



## INTRODUCTION

Before seeking our advice, you probably have a number of questions you would like to ask about us. You have the right to ask about our charges, the type of advice we will give and what you can do if you have a complaint about our services.

Information about these issues is provided in this Financial Services Guide to assist you in determining whether to use our services.

You should also be aware that you are entitled to receive a Statement of Advice (SoA) whenever we provide you with any advice which takes into account your objectives, financial situation and/or needs. The SoA will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

On an ongoing basis, if further advice is furnished, or when no financial product is recommended, a Record of Advice (RoA) may be provided to you instead of a SoA. You have the right to request a copy of the RoA (if you have not previously received a copy) within 7 years of that further advice being given.

If we recommend that you acquire a particular financial product (other than securities), or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement containing information which will assist you to decide whether to acquire that product.

## OUR SERVICES AND ADVISERS

### Who Is My Adviser?

The following persons are authorised to provide financial product advice on behalf of Poynter Hargraves Financial Consultants Pty Ltd, AFSL No: 237846:

Craig Hargraves – CFP	Owen Walker – RG 146 Compliant
John Mundy – Dip FS	Tony Winn – Adv Dip FS
Leisa Collins – Dip FS FP	Brandi Murphy – BSc BA Adv Dip FS
Robert Turner – Dip FS	Elio Centofanti – CFP
Malcolm Caire – Adv Dip FS (FP) SA Fin SSA	

### Who Does the Adviser Act For?

Your adviser will be acting for you when they provide financial services.

### What Advisory Services Are Available To Me?

Poynter Hargraves provides the following types of services:

- Retirement Planning & Strategies;
- Wealth Creation;
- Superannuation/Rollover Advice & Strategies;
- Managed Funds;
- Personal Insurances (including risk);
- Gearing Strategies;
- Social Security Advice;
- Estate Planning Advice;
- Standard Margin Lending Facility.

## Financial Services Guide

In addition, we offer an on-going monitoring and review service for your investment portfolio or life insurance program.

We can advise on the following types of financial products:

- Deposit and payment products including basic deposit products, deposit products other than basic deposit products and non-cash payment products;
- Debentures, stocks or bonds issued or proposed to be issued by a government;
- Risk insurance products including life, trauma, income protection and total and permanent disability insurance;
- Managed investments;
- Retirement savings accounts products;
- Superannuation.
- Standard Margin Lending Facility.

Our preferred investment approach is to use a portfolio of managed fund investments from a variety of fund managers, adopting a core/satellite investment philosophy and management approach. Our associated company, The Mills Administration Pty Limited, has developed this approach in collaboration with Russell Investments whose funds are used as the core investments.

## COST

### How Will I Pay For The Service?

Your initial consultation is free of charge. During this meeting we will examine your situation and explain how we can work with you. If you choose to appoint us to provide financial planning advice, we will charge one or more of the following fees. All fees will be agreed with you before we proceed:

- An initial advice fee ranging from \$300.00 - \$1100.00 (incl. GST) depending on the complexity of your financial affairs and the time required.
- A one off initial investment/contribution fee (entry fee) of up to 4.0% (incl. GST) of the total amount you wish to invest.
- If we provide an ongoing review service, an adviser service fee of between 1.0% and 2.2% per annum (incl. GST) of the amount of your investments, paid monthly. For example, an adviser service fee of 2.2% based on funds invested of \$50,000, would be \$1,100.
- An hourly rate of \$220.00 per hour (incl. GST) for some additional advice and services you may ask us to provide.

The initial advice and ongoing review service fees can either be invoiced to you or paid from your investment portfolio.

If you appoint us to provide ongoing advice, we are likely to recommend that you use either our 'in-house' administration services, Executive Choice Investments, Executive Choice Master Fund or the Navigator platform provided by MLC Australia Limited to administer your investments. These services will incur an additional cost,

details of which will be provided to you before you engage them.

For insurance services, we receive an upfront commission when the policy is arranged and ongoing commissions for each year the policy remains in place. The maximum upfront commission is 88% and the maximum ongoing commission could be 31%. For example, for a policy with an annual premium of \$1,000, we would receive a maximum upfront commission of up to \$888 and trail commission of up to \$310 per annum. This is paid by the insurer.

Claim Administration Fee – Successful Lump sum claims may incur a fee of 3% of the lump sum payable. We may also claim any Financial Planning benefit that may be available and where a SoA is provided to you.

#### **Do You Have Any Relationships Which May Influence The Advice Being Given?**

Poynter Hargraves is an associated company of The Mills Administration Pty Ltd which promotes our recommended platform, Executive Choice Master Fund, provides a call centre for Executive Choice members and, in conjunction with Russell Investment Group, provides investment research and recommendations and product development and management for our clients.

Mills Administration is paid for these services by Russell Investment Group and, depending on which administration service you use, Tidswell Financial Services Pty Limited which is the responsible entity of Executive Choice or MLC Australia Limited which provides Navigator. Poynter Hargraves operates the call centre for Mills Administration, for which Mills pays us a fee.

These arrangements do not increase the fees you pay.

### **WORKING WITH US**

#### **What Information Do I Need To Provide and How Do you Manage It?**

To allow us to advise you properly, we will ask you to provide financial and personal information relating to your current situation, needs and objectives.

You do not have to divulge this information to us. If you do not wish to do so, our advice may not be appropriate to your needs, objectives and financial situation.

We maintain records of your personal profile and any recommendations we make to you. If you wish to examine your file, ask us and we will make arrangements for you to do so at no fee, other than possibly the reasonable cost of providing the information you have requested.

Under the Anti-Money Laundering and Counter Terrorism Finance Act, we are required to verify your identity and the source of any funds when we arrange financial products for you. This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely.

We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of

our personal information. A copy of our privacy policy is available for your information upon request.

#### **How Can I Give You Instructions?**

You may specify how you would like to give us instructions, e.g. for example, by telephone, fax or other means. However, we always need written confirmation of these instructions.

### **IF YOU HAVE ANY COMPLAINTS**

#### **What Should I Do If I Have A Complaint?**

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following steps:

Contact your adviser and tell your adviser about your complaint. If your complaint is not satisfactorily resolved within 7 days please contact the Complaints Manager at Poynter Hargraves Financial Consultants Pty Ltd on 1300 797 710 or put your complaint in writing and send it to us at, Poynter Hargraves Financial Consultants Pty Ltd, Level 1, 215 Greenhill Road, Eastwood SA 5063.

We will try and resolve your complaint quickly and fairly. If we cannot reach a satisfactory resolution, you can raise your concerns with the Financial Ombudsman Service FOS on 1300 780 808 or postal at GPO Box 3, Melbourne, VIC. 3001. Poynter Hargraves is a member of this complaints resolution service.

The Australian Securities & Investments Commission (ASIC) also has a freecall Infoline on 1300 300 630 which you may use to make a complaint or obtain information about your rights.

#### **Do You Have Professional Indemnity Insurance?**

We hold Professional Indemnity Insurance cover for the activities conducted under our AFS licence. The insurance will also cover claims in relation to the conduct of our authorised representatives and employees after they cease to work for us. We believe that our Professional Indemnity Insurance cover satisfies the requirements of s. 912B of the Corporations Act.

### **CONTACT DETAILS**

#### **Adelaide – Head Office**

- First Floor, 215 Greenhill Road, Eastwood, SA 5063  
tel 1300 797 710 fax 08 8273 0677

#### **Sydney**

- Suite 4, First Floor, 31-41 Kiora Road, Miranda, NSW 2228  
tel 1300 797 710 fax 08 8273 0677

#### **Queensland**

- Suite 11, Level 1, 463 Nudgee Road, Hendra, QLD 4011  
tel 1300 797 710 fax 08 8273 0677
- Suite 4, Level 1, 155 Mulgrave Road, Cairns, QLD 4870  
tel 1300 797 710 fax 08 8273 0677
- 81C Byrnes St, Mareeba, QLD 4880  
tel 1300 797 710 fax 08 8273 0677
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