

Financial Services Guide (FSG)

The purpose of this guide

This guide is designed to assist you in understanding how we can help you with financial advice relating to: Self Managed Super Funds, Superannuation Investments, Insurance, Financial Structures, Estate Planning and Business Succession. We will outline to you the following:

- The advice and services we can provide to you either directly or in association with other professionals,
- Our fees and charges,
- The influences and arrangements that you need to consider when assessing our recommendations, and
- How best to raise any issues you may have with our advice or services.

This is a very important document and we recommend that you read it carefully. If you need further explanation or you are unsure about any part of this guide we encourage you to ask us any questions you may have.

Who we are

Unique Advisers Pty Ltd and HID Financial Services Pty Ltd are part of a group that is not owned or have any ties with any financial institution. Our interest is to help you to make the right financial decision that is appropriate to your situation. Unique Advisers has its' head office in New South Wales and is responsible for a network of senior qualified financial services business such as HID Financial Services which is located in Carlton VIC. Unique Advisers holds an Australian Financial Services Licence no. 328140, and under that licence has authorised and approved this document for HID Financial Services useage.

What we do

HID Financial Services Pty Ltd is an advice business that supports the HID Group team, encompassing HID Accounting Pty Ltd.

Our corporate reputation, our values and our belief in the value of advice is central to how we do business. HID Group provides clients with the mindset, freedom, system, resources and support needed to create and preserve personal and business wealth.

HID Financial Services as an Authorised Representatives of Unique HID Financial Services, can provide you with financial advice and assist on a range of shares and managed investments, personal, corporate and self-managed superannuation, personal risk insurances, key person insurances and estate planning services. Specific information about your HID Financial Services adviser, our experience and specialisations are provided in this document.

We will conduct a review of your current situation to ascertain if scaled or comprehensive advice is required.

In some limited cases, advice that you may require may not be within our expertise. If HID Financial Services as an Authorised Representative of Unique Advisers cannot provide advice to meet your needs and objectives we will refer you to another professional to provide advice and service.

We act on your instructions

After you engage HID Financial Services, we will only act on your instructions provided by telephone, email, fax or other means of communications. We will confirm and document instructions to place, amend or cancel advice, investments or insurance. We will consider email instructions if the email has been sent from your email address which is recorded on your file. Please understand that you are responsible for monitoring the email account nominated for this purpose. We'll treat any communication to us from this address as instructions from you and we'll continue to use this account until you tell us otherwise.

Important documents you can expect to receive

If we provide you with personal financial planning advice, we will confirm our recommendations in writing so that you can make an informed decision about the appropriateness and suitability of our advice. Our recommendations can be documented in a **Statement of Advice (SoA)**. A **Record of Advice (RoA)** may be used to record our advice to you where we have provided you with subsequent advice and your personal circumstances have not changed. The **ROA** may be provided to you or added to your file and if you would like a copy of this document, or your initial SoA, we will make it available to you on request.

Where we recommend specific financial products to you, we will provide you with a **Product Disclosure Statement (PDS)** which contains specific and important information on the advice and the financial product. It is very important for you to read and understand the **PDS** as it forms part of our advice. A PDS must be provided to you before you can take any action in relation to a financial product recommended.

If you enter into an ongoing fee arrangement we will provide you with an Annual Fee Disclosure Statement which will outline the fees paid and services you were entitled to receive in the preceding 12 months.

Approved Products List

Only products that have been examined by our research team are placed on our Approved Products List. Your adviser is only authorised to recommend products on this list. They will only recommend a product after considering its suitability in relation to your individual objectives, financial situation & needs.

How you pay for our services

Operating a financial services business involves substantial costs. Fees and commission assists us to afford the infrastructure, personnel and systems required to provide you the professional services our clients have come to expect. In many cases you are able to negotiate how you pay for the professional services we provide to you. You may choose to pay our fees directly or have our professional costs paid to us by the product provider or from the products we've recommended to you. Commissions and fees which are paid from the product costs, vary according to the nature of the specific financial product.

Our staff and directors may receive a salary, dividends and or commission payments. Where it is necessary to refer you to another specialist we may also receive a referral payment from them. The remuneration we receive will be clearly disclosed in the advice documents we provide to you.

Product

Life Insurance products

Commission Range

Commencement 0% to 125% of the premium paid.

Annually 0% to 35% of the premium paid.

Superannuation and Investment advice

No commission is received on new advice provided. We may receive commission from your previous advisers or previous advice you have received before 30/6/2013.

If you have a complaint

If HID Financial Services can't respond to your feedback or effectively resolve your issues within three (3) business days – or if you don't feel comfortable talking with them about your issues - you should contact Unique Advisers directly on 02 9869 4533.

If Unique Advisers doesn't provide you with a satisfactory response within 45 days, you have the right to refer your concerns to the Financial Ombudsman Service Limited ("FOS"). FOS is an independent dispute resolution service that deals with complaints about financial services including banking, credit, loans, general insurance, life insurance, financial planning, investments, stock broking, managed funds and pooled superannuation trusts. FOS can be contacted at GPO Box 3, Melbourne Vic 3001 or by phone on 1300 78 0808.

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

The law requires Unique Advisers to maintain a level of Professional Indemnity Insurance appropriate for our size and the scale and complexity of our operations. Unique Advisers' insurance covers claims made against Unique Advisers/ HID Financial Services. Our policy is annually reviewed for suitability and currency. This is a key element of Unique Advisers's licensee obligations.

Privacy

Unique Advisers and HID Financial Services collects your personal information both via file notes and digital conversations to provide you with financial advice and services. In order to undertake the management and administration of advice services, it may be necessary for us to disclose your personal information to certain third parties. We will collect and use information about you during the course of your relationship with each of us.

It is important that the information we hold about you is up to date. You must let HID Financial Services know when information you have provided has changed.

Unique Advisers may disclose information to recipients (including service providers and our related entities) which are (1) located outside Australia and/or (2) either not established in or do not carry on business in Australia. You can request details about the location of these recipients from HID Financial Services.

Privacy Policy

The Privacy Policy contains information about:

- the circumstances in which Unique Advisers/ HID Financial Services or our related entities may collect personal information from other sources (including from a third party);
- how to access personal information and seek correction of personal information; and
- how you can raise concerns that we or one of our related entities has breached the Privacy Act or an applicable code and how we or our related entity will deal with those matters.

Collecting sensitive information

If applicable, we may collect health information with your consent. Your health information will only be disclosed to a service provider or organisation where this is necessary in order to provide you with financial products and services.

We will not collect sensitive information about you, such as information about your health, without your consent.

Personal information you provide about someone else

If you give us personal information about someone else, please show them a copy of this notice so that they may understand the manner in which their personal information may be used or disclosed in connection with your dealings with us.

Collection, use and disclosure of information to others

We may use and disclose the information HID Financial Services collects about you for the following purposes:

- to assist in providing you with products and services;
- to consider your request for a product or service;
- to enable Unique Advisers/ HID Financial Services to provide you with a product or service that was recommended to you;
- to tell you about other products or services that may be of interest to you;
- to assist in arrangements with other organisations (for example product issuers) in relation to the promotion or provision of a product or service;
- to manage the relationship between you, HID Financial Services and HID Accounting and any financial records which you hold, and perform other administrative and operational tasks (including but not limited to risk management, systems development and testing, credit scoring, staff training and market, customer satisfaction or investment research);
- to consider any concerns or complaints you raise against Unique Advisers and/or HID Financial Services and to manage any legal action;
- to identify, prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct);
- to identify you or establish your tax status under any Australian or foreign legislation, regulation or treaty or pursuant to an agreement with any tax authority; or
- as required by relevant laws, regulations, codes of practice and external payment systems.

We may disclose your information to another licensee in order to enable you to continue to receive financial products and services in the following circumstances:

- where your adviser dies or their arrangements with us terminate;
- where our authorised representative becomes an authorised representative of another licensee; or
- where our authorised representative sells all or part of its business to another licensee.

Absence of relevant information

If you do not provide some or all of the information requested, Unique Advisers/ HID Financial Services may be unable to provide you with products or services.

Information required by law

We may be required by relevant laws to collect certain information from you. Details of laws that require us to collect information about individuals (personal information) and why these laws require us to collect personal information are contained in the Privacy Policy which can be found at <http://www.uniqueadvisers.com.au>.

You do not wish to receive information

If you do not want us to tell you about products or services, please phone or email HID Financial Services to withdraw your consent to receive marketing information or contact Unique Advisers Pty Ltd on 02 9869 4547.

Credit Reporting

If you obtain credit services from Unique Advisers or HID Financial Services, your personal information, including information about your other credit liabilities, repayments and defaults, may be disclosed to credit reporting bodies. We may also collect this information from credit reporting bodies. Information about credit reporting, including the name and contact details of these credit reporting bodies, when we may disclose your personal information to them to include in a report about your credit worthiness, and how you can request credit reporting bodies not use your information in certain circumstances, is available at <http://www.uniqueadvisers.com.au>.

If you would like a hard copy of this information, please call 02 9869 4533 for a copy of the Privacy Policy.



Who is your adviser

Your adviser is Cameron Stevens. He is providing financial services to you as an authorised representative of Unique Advisers Pty Ltd AFSL No. 328140. Cameron Stevens is a Director of HID Financial Services Pty. Ltd. Both Cameron and HID Financial Services hold ASIC Authorised Representative Nos. 258469 & 449756.

What are my other benefits & interests

Cameron and HID Financial Services manage, and will clearly disclose to you anything that might reasonably be capable of influencing the advice or creating a conflict of interest. We will disclose the nature of the conflict to allow you to make an informed decision about the advice. In the interest of transparency we disclose the following relationships:

Cameron Stevens and his company Your Budget Coach Pty Ltd is a shareholder of Unique Advisers Pty Ltd and HID Financial Services Pty. Ltd. Other benefits such as invitations to training conferences may be received.

Personal Profile

Cameron is a Certified Financial Planner and a SMSF Specialist Adviser, he holds a Diploma of Financial Service and other degrees. Cameron has been involved in the Financial Services industry since 1984 and in that time, he has developed a successful Financial Services Practice that ensures clients are always placed first.

Services provided

Cameron Stevens and HID Financial Services is authorised to provide advice and deal in the following range of products and services: -

Services		Products	
Wealth Creation	Self Managed Super Funds	Personal Risk Insurance Products	Deposit Products
Retirement Planning	Managed Investments	Life Insurance Investment Products	Superannuation
Personal Risk Insurance	Centrelink Planning	Managed Investments	Self Managed Super Funds Structures
Personal Superannuation	Debt Reduction	Pension Accounts	
Corporate Superannuation		Retirement Savings Accounts	

How we are paid

We may be paid by one or more of the following methods outlined below. A combination of fee for service and insurance commission from a product or service provider may be payable. This will be disclosed to you at the time we provide you with advice.

What fees will you pay for the services we provide

Fees that may be applicable for the preparation of your advice are:-

- Advice Fees: Range from \$0 - \$11,000 (inclusive of GST)
- Implementation Fees: Range from \$0 - \$11,000 (inclusive of GST)
- Ongoing Adviser Service Fee: Range from 0% or \$0 – 5% for funds under advice (inclusive of GST)
- Review Fees: Range from \$0 - \$1,100 (inclusive of GST)
- Hourly Rate: \$365 per hour (inclusive of GST)
- No Advice/Execution/Instruction Fee: Range from \$0 - \$1,100 (inclusive of GST)
- Claims Assistance: Range from \$0 - \$2,200 (inclusive of GST)

Our minimum fee for the preparation of a Statement of Advice containing insurance recommendations is only \$750, excluding GST. If you take action in accordance with the recommendations contained in the Statement of Advice, and purchase the relevant insurance products pertaining to your needs, we rebate the fee payable, as we will be paid commission by the relevant insurance company.

If however, you decide not to proceed with the recommendations outlined in the Statement of Advice or if you cancel your policies within the first 12 months, depending on the complexity of the recommendations provided to you, an invoice for fees of between \$750 and an amount equivalent to your total first years premium, inclusive of GST, will be issued to you by our Unique Advisers. Unique Advisers/ HID Financial Services require payment within 28 days of the date of the invoice. This is necessary to cover the cost of the service we have provided. If you do not implement our advice the product provider does not pay us, also if you do not retain the recommended cover for a minimum period of 12 months the payments made to us for our services are written back by the product provider.