FINANCIAL SERVICES GUIDE

Date: 13 August 2019

This Financial Services Guide ("**FSG**") is provided by:

- **Williams Hall Chadwick Superannuation Services Pty Ltd** ACN 618 501 652 (Authorised Representative No. 001254354) (**"WHCSS"**);
- **Brett Gillies** (Authorised Representative No. 001255005);
- **John Sloman** (Authorised Representative No. 001255009);
- **Michael Cameron** (Authorised Representative No. 001255012);
- **Robert Sendall** (Authorised Representative No. 001255013);
- **Michael Williams** (Authorised Representative No. 001255011);
- **Brendan Vaughan** (Authorised Representative No. 001255004);
- **Dugald Warby** (Authorised Representative No. 001255007);
- **Craig Torry** (Authorised Representative No. 001255006);
- **Angela Harris** (Authorised Representative No. 001255003);
- **Juan Danga** (Authorised Representative No. 001255010);
- **Gregory Kelly** (Authorised Representative No. 001255008);
- **Derek Grewar** (Authorised Representative No. 001255014);

(together, "**we**" or "**us**").

We are authorised representatives of Williams Hall Chadwick Licensing Pty Ltd ABN 19 609 530 921 (AFSL No. 485173) ("**WHC Licensing**").

The distribution of this FSG is authorised by the WHC Licensing.

Purpose of FSG

This FSG sets out key information about the financial services we may provide to you. It also sets out information about your rights with respect to the financial services we provide.

We strongly 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 contact us.

Documents you may receive

If we provide you with financial advice, we will provide that advice to you in a statement of advice ("**SOA**"). The SOA will contain our advice, the basis upon which we provide the advice and specific information about the remuneration we receive.

In some circumstances, we may also record our advice through preparing a record of advice ("**ROA**") instead of providing you with a SOA. 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 we provide you with advice to establish a self-managed superannuation fund ("**SMSF**") or commence a pension or arrange for those services to be provided to you, we will ensure that you are provided with a product disclosure statement ("**PDS**") unless we are satisfied that you have already received or have access to all of the information that would have been contained in the PDS. The PDS is issued by the SMSF trustee and is designed to provide you with information to make an informed decision about whether to acquire an interest in the SMSF. The PDS will include details about the significant risks and benefits, costs, charges and other significant characteristics or features of the SMSF.

If you enter into an ongoing arrangement with WHCSS, you will receive a fee disclosure statement each year and a renewal notice every two years.

Financial services WHCSS is authorised to provide

WHC Licensing has authorised WHCSS to provide the following financial services to wholesale and retail clients:

- provide financial product advice on SMSFs.
- provide financial product advice on a person's existing superannuation products, but only to the extent required for:
  - making a recommendation that the person establish a SMSF; or
  - providing advice to the person on contributions or pensions under a superannuation product.
- deal (issue, acquire, dispose) or arrange to deal in a SMSF.

- provide class of product advice with respect to:
    - superannuation products;
    - general insurance products;
    - securities;
    - simple managed investment schemes;
    - life risk insurance products; and
    - basic deposit products.

Class of product advice allows us to consider your personal circumstances in determining the appropriate class of financial product that is suitable to you. However it does not allow us to recommend any particular financial product.

WHCSS is a corporate authorised representative of WHC Licensing. Any personal advice will be provided by WHCSS and any of its Category 1 or Category 2 Advisers, which are listed in the Adviser Profile section. More details about them, including the personal advice they are authorised to provide, is included in the Adviser Profile section.

How can you provide us with instructions?

You can give us instructions by phone, email or any other means that we agree with you from time to time. Please refer to your engagement letter with WHCSS for further information on this.

Who does WHC Licensing act for?

As authorised representatives, we provide financial services on behalf of WHC Licensing. In providing those financial services, WHC Licensing acts on its own behalf. WHC Licensing is independent, and is not aligned with any product issuer or re-seller.

Fees and charges

General advice

WHCSS will charge you a fee for any general advice we provide to you. That fee may either be a fixed fee or based on the amount of hours it takes us to prepare and provide you with the general advice.

Details of these fees will be provided to you in an engagement letter or fee disclosure statement.

You may request particulars of these fees within a reasonable time after receiving this FSG, but before you are provided with any general advice.

Personal advice

WHCSS will charge you a fee for any personal advice we provide to you. That fee may either be a fixed fee or based on the amount of hours it takes us to prepare and provide you with the personal advice. These fees will be included in the SOA or ROA which will be provided to you.

We do not receive any commissions from product issuers or re-sellers.

Our advisers do not receive any commission payments. They are paid a salary which does not change depending on the amount of financial services they have provided.

Ongoing

If you enter into an ongoing service arrangement with us, we will charge you a yearly fee. This will be disclosed in the SOA or ROA, engagement letter or fee disclosure statement.

Accounting

Williams Hall Chadwick, WHCSS' accounting practice, may charge you additional fees, which arise as a result of:

- the implementation of any advice we provide you; or
- the implementation of any 'execution only' instructions that you provide to us.

This may include fees for preparing SMSF establishment documents, or ongoing audit or compliance fees in relation to a SMSF. These fees are not related to the financial services we provide you, and will either be a fixed fee or based on the amount of hours it takes us to prepare the necessary documentation. These fees will be set out in the engagement letter you enter into with Williams Hall Chadwick.

Please contact us if you require any further information about how we are remunerated.

Remuneration

The Category 1 or Category 2 Advisers do not receive any commission payments. The Category 1 and Category 2 Advisers are paid a salary which does not change depending on the amount of financial services they have provided.

Associations

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

Complaints

We are fully committed to providing quality financial services. However if you are unhappy with our services, please follow the procedure set out below.

Step 1

Please contact WHC Licensing by:

Telephone: +61 7 3221 2416

Mail: Level 4, 240 Queen Street
BRISBANE QLD 4000

Email: general@hallchadwickqld.com.au

Please provide WHC Licensing with as much information about the complaint as you can. WHC Licensing will then attend to your complaint, and may contact you for more information. Once WHC Licensing has enough information, they will endeavour to resolve your complaint within 5 business days.

Step 2

If you are not happy with the outcome, you may request that WHC Licensing's compliance officer review your complaint and its proposed resolutions. The compliance officer may contact you for more information. The compliance officer will contact you with his or her decision.

Step 3

We will attempt to resolve your complaint efficiently and fairly. If you feel our response is inadequate, or if you have not received a response within 45 days, you can have your complaint reviewed by the Australian Financial Complaints Authority:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Fax: (03) 9613 6399

Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Compensation arrangements

WHC Licensing holds professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the *Corporations Act 2001* (Cth). The professional indemnity insurance covers all of the financial services we are authorised by WHC Licensing to provide to you.

Further Information

If you have any further queries about our financial services, please do not hesitate to contact us.

Contact us

We can be contacted at WHCSS. WHCSS' details are set out below:

Telephone: +61 7 3221 2416

Email: general@hallchadwickqld.com.au

Mail: Level 4, 240 Queen Street
BRISBANE QLD 4000

Adviser Profile

This adviser profile forms part of the FSG dated 13 August 2019.

Category 1 Advisers

The Category 1 Advisers have been sub-authorised by WHCSS to provide financial services on behalf of WHC Licensing.

The Category 1 Advisers are:

- Juan Danga; and
- Craig Torry.

Financial services Category 1 Advisers are authorised to provide

WHC Licensing has authorised the Category 1 Advisers to provide the following financial services to wholesale and retail clients:

- provide financial product advice on SMSFs;
- provide financial product advice on a person's existing superannuation products, but only to the extent required for:
    - making a recommendation that the person establish a SMSF; or
    - providing advice to the person on contributions or pensions under a superannuation product;
- deal (issue, acquire, dispose) or arrange to deal in a SMSF;
- provide class of product advice with respect to:
    - superannuation products;
    - life risk insurance products;
    - general insurance products;
    - simple managed investment schemes;
    - securities; and
    - basic deposit products.

Category 2 Advisers

The Category 2 Advisers have been sub-authorised by WHCSS to provide financial services on behalf of WHC Licensing.

The Category 2 Advisers are:

- Brett Gillies;
- John Sloman;
- Michael Cameron;
- Robert Sendall;
- Michael Williams;
- Brendan Vaughan;
- Dugald Warby;
- Angela Harris;
- Gregory Kelly; and
- Derek Grewar.

Financial services Category 2 Advisers are authorised to provide

WHC Licensing has authorised the Category 2 Advisers to provide the following financial services to wholesale and retail clients:

- provide financial product advice on SMSFs;
- provide financial product advice on a person's existing superannuation products, but only to the extent required for:
    - making a recommendation that the person establish a SMSF; or
    - providing advice to the person on contributions or pensions under a superannuation product;
- deal (issue, acquire, dispose) or arrange to deal in a SMSF;
- provide class of product advice with respect to:
    - superannuation products;
    - life risk insurance products;
    - general insurance products; and
    - basic deposit products.