



**Poynter Hargraves**  
Personalised Wealth

# Financial Services Guide

## INTRODUCTION

This Financial Services Guide (FSG) is issued by:  
Poynter Hargraves Financial Services Pty Ltd  
ABN 13 077 155 143  
Australian Financial Services Licence No 237846

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 (FSG) to assist you in determining whether to use our services.

Poynter Hargraves Financial Consultants Pty Ltd authorises the distribution of this FSG.

## OTHER DOCUMENTS YOU MAY RECEIVE

You should also be aware that you are entitled to receive a **Statement of Advice (SoA)** whenever we provide you with any advice that 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 provided and there has been no significant change in circumstances, 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?

Your adviser is **John Mundy**

John is an Authorised Representative of Poynter Hargraves Financial Services Pty Ltd and his ASIC Authorised Representative number is 243438.

John has a Diploma of Financial Planning.

John is registered with the Tax Practitioners Board as a tax (financial) adviser and his registration number is 25013167.

John is authorised to advise and deal in the following products:

- Deposit and payment products including non-basic deposit products;
- Government Debentures, stocks or bonds
- Investment Life Insurance Products
- Risk insurance products including life, trauma, income protection and total and permanent disability insurance;
- Managed investments;
- Retirement savings accounts products;
- Securities - Debentures
- Superannuation.

### 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.

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

Poynter Hargraves' investment philosophy follows the guiding principles used by Morningstar.

- **We put investors first** – We believe firms that put investors first win in the long term because their investors win.
- **We're independent-minded** – To deliver results, we think it's necessary to invest with conviction, even when it means standing apart from the crowd.
- **We invest for the long term** – A patient, long-term view helps us to stay the course during the market's ups and downs and take advantage of opportunities when they arise.
- **We're valuation-driven investors** – We anchor on an investment's underlying intrinsic value, rather than fleeting news, sentiment or momentum. Much of the market's daily volatility is meaningless noise.
- **We are research driven** – Powerful research is behind each decision we take, and we invest significant time and resources to truly understand what we own and why we own it.
- **We strive to minimise investment costs** – Controlling costs helps investors build wealth by letting them keep more of what they earn.
- **We build portfolios holistically** – To help manage risk and deliver better returns, truly diversified portfolios combine investments with different underlying drivers, improving stability and total returns over time.



### Whom Does the Adviser Act For?

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

### What if my Adviser cannot provide the service I need?

If you require services that we are not authorised to provide advice in, we can provide a referral to a professional who can assist. Additionally, we may identify a requirement for you to receive advice in these areas, and refer you to a specialist accordingly.

If we receive a specific fee for this referral, it will be disclosed in an advice document such as a Statement of Advice (SoA) or Record of Advice (RoA), if we provide you with personal advice

## 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 \$500 - \$5,000 (plus 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 \$880 and \$30,000 p.a. (incl. GST), paid monthly, dependant on the Service Level Agreement entered into.
- A **Portfolio Management Fee** of 0.22% p.a. (incl. GST) of the amount of your investments, paid monthly.
- An **hourly rate** between \$220 and \$500 per hour (plus 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 our 'white label' service, Executive Choice Investments, or the Navigator platform provided by MLC Australia Limited to administer your investments.

For insurance services, we receive an **upfront commission** when the policy is arranged and **ongoing commissions** for each year the policy remains in place. This is paid to us by the insurer. The maximum upfront commission is 77% (incl. GST) in the first year and the maximum ongoing commission in the second and subsequent years could be 22% (incl. GST). Alternatively, we could take the same amount each year, up to 31% (incl. GST), from inception.

The amount we are actually paid will be disclosed to you in dollar terms in your Statement of Advice before you proceed.

**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.

You can request further information in relation to the remuneration, the range of amounts or rates of remuneration.

### Ongoing Fee Arrangements

If we have an ongoing fee arrangement with you which exceeds 12 months, then you will receive from us a **Fee Disclosure Statement** annually setting out the fees you have paid to us, the services that we contracted to provide and what we did provide to you over that period. A service agreement will be supplied clearly defining the services provided and the fees involved at the time of engagement. The ongoing service fee is calculated on the funds under advice at the time of appointment and updated at each Regular Progress Review.

Every year we will send you a renewal notice requesting your consent for us to continue to provide services to you. We must have your consent within 30 days of that notice in order for us by law to continue to provide services to you

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

Poynter Hargraves is licensed by HUB24 to distribute the Executive Choice Investment (ECI) product. ECI is only available to clients of Poynter Hargraves.

Poynter Hargraves receive a Portfolio Management Fee in exchange for services that the Poynter Hargraves Investment Committee provides to clients who invest in ECI.

Poynter Hargraves is an associated company of The Mills Administration Pty Ltd. The Mills Administration in conjunction with Russell Investment Group, provides investment research, recommendations, product development and management for investments in the Navigator platform.

Russell Investment Group and MLC Australia Limited, which provides the administration service for the Navigator platform, pay Mills Administration for these services. This arrangement does not increase the fees you pay.

Poynter Hargraves may from time to time receive a benefit from preferred providers by way of sponsorship of educational seminars, conferences or training days. Non-cash benefits with a cash value of greater than \$300 is not permitted. Details of benefits between \$100 and \$300 will be maintained on a register. You can request further



information about any soft dollar benefits received by your adviser or Poynter Hargraves.

### 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 arrange 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 a passport 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** that will ensure the privacy and security of your 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, for example, by telephone, email, 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 a 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 to us by email or post. We will try and resolve your complaint quickly and fairly.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Tel: 1800 931 678 (free call)

In writing: AFCA, GPO Box 3, Melbourne, VIC 3001

The Australian Securities & Investments Commission (ASIC) also has a free call 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

**Tel:** 1300 797 710

**Fax:** 08 8273 0611

**Email:** [admin@poynterhargraves.com.au](mailto:admin@poynterhargraves.com.au)

**Website:** [www.poynterhargraves.com.au](http://www.poynterhargraves.com.au)

### OFFICE LOCATIONS

#### South Australia – Head Office

- 200 South Road, Mile End, SA 5063

#### New South Wales

- Suite 4, First Floor, 31-41 Kiora Road, Miranda, NSW 2228
- Ground Floor, 9 Phillip Street, Parramatta NSW 2150

#### Queensland

- Suite 4, Level 1, 155 Mulgrave Road, Cairns, QLD 4870
- Level 1, 123 Victoria Street, Mackay QLD 4740
- 226 Quay Street, Rockhampton, QLD 4701
- 81C Byrnes St, Mareeba, QLD 4880
- Level 18, 324 Queen Street, Brisbane, QLD, 4000