



butler + butler

INVESTMENT SERVICES PTY LTD (ABN 92.053.326.944)

Australian Financial Services Licence: No. 229464

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FINANCIAL SERVICES GUIDE

Before seeking our advice, you probably have a number of questions you would like to ask about Butler & Butler Investment Services 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. Key information is set out in answer to the questions below. If you need more information or clarification, please ask us. This Financial Services Guide is issued with the authority of Butler & Butler Investment Services Pty Ltd.

You should also be aware that you are entitled to receive a Statement of Advice whenever we provide you with any advice which takes into account your objectives, financial situation and needs. The Statement of Advice 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.

In the event we make a recommendation to acquire a particular financial product (other than securities) 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 which will enable you to make an informed decision in relation to the acquisition of that product.

BEFORE YOU GET OUR ADVICE

Who is my adviser?

Butler & Butler Investment Services Pty Ltd employs advice providers who together provide integrated financial advice. Your advisers will include -

Brad Butler has spent 21 years in the Financial Planning industry. Brad has been a Director of Butler & Butler Investment Services Pty Ltd since inception as a Dealer in 1993. He is a Certified Financial Planner. Brad is authorised representative no.236744 of Butler & Butler Investment Services Pty Ltd.

Peter Thiele has 19 years experience in Education and Financial Planning. Peter is a Certified Financial Planner (CFP). Peter is authorised representative no.307910 of Butler & Butler Investment Services Pty Ltd.

Susan Baxter has 18 years experience in the Financial Services and Accounting industry. As a Paraplanner, Susan offers specialist skills in strategic planning. Susan is a Chartered Accountant who holds a Diploma of Financial Planning and is studying toward Certified Financial Planner status. Susan is authorised representative no.322237 of Butler & Butler Investment Services Pty Ltd.

Philippe Quaziz has 3 years experience in Financial Services and provides specialist advice in the area of Life Risk Insurance. Philippe holds a Certificate III, Financial Services Insurance, Certificate IV Financial Services General Insurance and Certificate III in Financial Services Accounting. Philippe is studying the Diploma of Financial Planning. Philippe is authorised representative no.334264 of Butler & Butler Investment Services Pty Ltd.

Brad, Peter, Susan and Philippe provide advice which includes retirement planning & strategies, superannuation and rollover advice and strategies, self-managed superannuation advice, managed funds, gearing strategies, Social Security advice, risk and income protection, estate planning advice and direct share market placements.

Butler & Butler Investment Services Pty Ltd holds an Australian Financial Services Licence No. 229464 and is responsible for the advice provided by its representatives and at all times acts on behalf of the client. Butler & Butler Investment Services Pty Ltd is a Principal Member of the Financial Planning Association of Australia (FPA) and must comply with the FPA's Code of Ethics and Rules of Professional Conduct.

What advisory services are available to me?

- Retirement Planning & strategies;
- Superannuation and Rollover advice and strategies;
- Self-managed Superannuation Advice;
- Managed Funds;
- Life, trauma and income protection insurance;
- Gearing Strategies;
- Social Security advice;
- Estate Planning advice;
- Facilitation of Direct Share Market placements.

In addition Butler & Butler Investment Services Pty Ltd advisers are able to offer you a regular review service for your investment portfolio or life insurance program. The regular review service includes a personal consultation provided on request with advance notice. To ensure an efficient and timely service Butler & Butler Investment Services Pty Ltd will maintain a record of your investment portfolio or life insurance program.

As a group we provide financial product advice for the following financial products:

- Deposit and payment products including basic deposit products, deposit products other than basic deposit products and non-cash payment products;
- Debentures, stocks or bonds issued or proposed to be issued by a government;
- Life products including investment life insurance products and life risk insurance products;
- Interests in managed investment schemes;
- Retirement savings accounts products (within the meaning of the Retirement Savings Account Act 1997);
- Securities; and
- Superannuation.

We will only recommend an investment to you after considering its suitability for your individual investment needs, objectives and financial circumstances. The products we recommend are all selected from an approved list of products carefully researched by independent research experts.

How will I pay for the service?

Butler & Butler Investment Services Pty Ltd offers a range of payment options including fees and commissions on funds placed, or a combination of both methods. Your adviser will explain these options to you prior to the implementation of any recommendations.

All advisors are salaried employees of Butler & Butler Investment Services Pty Ltd. They are remunerated directly by their employer and do not directly receive remuneration from a product provider.

Brad Butler is a director of Butler & Butler Investment Services Pty Ltd and may receive fees in addition to salary.

How are fees and commissions calculated and deducted?

Butler & Butler Investment Services Pty Ltd calculation of fees and commissions is dependent on the level of service appropriate to the needs of the individual client.

Initial fees are calculated based on an hourly fee for work undertaken or alternatively as a percentage of funds invested. Hourly fees range from \$90 per hour for work undertaken by junior planning staff to \$280 per hour for work undertaken by senior planning staff with a minimum invoice amount dependent on the level of service required. If fees are calculated as a percentage of funds invested these fees may range from 0.25% to 3.0% of funds invested.

Ongoing fees are calculated as a percentage of funds under management ranging from 0.2%pa to 1.5%pa or as an hourly fee for work undertaken; this percentage is variable depending on the level of service required.

All levels of service, the associated calculations for fees and charges and the ongoing services provided are discussed in the first meeting and subsequently disclosed in either a Statement of Advice or Record of Advice prior to implementation of any recommendations.

WHEN YOU GET OUR ADVICE

Do I get detailed information about actual commissions and other benefits my adviser gets from making the recommendations?

Yes. You have the right to know about details of commissions and other benefits your adviser receives for recommending investments. We will provide this information to you when we make specific recommendations.

Will you give me advice that is suitable to my investment needs and financial circumstances?

Yes. However, to do so we need to find out your individual investment objectives, financial situation and needs before we recommend any investment 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 any risks of the investments or investment strategies recommended to me?

We will explain to you any significant risks of investments and strategies that we recommend to you. If we do not do so, you should ask us for further clarification.

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

We maintain a record of your personal profile that includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations made to you. If you wish to examine your file, you should ask us and we will make arrangements for you to do so.

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 upon request.

Can I tell you how I wish to instruct you to buy or sell my investment?

Yes. You may specify by telephone, fax or other means how you would like to give us instructions. But in all cases we must receive a written confirmation of these instructions. Investments and redemptions will only complete following the receipt by the licensee of a written confirmation.

Can I request details of ongoing advice?

Yes. A Statement of Advice (SOA) is the accepted method of documenting and communicating advice. However a SOA may not be necessary for retail advice where there is no significant change to the client's personal circumstances or basis of advice. You may request details of this ongoing advice as a Record of Advice (ROA).

WHAT DO WE EXPECT FROM YOU?

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.

IF YOU HAVE ANY COMPLAINTS

Who can I speak to if I have a complaint about the advisory service?

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 steps:

1. Contact your adviser and tell your adviser about your complaint.
2. If your complaint is not satisfactorily resolved within 7 days please contact Butler & Butler Investment Services Pty Ltd on (08) 8552 2411 or put your complaint in writing and send it to us at, Butler & Butler Investment Services Pty Ltd, PO Box 477, Victor Harbor SA 5211. We will try and resolve your complaint quickly and fairly.
3. If we cannot reach a satisfactory resolution, you can raise your concerns with the Financial Ombudsman Service on 0845 0801800 or 0300 1239123. Butler & Butler Investment Services Pty Ltd is a member of this complaints resolution service. The Australian Securities & Investments Commission (ASIC) also has a freecall Infoline on 1300 300 630 which you may use to make a complaint or obtain information about your rights.
4. If your concerns involve unethical conduct, you may wish to consider raising these concerns with the Financial Planning Association of Australia (FPA). They can be contacted at PO Box 109 Collins Street West, MELBOURNE VIC 8007.

YOUR PRIVACY

Privacy Disclosure Statement

In order to comply with the requirements of the Privacy Act, we are required to advise you that this firm holds personal information about you. The information has been and will continue to be collected by us for the purpose of providing you with financial planning services including:

- the preparation of your Statement of Advice;
- the provision of financial planning advice to you;
- making securities and investment recommendations;
- reviewing your financial strategy;
- reviewing securities and investment recommendations.

We are required, pursuant to the Corporations Act, certain regulations issued by the Australian Securities and Investments Commission and the Rules of Professional Conduct of the Financial Planning Association, of which this organisation is a member, to collect information about you for the purpose of providing you with the services referred to above. If you do not provide us with the information requested by us, we may not be able to provide you with the services you require of us.

We will from time to time disclose information about you to authorised representatives of this firm and to other professionals, insurance providers, superannuation trustees and product issuers in connection with the purposes detailed above. In the event we consider it necessary to use or disclose information about you for purposes other than those detailed above, or related purposes, we will seek your consent.

We collect information about you for the purpose of reporting to AUSTRAC under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

You are entitled to obtain access to the information that we hold about you by contacting Brad Butler on 08 8552 2411, by email to brad@bbpl.com.au or by writing to Butler & Butler Investment Services Pty Ltd at PO Box 477, Victor Harbor SA 5211.

A detailed copy of Butler & Butler Investment Services Pty Ltd Privacy policy is available on the bbpl.com.au website or by writing to -

Butler & Butler Investment Services Pty Ltd at PO Box 477, Victor Harbor SA 5211.