



FISCAL
ASSET MANAGEMENT PTY LTD

Financial Services Guide

July 2019

Fiscal Asset Management Pty Ltd
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Purpose and Content

This Financial Services Guide (FSG) provides important information to help you decide if you want to use our financial services. It includes information regarding:

- Who we are
- The financial services and products we offer
- Advisers who may be appointed to assist you with financial services
- How we and our associates are paid, and any interests, associations or relationships that could affect our advice
- Our internal and external dispute resolution procedures
- Our privacy policy

What other documents might I receive from Fiscal Asset Management?

If you decide to obtain personal advice from us, we will provide our initial advice and any significant subsequent advice to you in a written report called a Statement of Advice (SoA). Your SoA will set out our advice, the basis on which it was given, and our fees and/or commissions, as well as information about any associations or relationships that could affect it. It is important to note that we can only provide personal financial advice after making enquiries, and after giving consideration to your current financial situation and future requirements.

If you receive additional ongoing financial advice from us and a SoA is not provided to you, we will record details of that advice in a Record of Advice document. You can request a copy of any relevant Record of Advice documents within seven years of receiving the advice from us.

You should also note that if we recommend a particular financial product to you, we will generally provide a Product Disclosure Statement containing information about the particular product in order to help you make an informed decision.

About Us

This FSG has been produced by Fiscal Asset Management (ABN 78 162 344 792). We:

- Will act on your behalf and have authorised the distribution of this FSG
- Hold an Australian Financial Services Licence No. 434894

You can contact us by:

Telephone: 02 9891 6135

Facsimile: 02 9891 6135

Web: www.fiscalasset.com.au

Mail: Fiscal Asset Management Pty Ltd
Suite 203 Level 2 144 Marsden Street, Parramatta NSW 2150
PO Box 1279, Parramatta NSW 2150

Improve your life today, with a plan for a more confident tomorrow

Our experienced and dedicated private client advisers offer highly personalised financial advice, developing tailored financial solutions and services for each client's circumstances and objectives.

As a client, you'll be provided with all the information and resources you need to feel empowered and in control of your finances, leaving you to enjoy things that are really important in life.

We regularly meet with our clients to stay up to date with their personal circumstances and affairs, and also to adjust our recommendations so they can take advantage of emerging opportunities created by the ever-changing environments of taxation, superannuation, investment markets and government regulations.

Our Products and Services

We offer you the flexibility and convenience of accessing high-quality financial advice and services to help you generate and maintain wealth over time.

Services offered or arranged by us include:

- Goals based advice
- Retirement planning and superannuation advice
- Self-managed super funds advice
- Personal insurance
- Centrelink and aged care planning
- Investment advice and portfolio management, including stockbroking services
- Lending solutions
- Retrenchment and redundancy advice
- Regular review of your strategies, objectives, investments, loans and insurance.

We can advise and deal in relation to the following financial products:

- Managed investments including Investor Directed Portfolio Services (IDPS)
- Superannuation and retirement savings accounts
- Listed securities including equities, hybrids and listed investment companies
- Deposit products
- Government debentures, stocks or bonds
- Investment life insurance and life risk products
- Standard margin lending facilities

Our Advice

Who will be my adviser?

Your adviser will be a representative of Fiscal Asset Management.

Who is responsible for the financial services provided?

Fiscal Asset Management is responsible for the financial services we and our representatives provide to you. If you are an existing or new client, any financial services provided to you are provided by Fiscal Asset Management acting in its own capacity.

Do you have any relationships that might influence the advice?

Relationships that might influence our advice include:

- Our relationships with other professionals. We may pay a fee to other professionals for referring you to us.
- Our relationships with related companies. Where we recommend a product or service, in some circumstances a related company may receive a fee for that product or service.

Circumstances where this might occur include where we:

- Recommend a product or service be provided by a related company
- Arrange for you to participate in an Initial Public Offer (IPO)

How will you prepare and provide me with suitable advice?

We examine your financial position and create a structured plan designed to achieve your financial goals in life over defined timeframes. We do this by helping you to identify and prioritise your goals, developing realistic strategies and helping you to assess the merits of each alternative, making any changes you require to the strategies.

A regular review will ensure that your strategy remains consistent with your goals and objectives as they change over time. Your adviser is under an obligation to act in your best interests in relation to any personal advice provided to you (known as the ‘best interests duty’).

Are there any limitations to your advice?

We generally only advise and deal in products and services that are listed on our Approved Products and Services List. This list, which is regularly reviewed and updated, is the result of research of a wide range of financial products and administration arrangements, of leading financial product issuers. From this process we select the best and most appropriate for the majority of our clients. However, where an Approved Product does not meet your needs, your adviser can recommend a product outside the Approved Product List after appropriate and due diligence and a one-off approval from our Research team. For more information on our Approved Products and Services, please contact your adviser.

As there may be other products and services that could also be suitable, you should observe any warnings and consider any significant risks contained in our advice prior to implementing any of our recommendations - as any investment decision carries with it a degree of risk - either the risk of capital loss or the risk of the expected benefits not being obtained.

From July 1 2014, new regulations require your adviser to declare whether they are a registered tax (financial) adviser or not, hence whether or not they are authorised to provide tax (financial) advice. We recommend that you seek independent legal and tax advice about our recommendations and confirm any entitlement to government benefits with the relevant department.

How do we protect your personal information?

We recognise the importance of protecting your privacy. Your personal information will be handled in accordance with our privacy policy, which outlines how the information we collect from you is used, stored and disclosed.

We will collect your personal information from the questionnaire you complete with your financial adviser. As a financial service provider, we are obligated to verify your identity and the source of any funds. Accordingly, we will ask you to present identification documents, such as your passport and driver's license, which will be held on file.

What is my personal information used for?

The main reason we collect, use and/or disclose your personal information, is to provide you with the products and services that you request. This may also include the following related purposes:

- To help your financial adviser provide you with financial advice and ongoing services in relation to your financial products
- To facilitate internal administration, accounting, research, risk, manage and compliance
- To establish and maintain insurance protection that you may request
- To provide you with information about other products and services that may interest you

We may also disclose your information to external parties some of whom act on your or our behalf. These parties may include:

- Your financial adviser
- Banks or other financial institutions
- Insurers and reinsurers and their claims agents and assessors
- Product providers

We are also permitted to collect and disclose your personal information when required or authorised to do so by law.

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter-Terrorism Finance Act 2006 (Cth) to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as your passport or driver's license. We will also retain copies of this information.

If you do not provide the personal information requested, we may not be able to provide you with the financial services you require.

Accessing and correcting your personal information?

If you have concerns about the accuracy and completeness of the information we hold, you may request access to your personal information by contacting the Privacy Officer at the address listed in the contact details of this FSG.

Depending upon the nature of the request, we may charge you the reasonable costs of providing you any information you have requested.

You can get a copy of our Privacy Policy from your adviser, from our website (www.fiscalasset.com.au) or by asking us.

Other

How can I give you instructions?

You can give us instructions by telephone, fax, email or other means as agreed with us. Some financial products have their own rules about how to give instructions. Please refer to the Product Disclosure Statement of the relevant product for those details.

Are there any special rules that apply to transactions in shares listed on the ASX?

Rules designed to ensure a fair and orderly market may mean that in the event of an error or omission, the ASX Market Participant with whom your instruction is placed may be required to amend or cancel a trade or crossing without your consent - at the instruction of ASX. We will notify you if we are aware that this has occurred or may occur.

Our Remuneration

As your adviser is an employee of Fiscal Asset Management, his or her remuneration will include a salary and may include a bonus based upon performance and achievement of various objectives. The variable/bonus component of the employee's remuneration is generally determined annually, based on a number of factors including growth in funds and client retention, the standard of service provided to clients, the training undertaken by the adviser and revenue received by us for the prior year.

How will I pay for the services provided?

Before we provide any services we will agree with you how we get paid. We offer a variety of service levels and fee structures that can be tailored to suit your individual circumstances. Fees may comprise one, or a combination of the following:

- Fee for advice - your adviser may charge fees for the preparation and implementation of our advice. These fees will be based on your individual circumstances, the complexity of your situation and the time it takes to prepare personal financial advice for you.
- Ongoing advice fee - your adviser may charge a fee to provide ongoing portfolio reviews and/or for the provision of ongoing services. This fee will be either a set amount, or based on the amount of funds under our advice, and/or the time involved in reviewing your profile.

We will discuss these fees with you prior to giving you the advice.

We will provide details to you about our fees and any payments made to us by product issuers when we provide our advice to you. We will also explain the fees associated with a particular product or service we recommend. You have the right to request further information about the remuneration we receive, so if there is anything that is unclear or if you require more information about the service levels we offer, please contact your adviser.

Will anyone be paid for referring me to you?

In some situations, clients are referred to us by someone else. If this occurs, and we pay a fee or commission in relation to that referral, we will tell you who will receive that fee or commission, and the possible amount.

If you have a complaint

We are committed to providing our clients with the highest standard of client service. This involves being completely transparent in the way in which we charge for our services, and being proactive and forthcoming with important information which we believe may assist you with decision making during our relationship with you.

Should you feel less than completely satisfied with the service you receive, it is important to notify us immediately to have the issue raised and resolved.

You should take the following steps:

1. Contact us and tell us about your complaint.
2. If your complaint is not satisfactorily resolved within 5 days, please put your complaint in writing and send it to:

Fiscal Asset Management Pty Ltd
Suite 203 Level 2 144 Marsden Street, Parramatta
PO Box 1279, Parramatta NSW 2150

Telephone: 02 9891 6135

We will endeavour to resolve your complaint quickly and fairly. If the complaint is not resolved to your satisfaction within 45 days, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

We have compensation agreements in place, including Professional Indemnity insurance cover that is adequate for the type of financial services we provide and also for any potential liability arising from compensation claims. These arrangements comply with section 912B of the Corporations Act.