

Financial Services Guide (FSG)

Version 2 (01/05/2008)

This document and a separate document about your adviser and remuneration make up the Financial Services Guide.

This guide is designed to assist you in deciding whether to use any of the services we offer and contains important information about:

- Who we are;
- What services and financial products we are authorised to recommend;
- The costs associated with our services;
- How we and our associates are paid;
- Any potential conflict of interest we may have; and
- Our internal and external dispute resolution procedures and how you can access them.

Financial Planning Process

When we give you financial advice we will provide you with a **Statement of Advice**. A Statement of Advice is a disclosure document that helps retail clients understand and decide whether to rely on personal advice. Prior to giving you advice we will make reasonable enquiries about your current financial situation and future needs to ensure the advice is appropriate to your particular circumstances.

The Statement of Advice will set out:

- Our personal advice and the reasoning which led to the advice;
- Our fees and commissions; and
- Any associations we have with financial product issuers or other parties which may have influenced the advice we give you.

If we recommend to you a particular financial product we will give you information about the particular financial product by providing you with a **Product Disclosure Statement**. This will help you make an informed decision about the financial product.

If you do not wish to receive our advice, we may deal on your behalf by carrying out your instructions on an "execution-only" basis.

If you do not obtain advice, you face the risk that the financial product(s) you select will not fully take into account your objectives, financial situation or needs.

Who is responsible for the Financial Services provided?

Infocus Securities Australia Pty Ltd (Infocus) are responsible for the financial services provided by your adviser including authorising the distribution of this Financial Services Guide (FSG). Infocus is an Australian Financial Services Licensee - No. 236523 and a Life Insurance Broker. As a life insurance broker, Infocus acts on behalf of you when arranging contracts of insurance.

The Infocus head office is located on Level 1, Kawana House, 1 Innovation Parkway, Birtinya Qld 4575 and can be contacted on (07) 5436 9400 or by writing to PO Box 1856, Sunshine Plaza, Qld 4558 or visiting www.infocus.com.au

Information about your adviser is detailed on the insert attached.

How can I give you instructions about my Financial Product(s)?

You can generally provide instructions to us about your financial product(s) either in writing, by telephone, fax or other agreed means such as e-mail. At the time, we will advise you which instructions must be provided in writing.

Further advice

Where we provide further advice, if we have not already provided you with a record of the advice you may ask your Adviser to provide you with a copy. You may make the request either in writing, by telephone, fax or other agreed means such as e-mail at any time within 7 years from the date that the further advice was provided.

What kinds of Financial Services and Financial Products are Infocus authorised to provide me and what kinds of Financial Product(s) do those services relate to?

Infocus provides the following services:

- Wealth Creation
- Negative Gearing
- Corporate and Personal Superannuation
- Self Managed Superannuation Funds
- Estate Planning
- Wealth Preservation
- Retirement Planning
- Debt Reduction and Mortgage Management
- Life Insurance and Income Protection

Infocus provides advice on, and deals in, the following Financial Products:

Deposit and Payment Products, limited to:

- Basic deposit products
- Deposit products other than basic deposit products

Debentures, stocks or bonds issued or proposed to be issued by a government

Life Products, including:

- Investment life insurance products
- Life risk insurance products

Interests in Managed Investment Portfolios, including:

- Investor directed portfolio services

Retirement Savings Accounts

Securities

Superannuation

Please refer to the **Commission/Brokerage/Fee Schedule** which is attached to this FSG, as this will explain any restrictions your adviser has in providing advice on the above Financial Products.



Does Infocus have any relationships or associations with Financial Product Issuers?

Infocus Securities Australia Pty Ltd is a related company to Infocus Wealth Management Pty Ltd (ACN 103 551 015). Infocus Wealth Management Pty Ltd is the parent company of Infocus Securities Australia Pty Ltd (Infocus), Portfoliofocus Pty Ltd*, Platformplus Pty Ltd (ABN 46 103 551 533) and Alpha Fund Managers Pty Ltd (Alpha). Alpha Fund Managers Pty Ltd (ACN 124 085 883) is the investment manager of the Alpha fund series of investments and Equity Trustees Ltd (ABN 46 004 031 298) is the responsible entity.

Products approved by Infocus Securities Australia meet rigorous selection criteria. One of the product issuers whose products are recommended by Infocus Securities Australia is Aviva Australia Limited (ABN 32 006 783 286). Aviva Australia Limited is the local presence of the global Aviva Group, the sixth largest insurer in the world. Aviva Australia Limited and associated companies provides the Australian financial services market with superannuation, investment and life insurance products. Aviva Australia Limited holds 25% of the ordinary shares in Infocus Wealth Management Pty Ltd.

Alliance Partner Program ("APP")

Infocus has entered into arrangements with certain financial product issuers whereby these issuers provide Infocus with certain benefits and assistance such as (i) enhanced fee sharing arrangements, (ii) financial support for training and skilling of Infocus advisers (including financial support for overseas conferences), (iii) premium services for Infocus in terms of servicing client enquiries, (iv) payments to permit preferential access to Infocus advisers at professional development days, and (v) data-feed support for Infocus platforms which enhances information available to clients and reduces administration costs for Infocus advisers. These arrangements are referred to as the Alliance Partner Program ("APP"). The value of the benefits provided by financial product issuers is continuously subject to negotiations and varies from time to time. Infocus believe that the value of the benefits is a material factor and therefore discloses this matter to you. In this context the material factor is a benefit in excess of \$6,500 per annum.

Infocus provides a buyer of first resort agreement to the business owners of its offices. This guarantees the business owner a minimum sale value for their financial planning practice. The sale price is based on the practice's annual revenue with additional consideration provided for most APP products.

Please note that the Infocus Approved Product List is subject to rigorous selection criteria and is not subject to the relevant financial product issuer being a member of the APP. In fact, the Approved Product List continues to include financial product issuers who are not members of the APP initiative. In order to make a full disclosure to you and to enable you to make an informed choice, when Infocus provides you with personal financial product advice in the form of a Statement of Advice, Infocus will specifically identify to you those APP members whose products have been recommended to you, and the means of calculating the APP benefit if it is readily ascertainable.

Please note that you may specifically instruct your Infocus adviser to exclude financial products from APP members from your portfolio.

How will I pay for the services provided?

You may pay us a fee. Alternatively, we may receive a payment called brokerage, which is paid to us by the financial product issuer. We will give you a **Statement of Advice** containing details of our fees and any payments made to us by a financial product issuer.

The attached Commission/Brokerage/Fee Schedule details the costs that you may incur if you decide to receive personal financial advice from us.

If I decide to receive Personal Financial Advice, what information should I provide to you?

You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information, so that we can offer you the most appropriate advice possible. You have the right not to tell us if you do not wish to. However, if you do not, 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 decision relating to a financial product(s).

What information is maintained 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. Our privacy policy (available at www.infocus.com.au) sets out in detail our policies on the management of personal information. You can obtain a copy free of charge from any Infocus office or by contacting the **Compliance Manager** on (07) 5436 9400 or writing to **PO Box 1856, Sunshine Plaza, Qld 4558**.

If you wish to examine your file please ask us. We will make arrangements for you to do so.

What should I do if I have a complaint?

If you have any complaints about the service provided to you, take the following steps. Contact your adviser and tell your adviser about your complaint. If your adviser does not satisfactorily resolve your complaint within 3 days, please contact the **Infocus Compliance Manager** on (07) 5436 9400 or put your complaint in writing and send it to the **Compliance Manager, Infocus, PO Box 1856, Sunshine Plaza, Qld 4558**. We will try and resolve your complaint quickly and fairly. If the complaint cannot be resolved to your satisfaction you have the right to refer the matter to the Financial Industry Complaints Service Limited (FICS) of which Infocus is a member. They can be contacted on **1300 780 808** or you can write to them at **PO Box 579, Collins Street West, Melbourne Vic 8007**.

*Portfoliofocus Pty Ltd (ACN 098 278 589), is a marketing entity of the Portfoliofocus Investment Service, Portfoliofocus Superannuation Master Trust and Portfoliofocus Direct Share Trust which is operated by Oasis Asset Management Limited (ABN 68 090 906 371; AFSL No. 221136) ("Oasis"). Portfoliofocus is also the marketing entity of the Portfoliofocus Premium Growth Pension, Investment Service and Retirement Service Superannuation which is operated by Navigator Australia Limited (ABN 45 006 302 987; AFSL No. 236466) ("Navigator"). Portfoliofocus is also the marketing entity of a series of individually managed accounts which is operated by Next Financial Pty Ltd (ABN 37 081 722 894; AFSL No. 235671) ("Next").