

# Financial Services Guide

Financial Services Guide Part 1. This document is part of a Financial Services Guide and should be read in conjunction with Part 2 (Schedule of fees).

**This document, and a separate document about your adviser and remuneration, make up the FINANCIAL SERVICES GUIDE.**

**The financial services referred to in this guide are offered by:**

Axis Investment Centre Pty Ltd  
of 144 Charters Towers Road  
HERMIT PARK QLD 4812

&

Axis Investment Centre Pty Ltd  
of Unit 5, 120 Bluestone Circuit  
SEVENTEEN MILE ROCKS  
QLD 4073

**This guide contains important information about:**

- the services we offer you
- how we and our associates are paid
- any potential conflict of interest we may have
- our internal and external dispute resolution procedures and how you can access them

When we give you financial advice - a *Statement of Advice* - we take into account your current financial situation and future needs.

In the Statement of Advice we will tell you about:

- our fees and commissions
- any associations we have with Financial Product Issuers or other parties which may have influenced the advice we give you.

If we recommend to you a particular Financial Product we will give you information about the particular Financial Product—a *Product Disclosure Statement*—to help you make an informed decision about the Financial Product.

*Who is my adviser?*

- Justin Pascoe** Authorised Representative Number 258517. Justin has a Bachelor of Commerce Degree from James Cook University, a Graduate Diploma of Investment Analysis from the Securities Institute of Australia and he is a Senior Associate of the Financial Services Institute of Australasia (FINSIA). Justin has over a decade of experience in the stockbroking and financial planning profession.
- Bernie Goldie** Authorised Representative Number 258518. Bernie has the Bachelor of Economics Degree from James Cook University, a Graduate Diploma of Financial Planning from the Securities Institute of Australia and he is a Fellow of the Financial Services Institute of Australasia (FINSIA). Bernie has over a decade of experience in the stockbroking and financial planning profession and over thirty years experience in the trust industry.
- Mark Spicer** Authorised Representative Number 292830. Mark has a Bachelor of Commerce Degree from University of Natal (South Africa), is a registered member of CPA Australia and a Senior Associate of the Financial Services Institute of Australasia (FINSIA). Mark specialises in insurance and superannuation however he holds close to ten years experience in the field of accounting and financial services.
- Nikki Jankovic** Authorised Representative number 367054. Nikki holds a Bachelor of Arts from the University of Southern Queensland and a Diploma in Financial Planning from financial services body, Kaplan Education. She is currently working on her Advanced Diploma. Having been employed by Axis for over five years, Nikki's focus is on building effective financial strategies for a diverse range of clients. Nikki is also responsible for managing our Deceased Estates department and maintains an Affiliate Membership with FINSIA.
- Tania Cropper** Authorised Representative number 400672. Tania holds a Diploma in Financial Planning (obtained from Financial Planning Association), a Diploma in Financial Services and Advanced Diploma in Financial Services. Tania previously worked as a financial planner for a national financial institution for over 10 years, and was in charge of Compliance for her geographic area. Tania's area of expertise are superannuation, retirement planning and Centrelink. Tania maintains an Associate Membership with FPA.

If you do not wish to receive our advice, we may deal on your behalf by carrying out your instructions only.

If you do not obtain advice, you face the risk that the Financial Product/s you select will not fully take into account your objectives, financial situation or needs.

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<i>Who is responsible for the financial services provided?</i>	Axis Investment Centre Pty Ltd is responsible for the financial services provided including the distribution of this Financial Services Guide (FSG). Axis Investment Centre Pty Ltd ABN 20 905 955 091 An Australian Financial Services Licensee, number 288193, 144 Charters Towers Rd Hermit Park QLD 4814 and Unit 5, 120 Bluestone Circuit Seventeen Mile Rocks QLD 4073.
<i>Do you have any relationships or associations with Financial Product issuer?</i>	We at Axis Investment Centre Pty Ltd are privately owned and are not part of any group of companies, nor are we associated with any other financial institution.
<i>What kinds of financial services are you authorised to provide me and what kinds of Financial Product/s do those services relate to?</i>	Axis Investment Centre Pty Ltd is licensed to provide financial product advice and deal in a financial product, to retail and wholesale clients, in relation to the following financial products: <ul style="list-style-type: none"><li>- deposit and payment products;</li><li>- debentures, stocks or bonds issued or proposed to be issued by a government;</li><li>- life products including investment life insurance products and life risk insurance products;</li><li>- interests in managed investment schemes including investor directed portfolio services;</li><li>- retirement savings accounts ("RSA") products;</li></ul>

- securities; and
- superannuation
- accredited to provide standard Margin Lending advice.

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*What information should I provide to receive personalised advice?* You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information, so that we can offer you the most appropriate advice possible.

You have the right not to tell us, if you do not wish to. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read the warnings contained in the *Statement of Advice* carefully before making any decision relating to Financial products.

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

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 available on our website or by contacting us.

If you wish to examine your file, please ask us. We will make arrangements for you to do so.

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*How can I give you instructions about my Financial Products ?* You may tell us how you would like to give us instructions. For example by telephone, fax or other means such as e-mail.

If we provide you with execution related telephone advice, you may request a record of the execution related telephone advice, at that time or up to 90 days after providing the advice.

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*How will I pay for services?* You may pay us a fee for the services rendered. Alternatively, we may receive a payment called a commission, adviser service fee or brokerage which is paid to us by the Financial Product issuers.

Your financial adviser will give you a *Statement of Advice* containing details of fees and any payments of commissions or brokerage made to us by Financial Product issuers, and the financial adviser's share, if any, of those fees, brokerage and commission.

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*Fee Schedule* Generally the payment we receive will be based on the amount you invest or the complexity of the advice being provided.

It may vary from one adviser to another as each has the discretion to charge the fee he/she considers appropriate. It may vary from one Financial Product issuer to another.

Details of the payment we receive are contained in the *Product Disclosure Statements* for most Financial Product issuers available from your adviser. Your adviser can give you full details.

If you receive personal advice from us, we will tell you about any commissions, fees and any other benefits, where possible in actual dollar amounts, in the *Statement of Advice*. Our adviser will give you this *Statement of Advice*, before

we proceed to act on your instructions.

- We may be paid by the Financial Product issuer at the time you invest or contract, and during the life of your investment or contract.
- We may charge you a fee, depending on the time we spend developing your plan, or depending on the value of funds you invest.
- We may invoice you for a fee when you receive our written recommendations.
- You may have to pay us a management fee annually or in instalments.
- We may receive an ongoing payments from the Financial Product issuer.

Your adviser will tell you in writing in the *Statement of Advice* what fees we may charge you, when you have to pay, and what payments we may receive from the Financial Product issuer/s. A copy of your adviser's Fee Schedule is included in the other document provided with this FSG.

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*Will anyone be paid for referring me to you?*

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 tell you in the *Statement of Advice* who will receive that fee or commission and the amount they will receive.

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*What should I do if I have a complaint?*

1. Contact us and tell us about your complaint. Axis Investment Centre Pty Ltd is a member of the Financial Ombudsman Service (FOS).
2. If your complaint is not satisfactorily resolved within 20 days, please contact Bernie Goldie on 07 4771 6089 or put your complaint in writing and send it to him at Axis Investment Centre Pty Ltd's address, noted at the beginning of this FSG. We will try and resolve your complaint quickly and fairly.
3. If the complaint can't be resolved to your satisfaction you have the right to refer the matter to Financial Ombudsman Service. They can be contacted on 1300 780 808.

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.

If your concerns involve ethical conduct you may wish to consider raising your concerns in writing with the Financial Planning Association of Australia Limited (FPA). They can be contacted at PO Box 109, Collins Street West, Melbourne Vic 8007. The Australian Securities and 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.

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If you have any further questions about the financial services Axis Investment Centre Pty Ltd provides, please contact Bernie Goldie on 07 4771 6089. Retain this document for your reference and any future dealings with Axis Investment Centre Pty Ltd.

## FSG Part 2 - Schedule of Fees for Axis Investment Centre Pty Ltd

This document is part of a Financial Services Guide and should be read in conjunction with Part 1 "A Guide to our relationship with you and others".

Your adviser is an AXIS employee or director and is paid a salary. Non-directors may receive a share of commission of up to 40% paid to AXIS by product issuers in respect of recommendations made.

Please Note: Axis Investment Centre apply their fee structure on a client by client basis. Scope and complexity of the Statement of Advice (SoA) are taken into consideration, together with the client's current financial position and holdings and their stated goals and objectives.

Before you as the client incur any fees, a quote and schedule of fees will be fully disclosed to you at the earliest possible time, prior to implementation of future services.

Below are possible fee arrangements, which may be applied to the provision of advice. The total of these fees will not be applicable to any one situation, instead a single or combination fee structure will be relevant – again this will be outlined to you at the earliest possible time.

### **Upfront Commission – All Investment Products**

Unless we advise you otherwise we will receive an upfront commission from the product issuer where you decide to buy a product recommended to you. Usually this upfront commission is 1.1% of the amount you invest, although the exact amount may vary from 0% to 5% depending on the product. For example, for an investment of \$10,000 in a product whose manager pays us 1.1% commission we will receive an upfront commission of \$110.

Standard Transactional Brokerage - Share Trading - including GST

\$1 - \$15 000 is 1.925% (with a minimum fee of \$82.50)

\$15 001 - \$50 000 is 1.375%

\$50 001 onwards is .825%

These rates are based on the total transaction charge, per share parcel traded and include GST.

### **Ongoing Commissions – All Investment Products**

We will also receive ongoing commissions - the amount we will receive varies depending on the circumstances, although typically we receive an ongoing commission of between 0 & 0.66% per annum of the value of your holding in a product for as long as you hold the product.

### **Commissions – Life Risk Insurance Products**

We will receive an upfront commission from the relevant insurer whenever we arrange an insurance policy for you. We may also receive a renewal commission from the relevant insurer when you renew your policy.

The commission is generally a percentage of the insurer's base premium (ie premium excluding stamp duty, fire services levy, GST, modal loadings or any other government charges, taxes, fees or levies). The rate ranges between 0 and 110%