

Avery Gibson

FINANCIAL SERVICES PTY LTD

Financial Services Guide

(Part A)

A guide to the financial advice services we provide

This financial services guide consists of two parts: Part A, this document; and Part B, which sets out your planner's profile and the schedule of fees. This important document will help you decide if you want to use the services we offer. Please read it and clarify your understanding of the information included, before accepting our services.

This Financial Services Guide is issued by your Adviser with the authority of Avery Gibson Financial Services Pty Ltd & Plan 2 Pty Ltd.

This Financial Services Guide (FSG) provides information that covers:

- who we are,
- how we can be contacted,
- the services we are authorised to provide to you,
- how we (and any other relevant parties) are remunerated,
- details of any potential conflicts of interest, if any and
- details of our internal and external dispute resolution procedures and how you can access them.

Who we are

Avery Gibson Financial Services is a boutique financial advice firm that specialises in providing full service & tailored financial advice solutions and support services focused completely on your goals, objectives & values.

Details of your adviser are in the accompanying Adviser Profile. Your adviser is an Authorised Representative of Avery Gibson Financial Services Pty Ltd. ABN: 45 119 229 980.

Your adviser's primary duty is to you, the client. As an Authorised Representative, your adviser acts on behalf of Avery Gibson

Financial Services Pty Ltd when providing financial advice to you. Avery Gibson Financial Services Pty Ltd is a Corporate Authorised Representative of Plan 2 Pty Ltd and is responsible for any advisory services your adviser provides.

Plan 2 Pty Ltd. ABN: 60 010 875 073, Australian Financial Services Licensee (AFSL) holder of Licence No. 237874, is located at Level 19, 344 Queen Street, Brisbane Qld 4000.

You may request to view a copy of this licence.

Statement of Advice

Whenever we provide you with any personal advice, you are entitled to receive a Statement of Advice, which takes into account your objectives, financial situation and needs. The Statement of Advice will contain the advice, the basis on which it is given, information about fees, and associations that may have influenced the provision of the advice.

Further Advice

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

In the event we make a recommendation to acquire a particular financial product (other than shares), we must also provide you with a Product Disclosure Statement (PDS) that contains information to enable you to make an informed decision about whether you should acquire the product.

Services that we provide

- * Wealth Creation
- * Retirement Planning
- * Insurance
- * Estate Planning
- * Accounting Services
- * Superannuation, (private and self managed)
- * Consequences in relation to tax (financial) advice
- * Ongoing monitoring and review service
- * Debt Management
- * Redundancy Advice
- * Finance
- * Property
- * Advice on Direct Share investing

We are licenced to provide financial product advice and deal in some or all of the following 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
- Retirement savings accounts
- Securities
- Superannuation
- Managed investments

Associations

Does Avery Gibson Financial Services/Plan 2 have any relationships or associations with a Financial Product issuer, which might influence the financial service you provide to me?

Plan 2 Pty Ltd authorises certain companies and individuals to provide financial services under the authority of its AFSL. Plan 2 Pty Ltd is a privately owned company and authorises Avery Gibson Financial Services Pty Ltd, Authorised Representative No. 327393 and its representatives to provide financial advice.

Plan 2 Pty Ltd may be paid additional revenue by product providers. Additional payments are made due to the level of investments already held with those providers. Therefore, this is not an additional cost to you, nor are payments deducted from the earnings of your investments.

Avery Gibson Financial Services Pty Ltd pays for the following with regards to Authorised Representatives of Avery Gibson Financial Services Pty Ltd:

- All training, workshop and staff seminar costs,
- Client seminar costs,
- Business equipment costs,
- Promotional material costs, and
- Professional indemnity insurance.

Where Avery Gibson Financial Services Pty Ltd receives financial & non- financial assistance with its educational and marketing program from any platform provider or fund manager, the assistance is accepted on the express condition that no preference whatsoever will be given to the investments managed by any of the organisations concerned.

Where Avery Gibson Financial Services Pty Ltd receives incentives or benefits from any platform or fund manager that relates to volume of placements within their products, it is accepted on the express condition that no preference will be given to the products issued or managed by any of the organisations concerned and it will be disclosed to you in your Statement of Advice.

Although these relationships exist, Avery Gibson Financial Services Pty Ltd and your Financial Planner will act on your behalf when providing the services outlined in this FSG.

Alternative Remuneration

Alternative remuneration covers non-cash benefits such as entertainment, conferences, sponsorships, computer hardware/software and other gifts. Avery Gibson Financial Services Pty Ltd and Plan 2 Pty Ltd are required to maintain a register outlining benefits paid or received by it as an AFS Licensee or by its Authorised Representatives. This register is available for inspection upon request and Avery Gibson Financial Services Pty Ltd undertakes to provide this information within 7 days of the request being received.

What information should I provide to receive personal advice that considers my needs and financial circumstances?

You need to provide us with details of your personal objectives, your current financial situation and any other relevant information, so that we can offer you the most appropriate advice possible. You have the right not to disclose information if you wish, however you must advise your Financial Planner that you have not provided all necessary information. If you do not provide your Financial Planner with all the required information, or if the information is in any way inaccurate, the advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read the warnings contained in the Statement of Advice carefully before making any decisions relating to a financial product/s.

We will explain to you any significant risks of the financial products and strategies which we recommend to you, both verbally and in the Statement of Advice. If we do not do so, or if you have any concerns or questions, you should ask us to explain.

Fees or Commissions

How are any fees, commissions or other benefits calculated for providing the financial services?

Planner

Your Planner does not receive any fees or commissions. He/she is paid a salary by Avery Gibson Financial Services Pty Ltd, as an Authorised Representative of the Avery Gibson Financial Services Pty Ltd business. As such, they may be entitled to share in an employee bonus plan based on their overall performance, as follows:

- All Avery Gibson Financial Services Pty Ltd staff may earn a bonus as a result of achieving Key Performance Indicators and meeting the qualifying criteria. Payment of any bonus is at the discretion of the Management of Avery Gibson Financial Services Pty Ltd.
- Bonuses are paid by Avery Gibson Financial Services Pty Ltd and are not an additional cost to you.

Licensee

Avery Gibson Financial Services Pty Ltd receives ongoing commissions on investment products recommended by Avery Gibson Financial Services Pty Ltd.

Avery Gibson Financial Services Pty Ltd does in some cases receive establishment fees. If you receive personal advice from us, we will tell you in writing about any fees, commissions and any other benefits, where possible in actual dollar amounts, in the Statement of Advice. We will give you this Statement of Advice, before we proceed to act on your instructions.

Statement of Advice

Your Financial Planner will charge you a fee for preparing a Statement of Advice. Calculation of this fee may be negotiated with you and is determined by the time it takes to develop your Statement of Advice, the value of your investments and the scope of the advice you are seeking. You will need to agree to the fee before we prepare the Statement of Advice.

The Statement of Advice will explain how any fees are calculated and paid. Details of all fees are set out in the Schedule of Fees attached to this FSG.

This FSG is provided by Avery Gibson Financial Services Pty Ltd. All financial services described in this FSG are provided on behalf of Avery Gibson Financial Services Pty Ltd and your Financial Planner is authorised by Avery Gibson Financial Services Pty Ltd. Unless otherwise disclosed in the offer document for the relevant financial product, a financial product or service offered by Avery Gibson Financial Services Pty Ltd is not a deposit with or investment in, or other liability of Avery Gibson Financial Services Pty Ltd.

You may pay us a fee depending on the type of service we provide. This fee must be agreed upon by you at the initial consultation and you will be provided with an invoice. The invoice is payable after our initial consultation and prior to preparation of your advice. Our fees are set out in the attached fee schedule (Part B).

Managing my Investment/s

How will I pay for the services provided?

Fees can be invoiced directly to you or in certain circumstances when it suits, can be deducted by product providers from invested funds, if agreed to by you. Some product providers also have a built in fee of which we will advise you of. We will give you a Statement of Advice containing full details of our fees, the fees of product providers and any payments made to us by the Financial Product issuer/s.

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

We maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy can be downloaded from our website at www.averygibson.com.au or you can request a copy, which will be provided at no cost. If you wish to examine your file please ask us. We will arrange for you to do so.

How can I give you instructions about my investment/s?

You may tell us how you would like to give us instructions, for example: by telephone, fax or other means, such as e-mail. It may still be necessary for some instructions to be confirmed in writing.

If we provide you with telephone advice, you may request a record of the telephone advice, at that time or up to 7 years after providing the advice.

Referral Arrangements

Avery Gibson Financial Services Pty Ltd may pay a referral fee or commission to a referring party. However if a fee is to be paid to us, we will tell you in the Statement of Advice that we will receive the fee and the amount we will receive.

Avery Gibson Financial Services Pty Ltd spends minimal funds on advertising and relies on referrals or introductions from existing clients to grow our business. If you are satisfied with the services and advice you receive from your Financial Planner at Avery Gibson Financial Services Pty Ltd, we would appreciate any referrals or introductions you may wish to provide.

If you wish to make a referral or introduction please contact us for an information pack to pass on.

What compensation arrangements do you have in place with regard to the financial services provided?

We hold Professional Indemnity Insurance cover for activities conducted under our AFS licence. The limit of the indemnity is \$2.5 million for any one claim and in the aggregate for all claims arising out of our AFS licence activities. This is intended to cover claims in relation to the conduct of both past and present Authorised Representatives of the Licence. These arrangements comply with the requirements of Section 912B of the Corporations Act.

What should I do if I have a complaint?

Avery Gibson Financial Services Pty Ltd is committed to considering complaints and resolving them as quickly and equitably as possible.

If you have any complaints about the service provided to you, you should take the following steps:

1. Contact your Financial Planner to discuss your complaint.
2. If your complaint is not satisfactorily resolved within 7 days, put your complaint in writing to the Complaints Manager, Avery Gibson Financial Services Pty Ltd, GPO Box 408, Brisbane Qld 4001. We will try and resolve your complaint quickly and fairly and respond to you within 45 days.
3. If the complaint cannot be resolved to your satisfaction you have the right to refer the matter to the Financial Ombudsman Service (FOS). They can be contacted on 1300 780 808 or you can write to them at GPO Box 3, Melbourne Vic 3001 or email info@fos.org.au. This is a free service.

If your complaint relates to privacy of your information, and you do not get a satisfactory resolution from steps 1 and 2 above, you have the right to complain to the Office of the Australian Information Commissioner on 1300 363 992.

The Australian Securities and Investments Commission (ASIC) also has a free call info line: 1300 300 630, which you may use to make a complaint or obtain information about your rights. Alternatively, detail your complaint in an email to infoline@asic.gov.au.

Privacy Policy

In order to comply with the requirements of the Privacy Act we are required to advise you that this firm may hold personal information about you. We collect the information for the purpose of providing you with financial services. We are required, pursuant to the Corporations Acts and certain regulations issued by the Australian Securities and Investments Commission, to collect information about you for the purpose of providing you with the services referred to above.

We could from time to time disclose information about you to representatives of this firm and to other professionals:, insurance providers, superannuation trustees, product issuers and compliance auditors in connection with providing you with financial advice or implementing that advice.

In the event we consider it necessary to use or disclose information about you for purposes other than those detailed above or related purposes, we will seek your consent. You are entitled to obtain access to the information that we hold about you by contacting Avery Gibson Financial Services Pty Ltd. on (07) 3252 9990 or by writing to us.

If you have any questions about any of the matters in this FSG, please contact your Financial Planner
Please retain this document for your reference and any future dealings with Avery Gibson Financial Services Pty Ltd

Avery Gibson Financial Services Pty Ltd
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GPO Box 408, Brisbane Qld 4001
Telephone: 07 3252 9990
Facsimile: 07 3252 9695
Email: admin@averygibson.com.au

FEE SCHEDULE (Part B)

We deliver a high level of value with the advice and service we provide. At all times we wish to ensure that we are clear and up front with any fees incurred and that the fees charged represent true value for money. All fees are inclusive of GST, and are broken up as follows:

Initial Consultation

We cover the cost of the first 30 minutes of your initial consultation. This allows for you to meet with one of our advisers to discuss your circumstances and determine what services, if any, are appropriate for you and how much that might cost. After this if you wish to proceed, we will outline any fees that may be applicable. Whilst we are happy to cover the cost of the first 30 minutes, if longer than this is required for the initial discussion our hourly rates detailed below may apply but your adviser will discuss these with you.

Fee for Preparation of Detailed Statement of Advice (SOA)

Our Fee for Preparation of a Statement of Advice is charged at our hourly rate of \$330 inclusive of GST. Depending on the complexity of the plan, a Statement of Advice can take from approximately 2 - 10 hours to complete.

Fee for Service (This applies only if a detailed SOA is not required)

As an alternative to a complete SOA, a fee for service may be payable for the provision of the following services:

- collection and analysis of your personal and financial situation
- consideration and investigation of financial planning strategies and financial products

The Fee for Service is calculated using an hourly rate of your adviser and the time spent on the services listed above. The hourly rate for the services is \$330 inclusive of GST.

Implementation Fee

Investment	A fee of up to, but not more than 4.40% of the funds you invest may be payable when implementing the recommended investments.
Insurance	There is no direct cost to you. However, upon implementing insurance recommendations we may be paid by the insurer, up to 125% of the premium which you pay in the first year if an up-front payment is selected. Otherwise the payment received may be up to 33% of the premium you will pay each year.

Review Fee

Investment	An investment strategy must be reviewed regularly to ensure it remains appropriate for your needs. Depending on the level of service deemed necessary, an ongoing service fee of between 0% and 1.65% of your account balance may be payable. These payments are sometimes paid by the fund manager from fees charged on each investment. In other cases this will be disclosed as an adviser service fee and charged to you or your investments directly. This fee is charged to cover our research and technical expertise and to ensure we are able to provide an appropriate level of ongoing service, administration, reviews and advice in relation to your investment strategy.
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Insurance We receive an ongoing service fee from the insurer during the life of your policy which can be up to 33% per annum of the renewal premium paid by the insurer. This is not an additional cost to you.

Brokerage – Direct shares

We may charge a fee for direct share services and this will be disclosed in the Statement of Advice. Share portfolio reviews are charged at a rate of up to 1.10% of the portfolio value and may reduce as the size of the portfolio increases. Trades are charged at up to 0.75% per trade. However, a minimum fee of \$66 (inc. GST) applies.

Fee Examples

Example 1.

If you invest \$10,000 and an up-front cost of 2.20% is payable, Avery Gibson Financial Services Pty Ltd. will receive an up-front fee of \$220 including GST. This is paid by the investment product provider but could be deducted from your investment. If you retain the \$10,000 investment and an ongoing service and review fee of up to 1.1% per annum is payable, Avery Gibson Financial Services Pty Ltd will receive \$110 per annum which is paid by the fund manager, from your investment. If the manager already includes a fee payable to us of say 0.60% we will then usually only charge the extra 0.50% to total 1.10%

Example 2.

If you take out insurance cover with an annual premium of \$2,000 and the adviser selects an up-front payment, which may be up to 125%, Avery Gibson Financial Services Pty Ltd. will receive an up-front payment of \$2,500. If you take out an insurance policy and the adviser selects a level payment structure, Avery Gibson Financial Services Pty Ltd may receive up to 33% of the annual premium payable each year. Therefore if you paid \$2,000 annual premium, Avery Gibson Financial Services Pty Ltd could receive up to \$660 per annum from the insurer. This is not an additional cost to you.