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FINANCIAL SERVICES GUIDE

This Financial Services Guide is made up of two parts;

- 1) General information including Privacy Policy
- 2) Adviser profile

Accord Financial Solutions Pty Ltd is an independently owned financial services firm and sources investment and insurance products from any supplier who meets our specific selection criteria.

Before seeking our advice, you will have a number of questions to ask about Accord Financial Solutions Pty Ltd. You have the right to ask us about our charges, the type of advice we will give you and what you can do if you have a complaint about our services. Following is key information covering frequently asked questions. If you need more information or clarification, please ask us. This Financial Services Guide is issued with the authority of Accord Financial Solutions Pty Ltd.

You should also be aware that you are entitled to receive a Statement of Advice that takes into account your objectives, needs and financial situation when we provide you with specific advice. The Statement of Advice will contain the advice, the basis on which it is given and information about our fees, associations, potential conflicts of interest and any other indirect benefits that may have influenced the selection of particular products.

If your adviser provides you with further advice with respect to financial products you may request a record of the advice given (if you have not previously been provided with such a record) The request may be verbal or in writing and can be made within 7 years of the advice being given.

In the event we make a recommendation to acquire a particular financial product or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement containing information about the particular product that will enable you to make an informed decision in relation to the acquisition of that product.

As a financial service provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely.

Disclaimer:
Any representation or statement expressed or otherwise implied in this correspondence and made by or for either Accord Financial Solutions Pty Ltd or its Authorised Representatives, whether by way of opinion or advice or otherwise is made in good faith on the basis that neither Accord Financial Solutions Pty Ltd or its Authorised Representatives shall be liable to any persons for omissions or inaccuracies of information provided.

<p>Who is my adviser and who is responsible for the advice I receive?</p>	<p>Your Financial Adviser is an employee representative of Accord Financial Solutions Pty Ltd, Australian Financial Services Licensee, Licence Number 323379. Accord Financial Solutions Pty Ltd is responsible for the advice provided to you by our representatives. Information about your Adviser, including qualifications and experience, are contained in Part two of this FSG.</p>
<p>What advisory services are available to me?</p>	<ul style="list-style-type: none"> • Retirement planning & strategies; • Superannuation and rollover advice and strategies; • DIY Self-managed superannuation advice; • Share market investment advice; • Managed fund investment advice; • Life, trauma and income protection insurance; • Gearing strategies; • Social security advice; • Estate planning advice; • Wealth Creation; • Centrelink advice; • Salary Packaging; and • Redundancy.
<p>What should I know about any risks of the investments or investment strategies recommended to me?</p>	<p>We will explain to you any significant risks of investments and strategies that we recommend to you. Some strategies are complex and multi-faceted and will require more than one meeting for explanation.</p>
<p>Will the advice I receive be appropriate to my personal circumstances?</p>	<p>Yes, To do so we need to find out your individual objectives, financial situation and needs before we recommend any financial solutions to you. We will therefore request that you complete a questionnaire to provide us with this information.</p> <p>You have the right not to divulge this information to us, if you do not wish to do so. In that case, we will warn you about the possible consequences of us not having your full personal information. You should read these warnings carefully.</p> <p>We will usually provide you with personal advice, having regard to your objectives, financial situation and needs. We may also provide you with general advice which does not take into account your needs and circumstances but this will only be done according to your instruction.</p>

How will I pay for the service?

Accord Financial Solutions Pty Ltd offers a range of payment options including fee for service, commission, payments from product providers or a combination of these methods. Your adviser will explain these to you verbally and in the Statement of Advice.

These fees are either invoiced direct to you, deducted from amounts invested or paid direct from the Investment Managers own resources

What is your charging policy?

The cost of our service to you will depend upon the nature and complexity of the service provided and detailed in the Statement of Advice (SoA)

Our charging policy consists of the following options:

- A fee for service' or
- If the advice relates to placement of financial products, we may receive commission (brokerage) based on the funds invested (initial and ongoing) or
- Combination of both.

In most instances, we discuss the options with you and let you choose the payment method that suits. All figures quoted are GST inclusive.

Fee Options:

The cost of the initial meeting is absorbed by the company (unless advice or other services are provided). If you instruct us to proceed with providing advice and a Statement of Advice (SoA) must be prepared. The cost to prepare a SoA will be based on the complexity and time involved:

- Scalable or scoped Advice - \$550
- Comprehensive Advice – Minimum \$880
- Complex Strategies – A quote will be provided based on an hourly rate of \$198.

For Risk Insurance products the commission is paid by the product provider, and this will vary according to the nature of the product and will be detailed in the Statement of Advice. Initial commissions on risk insurance range from 12% to 125% of initial premium paid, and servicing commission ranges from 0% to 40%.

For example on a premium of \$500 the initial commission payable can be up to \$625, and servicing commission up to \$200 p.a.

<p>What ongoing service is provided?</p>	<p>On Investment products the initial commission payable to Accord Financial Solutions Pty Ltd ranges from 0% to 4%, depending on the investment product and the amount invested. The ongoing commission ranges from 0% to 1%. For example on an investment of \$10,000 with a 4% initial commission, the amount payable to Accord would equate to a once off payment of \$400, and a 1% trail commission would equate to \$100 per annum.</p> <p>A specific class of investment product – ‘Tax Effective Investments’ have a once off commission payment of up to 10%, usually paid out of the product provider’s marketing budget. For example on a \$10,000 tax effective investment the commission payable would be up to \$1,000.</p> <p>You have a right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or authorised representative.</p> <p>Depending on your requirements, we can provide different levels of ongoing service. In deciding which level of ongoing service you require, you can choose how often you would like us to undertake a review of your financial situation. We recommend that reviews should be undertaken at least every 12 months. For clients with Self Managed super or Gearing Strategies we recommend reviews be six monthly.</p> <p>Service is available in the following ways:</p> <ul style="list-style-type: none"> • A regular scheduled review program • You contract us to provide regular, scheduled ongoing reviews and services for a set fee. • Adhoc – You initiate all reviews and services and the work is performed on the basis of an hourly rate. <p>Further details of each ongoing service offering will be provided with our initial Statement of Advice and are available on request.</p>
<p>Will anyone be paid for referring me to you?</p>	<p>Accord Financial Solutions Pty Ltd is a financial services business whose success is based on referrals from existing clients and other sources. We welcome your referral and hope that you will be so impressed with our service that you would also recommend us to people you know. Where a professional referral fee is paid to a third party service provider such as an accountant this will be disclosed in the Statement of Advice (SoA).</p> <p>Where you have been referred to Accord Financial Solutions Pty Ltd by DW Johns & Co, we disclose that the partners of DW Johns & Co have an equity interest in the business of Accord Financial Strategies and as a result may benefit from profits generated.</p> <p>Where we refer you to a third party service provider such as an accountant, solicitor, real estate agent or finance provider, we may be entitled to remuneration as a result of that referral. We will advise you at the time of the referral, and in writing, if this applies to your</p>

<p>Do you have any important Relationships?</p> <p>Do any relationships exist which might influence you in providing me with financial services?</p>	<p>situation.</p> <p>Accord Financial Solutions Pty Ltd is a Principal Member of the Financial Planning Association (FPA) and a member of Associated Advisory Practices.</p> <p>Share Holding in Associated Advisory Practices Ltd</p> <p>As a result of past recommendations in certain financial products, Accord Financial Solutions Pty Ltd has obtained a shareholding in Associated Advisory Practices Ltd. (AAP), a service company that provides legal, compliance training and business development support to Accord Financial Solutions Pty Ltd. This shareholding will entitle Accord Financial Solutions Pty Ltd to receive a share of the distribution of any profits via annual dividend. The amount of the dividend receivable is solely at the discretion of the AAP Board of Directors. Further recommendations in the product(s) may result in Accord Financial Solutions Pty Ltd being eligible for additional shareholding in AAP. Details of the products involved will be provided in the Statement of Advice (SoA).</p> <p>Associations with Product Issuers and Portfolio Administration Services</p> <p>Accord Financial Solutions Pty Ltd , the Licensee with whom your advisor is associated, or associates of the Licensee or advisor (collectively “your Advisor”) are associated with Premium Choice Portfolio Services Ltd (ABN 16 097 636 023) (as trustee for the PC Trust) (“Premium Choice”), a portfolio administration service. Details of this association will be appropriately disclosed in the Statement of Advice.</p> <p>Your Advisor will become entitled to a beneficial interest in Premium Choice and may receive a share of the income and/or capital of Premium Choice based on the proportion of revenue that your advisor’s total funds placed with Premium Choice represent as a percentage of Premium Choice’s total revenue.</p> <p>As an indication of the potential scale of the benefit, Premium Choice made a profit distribution to beneficiaries equivalent to 14% of the Administration Fee that it received from Navigator for the quarter ended March 2008. Premium Choice intends to continue to make quarterly distributions on an increasing basis. To illustrate by example, if you invest \$100,000 in Premium Choice, and Premium Choice receives an administration fee for that investment of 0.8%, which equates to \$800, and then distributes 14% to your advisor as a profit distribution, your advisor’s “profit distribution” benefit per annum on that investment is \$112.</p> <p>Other Benefits</p> <p>From time to time, your adviser or the Affiliates, Directors or other Authorised Representatives of Accord Financial Solutions Pty Ltd may receive certain “hospitality benefits” (such as tickets to sporting events, bottles of wine, clothing, hampers, etc). The receipt of these benefits is not based upon the volume of business placed with the provider but are more an ad hoc reward. The maximum value of these during the calendar year is approximately three thousand</p>
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<p>What kind of compensation arrangements are in place and are these arrangements complying?</p> <p>Who can I speak to if I have a complaint about the advisory service?</p>	<p>dollars. Where the value of an individual item exceeds Three Hundred Dollars it will be listed in a specially maintained register which is available for your viewing. Please ask your adviser if you wish to view that register.</p> <p>The Licensee, its Affiliates, Directors or Authorised Representatives may receive discounted fees from DW Johns & Co - Chartered Accountants.</p> <p>The Licensee, may also receive research, software and marketing support from product providers. The maximum value during any calendar year is approximately one thousand dollars per product provider, which is usually received in the form of subsidised training of Authorised Representatives.</p> <p>Accord Financial Solutions Pty Ltd confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended). In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for Accord Financial Solutions Pty Ltd and our authorised representatives / representatives / employees in respect of our authorisations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any authorised representative / representative / employee who has ceased work with Accord Financial Solutions Pty Ltd for work done whilst engaged with us.</p> <p>We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following action:</p> <p>Contact your adviser and tell your adviser about your complaint. If your complaint is not satisfactorily resolved within 5 days please contact Accord Financial Solutions Pty Ltd on (08) 8271 2688 or put your complaint in writing and send it to us.</p> <p>We will try and resolve your complaint quickly and fairly.</p> <p>If we cannot reach a satisfactory resolution, you can raise your concerns with the Financial Ombudsman Services on 1300 780 808. Accord Financial Solutions Pty Ltd is a member of this complaints resolution service. The Australian Securities & Investments Commission (ASIC) also has a free call information line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.</p> <p>Postal: Financial Ombudsman Services GPO Box 3, Melbourne Vic 3001</p> <p>If your concerns involve unethical conduct, you may wish to consider raising these concerns with the Financial Planning Association of Australia (FPA) on 1800 626 393 .</p>
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Privacy Policy

This Privacy Policy sets out the information handling policies of Accord Financial Solutions Pty Ltd, an Australian Financial Services Licensee (No. 323379).

At Accord Financial Solutions Pty Ltd, we are committed to providing professional services and respecting the privacy of your personal information.

Accord Financial Solutions Pty Ltd is bound by the National Privacy Principles under the Privacy Act. This policy explains how Accord Financial Solutions Pty Ltd will collect, store, verify, use and disclose the information we hold about you and the conditions under which your information may be accessed.

That type of information does Accord Financial Solutions Pty Ltd hold?

The type of information we collect and hold about you varies depending on the type of product or service you require. Accord Financial Solutions Pty Ltd will hold different information about you if you have a life insurance policy than if you have a managed investment. Your personal information may include:

- Your name, address and contact details
- Your date of birth, age and retirement plan; and,
- Your financial needs, objectives and circumstances.

We may also need health information from you to provide you with personal risk insurance advice, but not necessarily for investment products.

In most circumstances, the information that we hold about you will be provided by you or an authorised 3rd party.

You may choose not to provide us with your personal information. Depending on the nature and quality of the information you choose to withhold, we may not be able to provide you with advice or implement strategies entirely appropriate to your financial needs and objectives.

As a financial service provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely.

How does Accord Financial Solutions Pty Ltd store our documents securely?

Your personal information is maintained securely and is generally held in your client file. Information may also be held in a computer database. We will seek to ensure that the personal information collected and held by us is protected from misuse, loss, unauthorised access, modification or disclosure.

In the event you cease to be a client of this organisation, any personal information which we hold about you will be maintained for a period of 7 years in order to comply with legislative and professional requirement, following which time the information will be destroyed.

How does Accord Financial Solutions Pty Ltd use this information?

We use this information to provide you with products or services, to assess your risk tolerance and determine strategies and recommendations consistent with your financial needs, objectives and personal circumstances.

We may also use your personal information to provide you with advice and services about the following products:

- life insurance products, such as insurance for your life, permanent disability and income replacement
- investment products and services such as managed investment funds and investor directed portfolio services
- superannuation products, such as superannuation funds, investments for superannuation funds and investment insurance policies
- financial advice and services

The information you provide to us about your health may be used to assess your risk tolerance and appropriate investment recommendations or to determine the suitability and correct pricing of risk products.

We may also use the information to send you material about other products or services. If you do not want to receive this type of material, tell us and we will stop. Our contact details are set out below.

Will Accord Financial Solutions Pty Ltd disclose your personal information?

Accord Financial Solutions Pty Ltd may share information with organisations that assist us to administer your investments or provide you with products and services including our internal and external service providers such as administrators, fund managers, internal & external compliance auditors, insurance companies and the Financial Planning Association (FPA).

There are circumstances under which Accord Financial Solutions Pty Ltd may disclose your personal information such as

- when the disclosure is required by law (for example, disclosed to the Australian Taxation Office or ASIC or Centrelink) or
- authorised by law (such as where disclosure is necessary in the public interest or to protect our interests).

We will also disclose your personal information if you give your consent for us to do so.

We do not sell mailing lists.

How does Accord Financial Solutions Pty Ltd handle a request for access to personal information?

Under the National Privacy Principles you are generally entitled to access the information we hold about you. Where you are entitled to access, the time we require to give you access will depend on the type of information requested. If we can, we will answer your question immediately.

We will also try to answer you in the same way that you ask, for example, if you telephone to ask for the information we will, if practicable, give you that information over the telephone. We will generally respond to a written request in writing.

Sometimes, we will ask that you put your request in writing, for example, where you want copies of material or access to older information or files which are not current or it is necessary for us to retain a record of your request. We may also ask you to identify yourself to our satisfaction.

There are certain conditions under which we may refuse you access to your personal information, such as when your request may unreasonably impact upon another person's right to privacy. If we are entitled under the National Privacy Principles to refuse to give you access, we will tell you and provide reasons for our decision.

What if some of the information Accord Financial Solutions Pty Ltd holds is wrong?

Please tell us. We want our records to be accurate, complete and up to date and we rely on the accuracy of the information to provide you with appropriate recommendations. Unless we disagree with you about the accuracy, currency or completeness of a record, we will generally correct it on request, (or suggest alternative arrangements for updating our records). If we disagree with you, we will give you our reasons and record your objections on your file.

How do I make further enquiries or complain about a breach of privacy?

If you require more information about the way Accord Financial Solutions Pty Ltd manages personal information or wish to make a complaint about a breach of your privacy, you should contact us at:

Accord Financial Solutions Pty Ltd
Level 1, 206 Greenhill Road
EASTWOOD SA 5071

Phone: (08) 8271 2688
Fax: (08) 8271 2633
Email: accordfinancialsolutions.com.au

Changes to this Privacy Policy

We reserve the right to review and amend this Privacy Policy from time to time.

Additional Privacy Information

Further information on privacy in Australia may be obtained by visiting the Web site of the Office of the Federal Privacy Commissioner at <http://www.privacy.gov.au>