Financial Services Guide

Part One and Part Two

Finchley & Kent Pty Ltd
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Financial Services Guide

Part One

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Purpose of this FSG	This Financial Services Guide (FSG) and its distribution is authorised by Finchley & Kent Pty Ltd ("Finchley & Kent"). You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services. This FSG is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include, who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures, along with how you can access them. It is intended that this FSG should assist you in determining whether to use any of the services described in this document. It is **Part One** of our FSG and it must be read in conjunction with **Part Two. Please retain both Part One and Part Two for your reference and any future dealings with Finchley & Kent.**

Lack of Independence

Under the Corporations Act, we are prevented from using the terms independent, impartial and unbiased as we received commissions for the advice that we provide on life insurance products.

Who will be providing the financial services to me?

Finchley & Kent conducts business through a network of financial Advisers who are appointed as Authorised Representatives under Finchley & Kent's AFSL.

Where Finchley & Kent has appointed a corporate entity as an Authorised Representative, representatives of that company who give advice will also be authorised by Finchley & Kent.

Finchley & Kent

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Business Address	Level 63, 25 Martin Place Sydney NSW 2000
Phone	1300 770 996
Email	info@finchleyandkent.com.au
Website	finchleyandkent.com.au

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

Finchley & Kent is licensed to provide advice on, and deal in, the following financial products:

- Deposit and Payment Products (including Non-basic Deposit Products)
- Government Debentures, Stocks or Bonds
- Life Products (including Investment Life Insurance Products and Life Risk Insurance Products)
- Managed Investment Schemes (including IDPS)
- Retirement Savings Account Products
- Securities
- Superannuation (including Self-Managed Superannuation Funds)
- Margin Lending Facility (including Standard Margin Lending Facility)

Who is my Adviser?

Advisers are authorised by Finchley & Kent to provide financial product advice in relation to, and deal in, certain financial products and services. Finchley & Kent will be responsible for any financial services that your adviser is authorised to provide to you.

Your Adviser will be the authorised representative listed in **Part Two** of this FSG.

Your adviser's profile contains important information about your adviser including details of their education and qualifications, what advice they can provide, as well as details of the advice fees you may pay and how they get paid for providing you with advice.

What other documents I might receive?

Statement of Advice

You are entitled to receive a Statement of Advice (SoA) when we first provide you with personal advice (advice that takes into account your objectives, financial situation and needs). The SoA will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

If our representative provides further advice to you and your personal circumstances have not significantly changed, and that further advice is related to the advice we provided to you in a previous SoA and we do not give that further advice to you in writing, you may request a copy of the record of that further advice at any time up to seven (7) years from the date our representative gave the further advice to you. You can request the record of the advice by contacting the representative or us in writing or by telephone or by email.

Product Disclosure Statement

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 (PDS) containing information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product. Where we recommend a 'Platform' or 'Wrap Account' or 'Masterfund' you will be given a PDS for that product and, in addition, you will be given what is referred to as a 'Short Form PDS' which provides information about the particular managed funds we have recommended.

Portfolio Review

Internal databases are maintained detailing client's investments that were recommended by Finchley & Kent. This does not constitute portfolio monitoring. Portfolios will be reviewed in line with your Ongoing Service Offers Agreement.

Who do you act for when you provide financial services for me?

We act for you and Finchley & Kent is responsible for the financial services provided to you.

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

Employees, authorised representatives and directors may hold interests in products we recommend. If we recommend products that we have an interest in, we will fully disclose this to you in FSG Part 2 and/or with your SoA prior to you implementing any recommendation.

Will you provide me advice, which is suitable to my needs and financial circumstances?

Yes, and to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial products or services to you.

You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

What should I know about the risks of the financial products or strategies you recommend to me?

We will explain to you any significant risks of financial products and strategies which we recommend to you. If we do not do so, you should ask us to explain those risks to you.

Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my financial products?

Yes. You may specify how you would like to give us instructions, for example by telephone, email, or other means.

What are the remunerations Finchley & Kent receive?

Finchley & Kent will charge you a fee and/or receive commissions from the issuers of the products approved by Finchley & Kent and that we recommend, and you accept.

Fees for services paid by you

Initial Consultation:
An initial consultation fee may be applicable.

Preparation of a Statement of Advice:
If you require a Statement of Advice (SoA), we may charge you a fee for its preparation. The cost will be based on the complexity of the advice and the time required in preparation of the advice. We will advise you of the cost prior to preparing the SoA. If you proceed with the recommendations of the prepared SoA and implement the advice provided, an implementation fee may be charged. These fees will be detailed in the written SoA and confirmed by us at the time of presenting the advice.

Implementation Service:
Should you proceed with our recommendations, we may charge a fee for the initial setup and implementation of all strategies within your portfolio. This will be detailed within your SoA determined on what actions need to be completed by us.

Ongoing Service:
For the provision of ongoing service and management services, we may charge a service fee based around the service level agreement suitable to your needs and portfolio. This fee may be invoiced to you personally or paid via your portfolio.

Other Costs:
Additional services provided outside those mentioned above may attract a minimum fee.

All fee for services will be agreed upon prior to providing advice or implementing any services.

Commission

Insurance products

Commissions can be received for life insurance products with the exception of life insurance implemented after 1 July 2014 for a member in default superannuation or a group life policy in a superannuation fund.

The issuers of life insurance products pay Finchley & Kent an initial commission. This commission, which can vary depending on the product and insurance company, is a maximum of 66% of your first year's premium.

AND

The issuers of life insurance products pay Finchley & Kent an ongoing commission. This commission, which can vary depending on the product and insurance company, is a maximum of 22% of your second and subsequent year's premium. This commission is paid each month or quarter to the licensee for as long as you hold the product.

For example: If your first year's premium was $500 and the initial commission was 66%, we will receive $330. If your premium for the second and subsequent years was $500 and the ongoing commission was 20%, we will receive $110 per annum.

Other remuneration information

Referral payments

Finchley & Kent may receive a referral fee for each client that utilises services of any referral partner.

Each provider's remuneration structure is different and is determined on a case by case basis. Before you enter into an arrangement with any of the above providers, Finchley & Kent will provide you with a remuneration referral disclosure document outlining any financial benefits we may receive.

The exact amounts of any fees, commissions, or other incentives received by your adviser and Finchley & Kent will be included in any Statement of Advice that we will provide to you or disclosed orally or in writing at the time we provide any further advice.

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

We maintain a record of your personal profile, which includes 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. A copy of our privacy policy is enclosed for your information.

If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded.

We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise of the likely cost in advance and can help to refine your request if required.

Who can I complain to if I have a complaint about the provision of the financial services to me?

Finchley & Kent has in place Professional Indemnity Insurance that is required by the Corporations Act and which meets ASIC's requirements and covers present and past representatives.

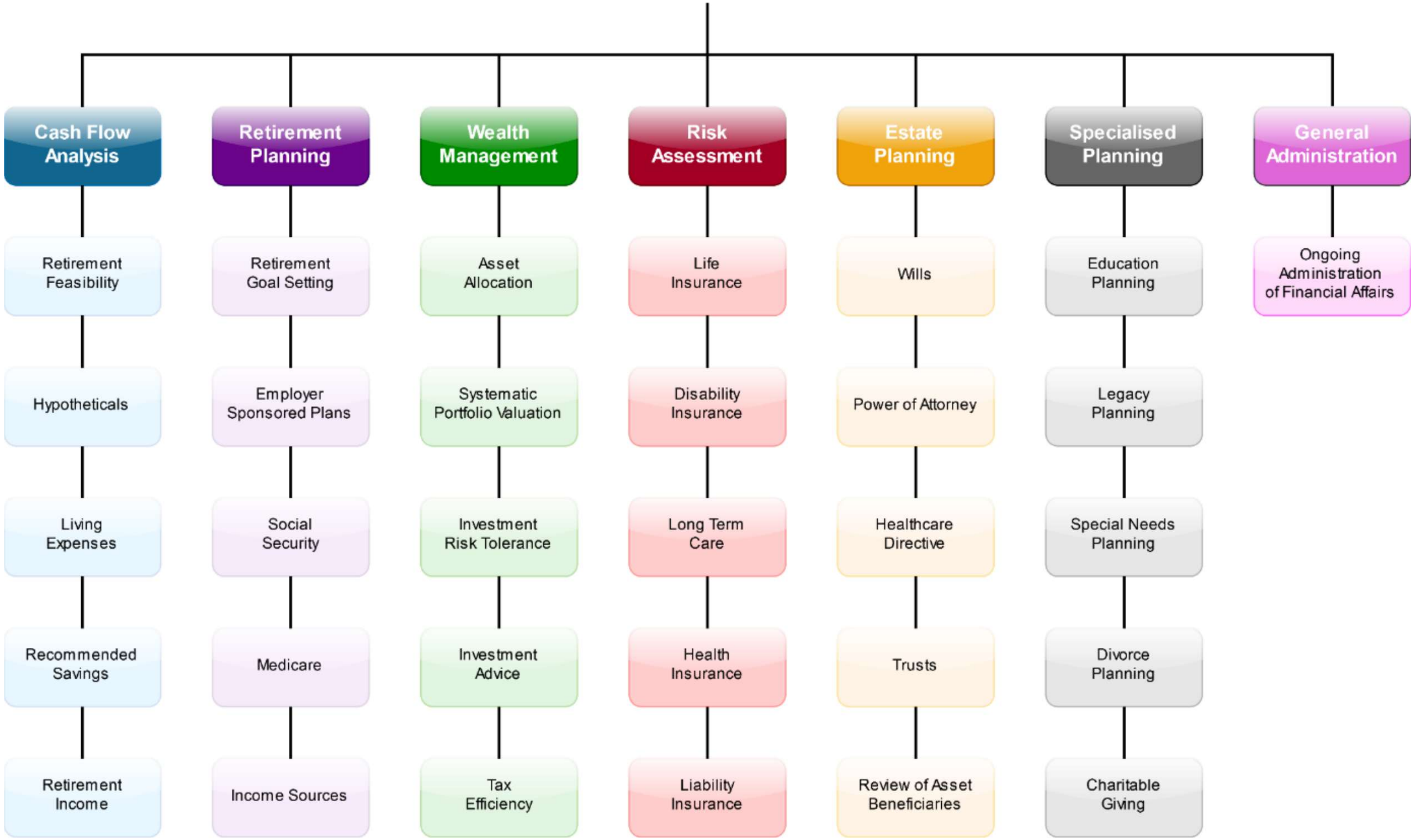
If you have any complaint about the service provided to you, you should take the following steps and we will seek to resolve your complaint quickly and fairly:

1. Contact your adviser and discuss your complaint.
2. If your complaint is not satisfactorily resolved within 5 days, please put your complaint in writing and send it to Complaints Officer, Finchley & Kent. Your complaint should be finalised within 30 days of receipt of your complaint.

Finchley & Kent is a member of the Australian Financial Complaints Authority (AFCA). If the complaint cannot be settled to your satisfaction you have the right to complain to AFCA. This service is free of charge to you and AFCA can be contacted on:

Name	Australian Financial Complaints Authority
Phone	1800 931 678 (free call)
Postal Address	GPO Box 3 Melbourne VIC 3001
Email	info@afca.org.au
Website	afca.org.au

As a comprehensive financial planning firm, our services encompass each area listed below



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Privacy Collection Statement

The privacy of your personal information is important to us.

Why do we need your personal information?

The privacy of your personal information is important to us.

Finchley & Kent is committed to protecting your privacy and handling your personal information in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles.

During the provision of our services, we may collect, use, hold and disclose personal information to provide financial services, comply with legal obligations, undertake identity verification and meet our regulatory requirements.

Our full Privacy Policy is available at:

www.finchleyandkent.com.au

A copy can also be provided free of charge upon request.