions to persons who may introduce or refer you to us. This will be borne by Price Financial Intelligence Pty Ltd and will not affect your fee.

Our benefits

Our parent company Price Finance Consultants Pty Ltd has and may continue to receive Options to acquire shares in IOOF Holdings Ltd (IOOF), www.ioof.com.au. IOOF is the product provider associated with our primary Wrap platform, and works closely with us regarding Australian Financial Services Licence (AFSL) compliance. IOOF owns DKN Financial Group (DKN) which also owns Lonsdale Financial Group (Lonsdale). We have an association with DKN and Lonsdale for continuous training and professional development.

Professional Indemnity insurance

Price Financial Intelligence Pty Ltd has Professional Indemnity Insurance in place to cover us and our representatives for liability arising from the financial services we provide. Our compensation arrangements comply with Corporations Acts 2001-s912B.

Dispute Resolution

As your financial planner you will find that we will be seeking a strong relationship with you. You will never be a number to us. If you have any issues, questions or concerns we strongly encourage you to keep us informed of them. We cannot correct issues we do not know about.

We are aware that circumstances may arise where you may wish to express an opinion, seek clarification of an issue or simply inform us of expectations which were not met. We firmly believe that managing the customer experience is paramount to our success.

Complaints can be lodged by contacting Price Financial Intelligence Pty Ltd via one of the methods listed below:

Telephoning	(02) 9875 2444
Emailing	info@pricefinancial.com.au
Faxing a letter to	(02) 9481 0594
In writing	Price Financial Intelligence Pty Ltd Unit 11, 1 Central Avenue, Thornleigh, NSW 2120 P O Box 750, Pennant Hills, NSW 1715
Contacting your Financial Adviser & Authorised Representative	Your adviser can be contacted via above email or contact number
Contacting the Principal & Director	The Principal & Director can be contacted via above email or contact number

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Please explain the details of your complaint as clearly as you can. We will endeavour to resolve it promptly and keep you informed of our progress. We will reply as soon as possible and within 45 days in compliance with our obligations under law.

Price Financial Intelligence Pty Ltd is a member of the Financial Ombudsman Service. Should you wish to take the matter further, they can be contacted at: GPO Box 3, Melbourne, VIC 3001, Phone 1300 780 808, www.fos.org.au.

The Australian Securities & Investment Commission (ASIC) has an infoline on 1300 300 630, www.asic.gov.au which you may contact to make a complaint or obtain information about your rights.