



A guide to our relationship with you and others

The Financial Services covered by this Financial Services Guide (FSG) are provided by:

Unique Advisers Pty Ltd

ABN 38 131 483 111

Australian Financial Services Licensee No. 328140

36a Langston Place, Epping, NSW 2121

Your Authorised Representative is

HID Financial Services Pty. Ltd.

ABN: 49 231 584 132

This FSG sets out the services that we can offer you. It is designed to assist you in deciding whether to use any of those services and contains important information about:

- the services we offer you
- the importance of providing complete and accurate information
- how we and our business Associates are paid
- any potential conflict of interest we may have
- our internal and external dispute resolution procedures and how you can access them

Assessing my needs

Your Associate is focused on providing advice personalised to your particular financial circumstances and needs. To deliver such personalised advice, your Associate needs to find out your current financial situation and clarify your future objectives. It is important that we identify these objectives, in doing so your Associate will also explore possible links to these objectives to ensure we understand the full situation.

You have the right not to divulge private information to us. However this can compromise the effectiveness of your Advice. Advice considered and based on incomplete and inaccurate information relating to your relevant circumstances may not be appropriate and you should provide your Associate with the correct information. We will also warn you in our Statement of Advice to carefully and fully understand the impact this may have on the effectiveness of our Advice.

Personalised advice will be in writing

You should also be aware that you are entitled to receive a Statement of Advice whenever we provide you with any advice, which takes into account your objectives, financial situation and needs. The SOA will contain the advice, alternatives considerations we made to form our advice, and information about fees, commissions and associations which may have influenced the provision of the advice. If you are provided with additional advice you will be given a shorter SOA. That incorporates information already provided in the initial SOA and our changes. If there has been no material change to your circumstance and our strategy, you may be provided with a Record of Advice (ROA). We do not give that further advice in writing and you may request a copy of the ROA at any time up to 7 years from the date our Associate gave the further advice to you. You can request the ROA by contacting the Associate or us in writing or by telephone or by email.

Your Associate may provide no advice in relation to a product for example they will only collect specific information from you or provide you with factual information and act under your instructions. They will not make any recommendation or give an opinion about the financial product, as a result you face the risk that the product(s) you select may not be appropriate.

In the event we make a recommendation to acquire a particular financial product (other than securities), we must also provide you with a Product Disclosure Statement containing information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product.

Who will be responsible for the advice given to me?

Unique Advisers Pty Ltd is responsible for the financial services provided to you.

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

We provide financial product advice and deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied. We can provide advice and deal on the following products.

▪ SMSF strategic planning	▪ Management of the superannuation fund, investment and insurance strategies, estate planning within the SMSF environment.
▪ Life Risk Insurance	▪ SMSF insurance, income protection, trauma, life insurance and total permanent disablement benefits
▪ Business Risk Insurance.	▪ Business Succession planning, key person and group insurance.
▪ Personal & Employer Superannuation and Rollover	▪ Superannuation - transition to retirement, pensions, annuities and retirement savings accounts)
▪ Investment and Retirement planning	
▪ Investment gearing strategies	
▪ Portfolio services and securities	▪ Managed Funds, Securities and Portfolio administration services.
▪ Government debentures, Stocks or Bonds	Information on social security benefits

It is important to note that **your Associate cannot provide advice** on the following:

- Foreign Exchange
- General Insurance
- Mortgage, personal and business loan products

If you require these services your Associate can refer you to specialist in these areas of advice.

Unique Advisers Pty Ltd has an Australian Credit License to provide advice on Mortgage, personal and business loan products. We will refer you to a licensed credit representative of Unique Advisers if you need advice on loan products.

Should the other services be required please ask your Associate to refer you to another Associate who can provide this.

Unique Advisers and our Associates do not provide portfolio-monitoring services. We do however stay abreast of the major markets in Australia and the world through varying expert research services. Should a structural change be required based on this research we will contact you. If you request we will review your portfolio and provide advice as outlined in our advice documents. Please initiate contact with us to request these services.

If you believe that the Associate is acting outside their authority as set out in the attachment, please call Unique Advisers before proceeding.

How will I pay for the service?

Unique Advisers may charge according to the following schedule and as negotiated with you;

1. Statement of Advice Preparation Fee
2. Implementation of Advice Fee
3. Hourly Rate for specific services
4. We may also receive commission from some insurance issuers
5. We also offer an ongoing Portfolio Review Service.

These fees are outlined in the details about your Associate section.

Do any relationships or associations exist which might influence you in providing me with the financial services?

Your Associate role is to act in your best interest in relation to the advice. We achieve this through

- only providing advice if can assist or likely to meet your relevant circumstances and it is suitable for your situation;
- give a warning if it is reasonably apparent that the advice is based on incomplete or inaccurate information about your objectives, financial situation or needs; and
- give priority to your objectives in formulating our advice.

In some cases your Associate may receive or pay a referral fee in respect of these arrangements with other professional Associates for example Accountants, General Insurance Brokers, Mortgage Brokers, Stockbrokers. This will be disclosed in your advice documents.

What should I know about any risks of the investments or Investment strategies you recommend to me?

Your Associate will explain to you any significant risks of the strategies which are recommend to you. All investment products have risks of capital loss or company failure. These risks are detailed in your Product Disclosure Statement (PDS) from the product issuers. If your Associate does not explain the strategy risk or provide you with the PDS, you should ask your Associate to explain those risks to you.

Can I tell you how I wish to instruct you about my investment?

Yes. You may specify how you would like to give your Associate instructions. For example, by email, fax or other means. This instruction should be provided in writing to your Associate.

Professional Indemnity Insurance

We hold Professional Indemnity Insurance cover for the activities conducted under our Australian Financial Services Licence.

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

Your Associate will maintain a record of your personal profile which includes details of your investment objectives, financial personal situation and needs. Records of any recommendations made to you are also kept on file. Personal and sensitive information used for the purpose of financial plan preparation will be treated confidentially by your Associate and Unique Advisers.

We may disclose personal information about you to another Licensee where they are assisting you or us in the provision of the above services eg. preparing advice documents, delivering compliance services, issuing a financial product. We may also disclose your personal information to your accountant or other financial service provider where you have authorised such disclosure or where we are required or permitted to do so by the law.

We may use the personal information collected from you for the purpose of providing you with direct marketing material such as articles that may be of interest to you. However you may, by contacting your Associate, request not to receive such information and they will give effect to that request.

In order to ensure that you receive a personal and tailored service, your personal information may be transferred to one of our Associate who will be your primary point of contact with our organisation.

In the event that an Associate(s) proposes to sell their business, or transfer to another Licensee, they may disclose your personal information to a potential purchaser, or Licensee, for the purpose of them conducting due diligence investigations. Any such disclosure will be made in confidence and it will be a condition of that disclosure that no personal information will be used or disclosed by them. In the event

that a sale of their business is effected, or they transfer to another Licensee, we may transfer your personal information to that purchaser of the business or Licensee.

Your personal information is maintained securely and is generally held in your client file. In most cases on request we will give you access to your personal information by contacting our Associate or our Privacy Officer on the number above. If you wish to examine your file, you should ask your Associate, and make arrangements to do so. We ask that you make a request in writing and allow up to 14 working days for the information to be forwarded.

Who can I complain to if I have a complaint about the advisory service?

If you are not satisfied with the service that you receive or the advice that you are given now or in the future then we welcome your suggestions and complaints and are committed to ensuring that your concerns are genuinely, cordially and speedily resolved. A systematic process has been established to ensure that your concerns are dealt with fairly. This process is as follows:

1. You can telephone your Associate as outline in the About your Associate's section, to express your concerns and they will do all they can to resolve your complaint as soon as possible.
2. If they cannot resolve the matter to your satisfaction within 3 days then you can contact

Unique Advisers Pty Ltd

ABN 38 131 483 111

(B) 02 9869 4533

(F) 02 9869 4547

(P & A) 36a Langston Place, Epping, NSW 2121

3. If after this you feel your complaint has not been dealt with to your satisfaction you can consult the Financial Ombudsman Service (FOS) which we are a member. They can be contacted on 1300 300 630. This service is provided to you free of charge.

Stage 1 of the FOS process is where FOS facilitates discussions and negotiations between the parties. All relevant documents are exchanged and the issues in dispute are identified.

Stage 2 is conciliation and the parties come face to face with a conciliator from the FOS national panel. The role of the conciliator is to assist the parties to explore options for settlement of the dispute and to help parties to agree on their own outcome.

Stage 3 is where the independent adjudicator is requested to make a decision "on the papers" taking into account the relevant law, fairness and reasonableness. If you accept the adjudicator's decision it is binding on the member.

The Australian Securities & Investments Commission (ASIC) also has a freecall Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights

About Your Associate

Cameron Stevens

HID Financial Services Pty. Ltd.

PO Box 456 Carlton South Victoria 3053

ABN: 49 231 584 132

(E) cameron@hidgroup.com.au

(P) 03 9341 7333

Authorised Representative no 258469

Authorised Representative no 449756

Cameron Stevens has worked in the financial services industry for over 29 years. He holds a BA of Adult and Vocational Education, a Certified Financial Planner and a Self Managed Superannuation Fund specialist adviser. He has been a long term member of the Financial Planning Association and a specialist adviser and member of self managed super funds professional association.

Cameron has built one of the largest financial planning, life and general insurance brokering groups in Australia. He has assisted business and individuals in managing financial position for over 20 years. He was instrumental in establishing 'family superannuation funds' within one of Australia's largest private banking business. His passion for helping others is highlighted by his approach which converts the complex world of money management into your language.

Cameron is authorised to provide financial services advice and deal in the specialised areas of:

▪ SMSF strategic planning	▪ Management of the superannuation fund, investment and insurance strategies, estate planning within the SMSF environment.
▪ Life Risk Insurance	▪ SMSF insurance, income protection, trauma, life insurance and total permanent disablement benefits
▪ Business Risk Insurance.	▪ Business Succession planning, key person and group insurance.
▪ Personal & Employer Superannuation and Rollover	▪ Superannuation (self managed super funds, transition to retirement, pensions, annuities and retirement savings accounts)
▪ Investment and Retirement planning	
▪ Investment gearing strategies	
▪ Portfolio services and securities	▪ Managed Funds, Securities and Portfolio administration services.
▪ Government debentures, Stocks or Bonds	Information on social security benefits

Cameron may charge according to the following schedule and as negotiated with you;

- Statement of Advice Preparation Fee from \$550 to \$3,000
- Implementation of Advice Fee and Review Service up to \$5,000pa. monthly service
- Hourly Rate for specific services \$265.00 + GST
- We may also receive commission from Life Insurance issuers as detailed below.

How are the fees/commissions calculated?

- Statement of Advice Preparation Fee can include up to three interviews to gather information, understand your personal and financial details, liase with your accountant, solicitor and fund/ superannuation provider and meeting to discuss the recommendations

- Implementation of Advice Fee and Review Service includes the implementation of the recommendations including a follow-up meeting once all recommendations have been completed. The review service will depend on the agreed services required by you to maintain and achieve your financial goals. The fee and services will be documented to you for your agreement at the time of the Statement of advice.
- Where a life insurance company product has been recommended the issuer of the product may pay Unique Advisers an initial and/or renewal commission. This commission which can vary depending on the product and is calculated in a range of between 0% and 125% of your first years premium for initial commission and from 10% - 30% for renewal commission. For example, on an annual premium of \$1,000, 70% initial commission would equate to \$700 and renewal commission 22% would equate to \$220. This commission is usually paid monthly or annually.
- Investment Transaction costs: The purchase and sales of a share or managed funds will incur a transaction cost of \$135 within the SMSF. This fee covers the administration to transact the purchase/ sale of the investment.

Terms of Engagement,

We agree to provide you with the following services:

- Advice and assistance to help you determine limited or scaled advice in:
- Term Insurance
 - Trauma Insurance
 - Income Protection
 - Business Protection Insurance
 - Other: _____
- Financial plan including advice and assistance to help you determine whether and how you can meet your financial needs and life goals through the proper management of:
- A complete review of all your agreed financial and risk insurance needs
 - Entitlement to receive social security payments
 - Income Streams in retirement
 - Superannuation pending retirement
 - Investment strategies
- Review an existing financial position you have with us.
- Other

To enable us to provide the Services effectively and efficiently, you agree you will advise us of your

- relevant personal circumstances
- financial needs
- financial objectives
- purpose for seeking the Services
- life & financial situation and goals
- desired results from the Services

Once you have provided all necessary information, we will analyse and evaluate that information and develop and present our recommendations. You will meet with us to discuss our recommendations and to instruct us to implement the agreed strategies.

It is important that you take ownership of your financial decisions. We can help you make appropriate decisions, but those decisions remain yours. If you do not feel totally comfortable with the decision or making a decision then you must seek more information and advice from us until you are comfortable.

You have received these Terms of Engagement with our Financial Services Guide (FSG) which we are required to provide you. The FSG contains considerable information about us and our Services, particularly our fees. Our fee for the preparation of our advice is determined based on the information in the FSG and we may in addition receive higher fees than outlined in the FSG based on the detail of the work we perform. These fees will be outlined in your Statement of Advice.

You agree that we are not liable

- for any inappropriate advice if you do not provide us with complete and accurate information.
- for the investment performance of your investments.
- if you breach any of these Terms of Engagement.
- for any detriment you suffer in respect of any situation that you have not requested us to consider or advise on.
- if we acquire for you a financial product not on our authorised investments list.

Signed by: **Client**_____ **Authorised Representative** _____

Client_____ **Date:**_____