

## Financial Services Guide

This Financial Services Guide Version: 25 July 2011 is issued with the authority of Fee for Service Dealer Group ABN 92 140 591 484 Australian Financial Services Licence No. 342766.

This Financial Services Guide (FSG) is designed to assist you in determining whether to use any of the services offered by Fee for Service Dealer Group or its Authorised Representatives.

This Financial Services Guide (FSG) contains information about:

- Fee for Service Dealer Group, who as the Licensee, is responsible for the financial service
- Your financial adviser
- The financial planning services and products your financial adviser can provide
- How Fee for Service Dealer Group, your financial adviser and other related parties are paid for the financial planning services provided to you
- Any associations or relationships that could create potential conflicts of interest
- Details of who to contact should you have a complaint or require records of advice

### Authorised Representative Profile

This FSG must be read in conjunction with the Authorised Representative Profile (ARP) as it forms part of this FSG. It provides detailed information about your financial adviser such as their contact details, ASIC Authorised Representative number and the types of financial products they can advise and deal in.

Please retain both the FSG and the ARP for your reference and any future dealings with Fee for Service Dealer Group.

### What other documents might you receive

You might receive the following documents to help you make an informed decision on any financial strategy or recommend financial product.

### Statement of Advice (SOA)

All personal advice provided to you will be outlined in an SOA. The SOA will contain personal advice, the basis on which it is given, details of fees, commissions and information on relevant associations.

Where further advice is provided that involves a significant change you will be provided with a SoA. Where further advice is provided that does not involve a significant change your adviser will make a record of the advice (ROA).

### Product Disclosure Statement (PDS)

You will receive a PDS if your adviser has provided advice on a particular product. A PDS will contain the key features of the financial product, significant risks and benefits, and fees associated with the financial product.

### Who is Fee for Service Dealer Group

Fee for Service Dealer Group ABN 92 140 591 484 (Lionsgate Financial Group Pty Ltd) holds an Australian Financial Services Licence No. 342 766 (AFSL) issued by the Australian Securities and Investment Commission.

Fee for Service Dealer Group conducts business through a network of financial advisers who are appointed as Authorised Representatives under Fee for Service Dealer Group's AFSL. Where Fee for Service Dealer Group has appointed a corporate entity as an Authorised Representative, employees of and independent contractors to that company who give advice will also be authorised by Fee for Service Dealer Group.

### Who is your Financial Adviser

Your financial adviser will be the authorised representative listed in the Authorised Representative profile section of this FSG.

### What kinds of financial services and products are available

Fee for Service Dealer Group's financial advisers can offer a range of insurance, investment, superannuation and retirement strategies and products.

Fee for Service Dealer Group maintains an Approved Products List (APL) containing financial products that have been researched by one or more external Research houses. A copy of the APL can be supplied to you upon request.

Fee for Service Dealer Group's Financial Advisers act for you and not for any life insurance company, fund manager or bank.

### What advice is available to you

Fee for Service Dealer Group and its Authorised Representatives can provide advice and strategies on the following, but not limited to:

- Savings and wealth creation
- Financial management
- Investments including Direct Shares
- Superannuation
- Pre Retirement
- Retirement
- Self managed superannuation funds
- Financial protection and insurance
- Estate planning
- Centrelink
- Salary packaging
- Business succession
- Finance and gearing

### What initial services are provided

- Identification of your financial goals and objectives
- Collection and analysis of your existing personal and financial situation
- Investigation and consideration of possible financial planning strategies and products that will assist you to meet your goals and objectives
- Presentation of a written recommendations, referred to as a Statement of Advice
- Implementation of your strategy

### What ongoing services are provided

- Revision of your personal and financial situation at suitable agreed intervals
- Discussion of whether our recommendations remain appropriate should your personal circumstances or the legislative environment change
- Implementation of any recommendations made as part of our ongoing service to you

You and your financial adviser may agree in writing on a more extensive ongoing service.

### How will you pay for the services provided and what do they cost

All fees are payable to Fee for Service Dealer Group.

Fee for Service Dealer Group and your financial adviser can be paid by fees or commissions, or a combination, for both the initial and ongoing service. Your financial adviser will discuss and agree both the rate and method of payment with you before any financial services are provided.

When you receive personal advice, your SOA will detail all remuneration and other benefits associated with the advice.

Your Corporate Authorised Representative (CIB Private Wealth) may, on behalf of Fee for Service Dealer Group, ask you to remit fees (related to initial advice, plan preparation and implementation) directly to their account.

#### **Fees**

Fees may be either a fixed rate fee or based on an hourly rate or a combination of both, and will reflect the complexity of your personal situation and the time and effort in our work for you.

#### **Commissions**

Fee for Service Dealer Group may be paid initial commissions by product issuers in association with the placement of the recommended products.

Ongoing commissions may be paid for as long as you hold the product.

Commissions may vary depending on the circumstances, however, may be up to 5% initial and 1% ongoing of the amount for investment products, and up to 125% initial and 40% ongoing of the premium for life insurance products.

For example, for an investment of \$10,000 in a product whose product issuer pays 5%, Fee for Service Dealer Group will receive an initial amount of \$500.

#### **Marketing Allowances**

##### *Administration Platforms & Investments*

Fee for Service Dealer Group may receive benefits in the form of ongoing additional remuneration of up to 0.22% from certain Platform and Fund Managers.

For example, if you invested \$10,000, up to \$22 per annum may be paid to Fee for Service Dealer Group. In limited circumstances your financial adviser may receive up to 100% of this benefit i.e. \$22.

##### *Insurance Products*

In certain restrictive circumstances, Fee for Service Dealer Group may receive benefits in the form of an additional fee (of up to 7.5%). For example, if you paid \$1,000 of premium up to \$75 in the first year may be paid to Fee for Service Dealer Group. In limited circumstances authorised representatives may receive up to 100% of this benefit i.e. \$75.

#### **Referral Fees**

If a third party referred you to us, we may forward referral payments or commissions to the third party. These amounts do not involve additional costs and will be disclosed in your SOA.

All Fees and Commissions are subject to GST.

#### **How are Fee for Service Dealer Group and their financial advisers paid**

All fees and commissions disclosed in the SOA are payable to Fee for Service Dealer Group. Fee for Service Dealer Group will forward 100% of the amount paid to your financial adviser. For example, if Fee for Service Dealer Group receives \$100, Fee for Service Dealer Group will retain up to \$0 and pay up to \$100 to your financial adviser.

#### **What other benefits may product providers give to Fee for Service Dealer Group or your financial adviser**

Some product providers may give Fee for Service Dealer Group or your financial adviser non commission benefits such as entertainment or sponsorship. Both Fee for Service Dealer Group and your financial adviser maintain a Register in line with industry standards to document any alternative forms of payment received. These registers are publicly available and must be provided within 7 days after request.

#### **Does Fee for Service Dealer Group have any relationships or associations with financial product Issuers**

None.

#### **What information should you provide to receive personal advice**

Your financial adviser will collect personal information from you in order to record your personal objectives, lifestyle goals, details of your current financial situation and any other relevant information.

The information obtained will be assessed by your financial adviser to assist them in providing appropriate advice.

You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive.

You should read any warnings contained in the client questionnaire and SOA carefully before making any decision relating to a financial strategy or product.

#### **How can you give instructions to your financial adviser about your financial products**

You may specify how you would like to give us instructions. For example you may nominate to instruct us to act by telephone, fax email or other.

#### **What information is maintained in your file and can you examine the client file and who may access it**

Your financial adviser will maintain a record of your personal information including details of your objectives, financial situation and any recommendations made to you. If you wish to examine your file or receive a copy of your record of advice please ask your financial adviser and they will make arrangements for you to do so.

Fee for Service Dealer Group and your financial adviser are committed to complying with a privacy policy to protect the privacy and security of your personal information. Please ask your financial adviser if you wish to obtain a copy of our privacy policy.

#### **Compensation arrangements**

Fee for Service Dealer Group hold Professional Indemnity (PI) Insurance cover with Vero for the activities covered under the AFS Licence. The limit of the indemnity is \$2.5 million for any one claim and \$5 million in the aggregate for all claims arising out of the AFS licence activities. Fee for Service Dealer Group believes that the Professional Indemnity cover satisfies the requirements for compensation arrangements under s. 912B of the Corporations Act 2001.

#### **What should you do if you have a complaint**

If you have any complaints about the services provided, please take the following steps:

- Contact your financial adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within 3 working days, please contact the Fee for Service Dealer Group Compliance Manager by telephone or in writing. Fee for Service Dealer Group will try to resolve your complaint quickly and fairly.

If you do not get a satisfactory outcome, you have the right to take your complaint to the Financial Ombudsman Service, GPO Box 3, Melbourne Vic 3001, telephone toll free 1300 780 808. Fee for Service Dealer Group is a member of this Service.

#### **FSG Issued by:**

Lionsgate Financial Group Pty Limited trading as Fee for Service Dealer Group  
ABN 92 140 591 484 AFS Licence 342766  
Tower 2, Level 20, 201 Sussex Street  
Sydney NSW 2000  
P: 1300 683 323  
E: [info@lionsgatefinancial.com.au](mailto:info@lionsgatefinancial.com.au)

## Authorised Representative Profile

### ABOUT US

CIB PWS Pty Ltd ATF CIB PWS Unit Trust T/A CIB Private Wealth Services is a Corporate Authorised Representative No: 408985 of Fee for Service Dealer Group AFSL 342766

CIB Private Wealth Services is a Financial Planning firm based in Parramatta. CIB Private Wealth Services has been established to develop successful wealth building and retirement strategies designed to meet your overall financial and lifestyle objectives.

CIB Accountants and Advisers own 50% of CIB Private Wealth Services. Whilst they do not receive a referral fee in the form of a percentage of revenue received for each client, they do receive a distribution of profit from CIB Private Wealth Services after all costs have been taken into account.

### WHO IS MY AUTHORISED REPRESENTATIVE?

Your authorised representative will be Ray Bostelman. Ray Bostelman is an Authorised Representative No: 253374 of Fee for Service Dealer Group. Ray came from finance and accounting background before transitioning to financial planning.

Ray holds a Diploma of Financial Services (Financial Planning), graduating with a High Distinction average. Ray won the University Medal for Accounting as part of his business studies at UTS and also holds a Bachelor of Arts (Tourism Management) from the University of Technology Sydney.

### WHAT AREAS IS MY ADVISER AUTHORISED TO PROVIDE ADVICE ON?

Financial Services	Product Types	Is your Adviser authorised to provide this advice?
To Provide Financial	Basic Deposit Products	Yes
Product Advice	Non-Basic Deposit Products	Yes
	Managed Investments Schemes including IDPS	Yes
&	Retirement Savings Accounts	Yes
	Securities – Tier 2	Yes
Deal in a Financial	Government Debentures, Stocks or Bonds	Yes
Product	Superannuation – Tier 2	Yes
	Investment Life Insurance Products	Yes
For Retail & Wholesale	Life Risk Insurance Products	Yes
Clients	Standard Margin Lending Facility	Yes

The distribution of this Financial Services Guide has been authorised by Fee for Service Dealer Group.

Authorised Representative	MR RAY BOSTELMAN
Qualifications	DIP FS (FP), BA, JP
Authorised Representative ASIC Number	253374
Trading Name	CIB PWS Pty Ltd ATF CIB PWS Unit Trust T/A CIB Private Wealth Services
Business Address	Suite 6, 5-7 Ross Street PARRAMATTA NSW 2150
Postal Address	As Above
Telephone	(02) 9683 5999
Fax	(02) 9683 6313
Mobile	0410 692 323
E Mail	ray.bostelman@cibprivatewealth.com.au

### WHAT FEES DOES MY AUTHORISED REPRESENTATIVE CHARGE?

Initial consultation (1 hour):	Nil
Fee-for-time Advice:	\$440 per hour
Statement of Advice Fee:	By Quotation
Implementation Fee:	By Quotation
Ongoing Advice Fee:	1.1% of total portfolio value