

Financial Services Guide

Australian Performance Financial Planning Pty Ltd AFSL No. 220688 ABN 82 098 983 414
This FSG is dated 1 January 2009

This Financial Services Guide (“FSG”) is an important document which we as an Australian Financial Services Licensee are required to provide to you. This FSG is designed to help you consider whether to use our financial services and provide you with an understanding of what to expect from our relationship.

About this document

The FSG contains important information about:

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

Other documents you may receive

If you choose to use any of our products or services you may also receive other important documents. These include:

- **Statement of Advice (SoA)**
- **Statement of Additional Advice (SoAA) or**
- **Record of Advice (RoA)**

An SoA/SoAA is a document that sets out your situation, goals and your adviser’s financial recommendations. Retail clients will normally receive an SoA/SoAA when we provide you with personal advice that takes into consideration your objectives, financial situation and needs.

The SoA/SoAA will contain:

- the advice
- the basis on which it is given
- information about fees, commissions and associations related to the provision of this advice.

The SoA/SoAA may not be required in certain circumstances, such as when the advice is in connection with a basic deposit product or non-cash payment facility and dependant on the type of advice provided by your adviser. Where an SoA/SoAA is not required, the details of such personal advice will be documented in an RoA.

An RoA is similar to an SoA/SoAA in that it captures the personal advice that your adviser provides, however the adviser retains the RoA. You can request a copy of the RoA for up to seven years after the advice has been given.

Product Disclosure Statement (PDS)

A PDS is a document (or group of documents) that describes a financial product. A PDS contains important information to assist you make a decision about the product. You will receive a PDS if a recommendation is made to acquire a particular financial product (other than securities) or an offer is made to issue or arrange the issue of a financial product.

Personal financial advice

In order for APFP to give you personal financial advice you will need to provide details of your personal objectives, current financial situation, needs and any other relevant information, so that we can provide you with appropriate advice.

You do not have to provide us with this information. If you choose not to provide this information, we may not be able to provide you with advice, or the advice you receive may be general in nature and may not be appropriate to your objectives, financial situation and needs. You should read the warnings contained in any SoA carefully with regards to any decision relating to a financial product.

We only give personal advice to you if you use the services of one of our advisers. We will not give you personal advice in our regular updates or marketing material, when you visit our website, or contact our Client Service Centre.

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. For information on how to access these records, please refer to the section "Personal information." Should you require copies of a record of advice you may request that either by telephone or in writing.

Providing instructions to APFP

You can give us instructions by telephone, mail, email, fax or via our website. There may be special instruction arrangements for some products and services. Any special instructions are explained in the relevant PDS.

Payments to APFP for the services provided

APFP may charge fees for services and products it provides. Where we provide you with personal advice, detailed information about fees, commissions or other benefits will be contained in the SoA.

These fees may be charged in various ways, including:

- advice preparation fees
- an advisory fee or ongoing service fee
- brokerage on share trades and/or commission.

If you invest in a product we recommend, APFP may receive fees and/or commissions based on the value of your holding, from the product issuer. These fees may include upfront fees, management fees (which includes transaction, ongoing and, if applicable, any borrowing costs) and/or brokerage. In some situations exit fees, account fees and transaction fees may apply.

Services APFP can provide

Financial planning services

- Investment planning advice
- Advice about superannuation
- Retirement planning advice
- Portfolio services
- Structural advice

Insurance

- Life insurance products
- Income protection products
- Trauma
- Total and permanent disability
- Key person
- Group Life

Investments

- Basic deposit products
- Debentures and bonds
- Investments issued by Life Companies
- Managed investment schemes including IDPS
- Derivatives
- Shares
- Superannuation and retirement savings account
- Investment strategies for SMSFs

Superannuation

- Employer sponsored superannuation
- Personal superannuation
- Self-managed superannuation funds (SMSF)

What APFP may charge you

Advice preparation fee

The fee for the preparation of advice will vary depending on your individual circumstances and your adviser's assessment of the complexity of the advice provided (based on an estimation of the time taken to prepare the advice).

The fee range will be \$2,000 minimum fee to a maximum fee of \$20,000 however depending on the complexity of the advice you may occasionally be charged a higher fee which will be agreed with you prior to your adviser preparing the advice.

Insurance only advice fee range starts at a minimum fee of \$500 to a maximum fee of \$5,000.

The advice preparation fee is not limited to the preparation of advice on your original investment. You may be charged for additional advice. The fee charged will be agreed with you prior to your adviser preparing the advice.

Advisory fee or ongoing service fee

You may be charged an advisory fee of between 0% to 5% of the ongoing value of your investment.

For example for a portfolio balance of \$250,000 where an advisory fee of 1% is charged, APFP will receive \$2,500.

*All noted fees are GST inclusive.

What fees are paid to APFP by product issuers and others

Investment product fees

When we advise you about products offered by product issuers and you acquire that product, we may receive commission up to a maximum of 5% of the investment amount.

For example for an investment of \$100,000 in a product with an initial commission of 5%, APFP will receive an upfront commission of \$5,000.

Trail commission – This will vary depending on the product and will be disclosed to you at the time of the financial recommendation.

For example for an investment of \$100,000 in a product with a trail commission of 1%, APFP will receive \$1,000.

Personal risk insurance product fees

Where we recommend and you accept a personal risk insurance product, we will be entitled to commission from the product issuer. APFP will retain the commission relating to that product.

Below is a summary of the range of commissions we may receive from the product issuer where you purchase their insurance products:

Upfront commission – 0% to 134.75% of the first year's premium.

For example for a first year premium of \$1,000 with an initial commission of 134.75%, APFP will receive \$1,347.50.

Trail/Renewal commission – 0% to 30% (per annum) of the ongoing annual premium.

For example for a renewal premium of \$500 on an insurance product with an ongoing commission of 30%, APFP will receive \$150.

Establishment fee – 0% to 5% of the amount you invest.

For example for an investment of \$250,000 with a maximum upfront fee of 5% APFP will receive \$12,500.

Advisory fee – 0% to 5% per annum of the ongoing value of your investment.

For example for a portfolio balance of \$250,000 where the maximum advisory fee of 5% is charged APFP will receive \$12,500.

Share Brokerage – will apply on all equity transactions. The minimum brokerage charged will be \$80 or up to a maximum of 2.75% of the amount transacted, depending on the size of the transaction. APFP will receive half of all brokerage sent through to an ASX trading participant.

For example for a trade of \$50,000 where brokerage of \$80 is charged, APFP will receive \$40.

Remuneration or other benefits received by APFP staff

Our advisers receive salaries from us. They may receive a share of commissions received by APFP after meeting certain targets. Your adviser will set out the remuneration and commission they may receive in the SoA given to you when providing personal advice.

Remuneration or benefits paid to those who refer clients to us

Where you have been referred to us by someone else, if we pay them a fee or commission in relation to that referral, we will make a separate disclosure to you. Additionally, we may receive payments to refer you to other professionals. These referral fees will be disclosed to you at the time of referral.

Personal information

At APFP the privacy of your personal information is important to us. Any personal information collected will be handled in accordance with our Privacy Policy. Our Privacy Policy details how we comply with the requirements of the Privacy Act in the handling of your personal information. A copy of that policy can be obtained from your adviser.

If you would like a copy of the information we hold, please contact your adviser. We may charge you our reasonable costs of accessing and/or photocopying personal information that you request.

Making a complaint

As part of its licence conditions APFP has in place Professional Indemnity Insurance, that covers both past and present representatives.

APFP is committed to providing a high standard of client service and to maintaining our reputation for honesty and integrity. If our level of service or quality of products has failed to meet your expectations, we would like you to tell us about your concerns.

APFP's complaint handling process is designed to ensure that your concerns are treated seriously and that your complaint is addressed promptly and fairly. Your complaint may be lodged either verbally or in writing and will be dealt with in strict confidence.

If you are a retail client and have a complaint about the service provided to you, you should take the following steps:

- Contact your adviser and discuss your concerns,
- Contact our Divisional Director Financial Planning, or
- If your complaint is not satisfactorily resolved within 3 days, you can contact the Managing Director, APF Group, Level 34, St Martins Tower, 31 Market Street Sydney NSW 2000.

If you are not satisfied with how your complaint is handled you may direct your concerns to:

Financial Ombudsman Service Limited
ABN 67 131 124 448
GPO Box 3
Melbourne VIC 8007
Phone 1300 780 808 or (03) 9613 7366
Fax (03) 9613 6399
Website www.fos.org.au



for your *complete*
financial services

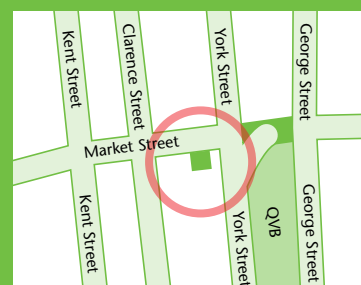
Contact us

Head Office

Level 34 St Martins Tower
31 Market Street Sydney 2000
phone 1300 APF GROUP or 1300 273 476
fax 02 9264 9055
email apfgroup@apfgroup.com.au
www.apfgroup.com.au

Postal Address

PO BOX Q1463
QVB Post Office Sydney
NSW Australia 1230



If you would like more information about APF please do not hesitate to contact us. Simply call us on **1300 APF GROUP** or **1300 273 476** anywhere within Australia. Our client service team look forward to receiving your call.