



Financial Services Guide

The Financial Services referred to in this guide are offered by

Align Financial Pty Ltd
ABN 81105999602 AFSL 287347
Suite 10, 12 Rickard Road
North Narrabeen NSW 2101
T: 02 9913 9995 F: 02 9913 2315 E: adviser@alignfinancial.com.au

Align Financial is a privately owned company.

Who is my adviser?

Your adviser (refer to the attached Adviser Profile as it forms part of this FSG) is an employee and Authorised Representative of Align Financial. Align Financial acts on your behalf and is responsible for the advice your adviser provides.

What financial services/products are available to me?

Our AFSL allows your adviser to advise and deal in superannuation, life insurance, managed investments, shares & securities, stocks or bonds issued by a government, and basic & non-basic deposit products.

Your adviser is authorised to provide advice in following areas:

- Investment management
- Retirement planning
- Superannuation
- Self managed super funds (SMSF)
- Structuring & tax planning
- Family trusts
- Estate planning
- Spending, budgeting & cashflow
- Life insurance
- Employer superannuation & insurance

Will I receive personal advice?

Your adviser may provide 'general' or 'personal' advice, and it is important that you understand the difference between the two. General advice is just that, *general*. It is not based on your personal goals, financial situation or needs. As such, you should always seek personal financial advice before making financial decisions. Naturally, you should expect to pay for personal advice.

Personal financial advice takes into account your goals, financial situation and needs. When you receive personal advice you will receive a Statement of Advice (SoA). Before you receive personal advice you need to provide details of your goals, needs and financial situation.

Before you make a decision to acquire or dispose of any financial product (e.g. roll over your superannuation), you will be given a SoA. If, as part of the SoA you are being advised to acquire a

financial product, you will also receive a Product Disclosure Statement (PDS) containing relevant information about the financial product. This will allow you to make an informed decision about the appropriateness of the product.

Reliable research

The strategies and financial products we recommend to you are researched, reviewed and approved before being used.

Investments are examined for

- Risk / Return characteristics
- Process
- Personnel
- Fees

Insurance products are examined for

- Policy definitions
- Claims paying history
- Core & ancillary benefits
- Underwriting
- Relative costs

As we are privately owned and operate our own AFSL we are able to provide advice without any 'institutional influence'.

How can I give instructions to my adviser?

We can take your instructions by phone, email, fax, letter or in person.

Professional Indemnity insurance

Align Financial has Professional Indemnity insurance in place to cover us for the financial services we provide. We understand that it is adequate to meet our requirements as a financial services licensee.

Fees

Align Financial operates as a 'fee for service' business, which means:

- Clients pay us directly
- We don't recommend investments that pay commissions
- Our fees are transparent and agreed to by you before we work together.

There is no charge for your 'Discovery' meeting. Unless you request otherwise, personal financial advice will not be provided at your discovery meeting.

At the conclusion of your discovery meeting, you may request a Letter of Engagement which will outline our commitment, services and fees.

Our advice and management fees are \$8,000 to \$30,000 per year. This fee generally includes the preparation, explanation, implementation and ongoing management of your financial situation. The fee will depend on the complexity of your situation, the nature of the work involved, the nature of the advice provided and the number of external parties (e.g. accountant, solicitor) we will work with.

Each SoA you receive will contain details of all fees, charges and adviser benefits (if any) associated with the advice.

In some instances, we may receive commission from an insurance product you purchase. Insurance companies pay commission of up to 110% of the year 1 premium (e.g. if a life insurance policy costs \$1000 in the 1st year, we may receive up to \$1100 as a one-off payment), and up to 33% of subsequent years premiums. Details of any fees and/or commissions will be detailed in your SoA.

Referrals

Like many of our clients, you may have been referred to us by a 3rd party. Referrals from clients and other professionals help us keep our costs down as we don't have to advertise or spend time marketing to new clients.

From time to time, we thank our referrers by providing a non-cash gift (e.g. book). Any gift will be limited in cost to \$100.

Relationships & associations

Align Financial is

- a Principal Member of the Financial Planning Association (FPA), and complies with the FPA's code of ethics and rules of professional conduct;
- a member of the Financial Ombudsmen Service (FOS), which is an independent organisation that

offers dispute resolution services to consumers of financial products;

- a member of the Association of Independently Owned Financial Planners.

Do you have any relationships or associations with financial product issuers?

Align Financial is a privately owned company which means no organisation has influence over our investment advice or insurance product selection.

Align Financial is a shareholder of Personal Choice Portfolio Services Pty Ltd (PCPS). In conjunction with Asgard Wealth Solutions (AWS), PCPS operates the Personal Choice eWrap. Currently AWS rebate up to 45% of its net administration fee to PCPS. After payment of expenses PCPS passes on the balance to Align Financial. Any such payment is not tied to any volume targets nor are any restrictions placed on recommendations made to you. Importantly, this is not an additional cost to you as a client.

Align Financial may become eligible for shareholding in Associated Advisory Practices (No. 2) Ltd, a company that provides legal, compliance training and business development support. AAP currently provides these services to Align Financial at no cost and can do so as it has negotiated to receive payments from investment and / or insurance providers. This is not an additional cost to you.

How is my personal information dealt with?

Your privacy is our priority. We maintain your details with the utmost care, privacy & security. Your file will contain information including your goals, needs and wants and a range of financial information. If you would like to view your file please ask us and we will happily arrange for you to do so. More information is contained in our Privacy Policy below.

What should I do if I have a complaint?

If you have something on your mind, please share it with us. We welcome the opportunity to listen to you and help rectify the issue. We often find that concerns may be a genuine misunderstanding and can quite easily be resolved.

If you have a complaint about the service or advice provided to you, you should:

1. Contact your Adviser and tell him/her about your complaint.
2. Put your complaint in writing and send it to us. Our Managing Director will make every effort to resolve your complaint immediately.
3. If the complaint cannot be resolved to your satisfaction you have the right to refer the matter to FOS. They can be contacted on 1300 780 808. FOS will advise you if they can assist with your complaint.

ASIC has an Info line on 1300 300 630 which you may use to obtain information about your rights.

Your Privacy, our Priority

At Align Financial, the provision of quality financial advice is our principal concern. This requires a client-adviser relationship built on trust and confidentiality. Your adviser regards your personal information as confidential and will only collect information with your consent. This statement contains details of our Privacy Policy.

In order to comply with the Privacy Act, we are required to advise you that Align Financial collects and holds personal information about you. Personal information is needed to ensure we provide appropriate financial advice. Our financial planning process requires full knowledge of your situation by all members of our advice team.

The information we collect from you will be used for the following purposes:

- providing financial advice to you
- making financial product recommendations
- reviewing your financial plan
- communicating relevant opportunities to you
- identification, fraud protection and other related matters

We undertake not to use or disclose information collected for purposes other than those detailed above.

In the event we are approached to sell our business, we may provide the potential purchaser limited client information (e.g. age, account balance, service package). No personal information (e.g. name, address) will be disclosed prior to a purchase agreement being finalised.

The Corporations Act, ASIC and the FPA Rules of Professional Conduct require us to collect information about you for the purpose of providing financial advice to you.

You have the right to access the information we hold on your file, and should contact us if you would like exercise this right.

In order to provide you with personal financial advice, we may disclose your information to product providers (such as insurance companies or investment managers) for the purpose of providing you with financial advice.

Adviser Profile

Your adviser is Darren Johns, Principal Adviser and Authorised Representative of Align Financial Pty Ltd.

Professional

Darren is a Certified Financial Planner™, the highest designation in financial planning. Almost anyone can call themselves a 'financial planner', but only those with experience, professionalism and the technical competence to satisfy initial and ongoing certification requirements are awarded the CFP status. By voluntarily meeting the high professional standards associated with being a CFP, Darren ensures he remains at the forefront of the industry.

Darren's clients vary, but typically include those who have achieved their success through

- personal entrepreneurship
- professional endeavour, or
- working as an executive of a large organisation.

In short, irrespective of your path to success, Darren can help give you the time to enjoy what is rightfully yours.

Philosophy

Darren's commitment has remained the same; "to help clients make smart decisions about their money".

Keeping this commitment has afforded Darren the privilege of working closely with a limited number of clients.

His expertise and understanding are highly valued by clients and reflect his technical excellence, experience at communicating complex issues and, above all, the integrity of his methodology.

Personal

By being one of a limited number of clients, you will benefit by having a close working relationship with your adviser. You can be assured that his extensive academic background is applied to ensure you achieve all that is important to you.

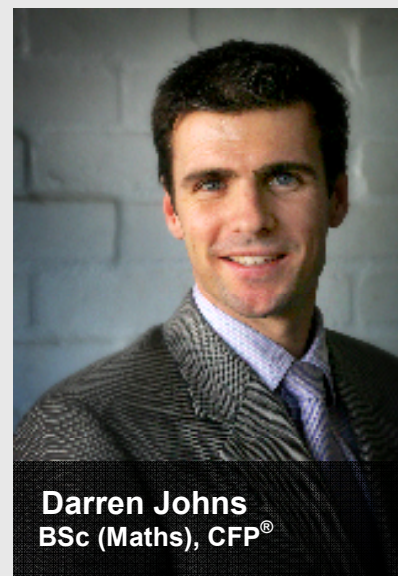
Darren is a salaried employee of Align Financial, and does not receive sales commissions or volume bonuses. As a shareholder of Align Financial, he may receive dividends.

He lives and works on Sydney's Northern Beaches.

The focus of Align Financial is upon the financial progress and wellbeing of a limited number of clients.

While our clients come from varied backgrounds and pursue different careers, they share a common characteristic; lack of opportunity to devote as much time as they would like to their financial affairs.

Our solution is to align our skills in financial management with our clients' desire to grow and protect the assets that fund their lifestyle.



Darren Johns
BSc (Maths), CFP®

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