



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 may have several questions about our financial planning business, **Butler & Butler Investment Services Pty Ltd**. It is important to us that you feel informed and confident in your interactions with us.

You have the right to ask us about our fees, the type of advice we provide, and the steps you can take if you have concerns or complaints about our services. Key information is outlined in this guide, answering common questions you may have. If you require further clarification or additional details, please don't hesitate to ask.

This Financial Services Guide is issued with the authority of **Butler & Butler Investment Services Pty Ltd**.

As part of our commitment to transparency, you are entitled to receive a **Statement of Advice** whenever we provide you with advice that considers your objectives, financial situation, and needs. The Statement of Advice will outline the advice provided, the basis for that advice, and details of any fees, commissions, or associations that may have influenced the advice.

Additionally, if we recommend or arrange for you to acquire a specific financial product (excluding securities), we will provide you with a **Product Disclosure Statement**. This document contains essential information about the product, helping you make an informed decision regarding its acquisition.

We are here to assist you at every step and look forward to helping you achieve your financial goals.

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 include -

Brad Butler has been employed in the Financial Planning profession since 1988. Brad is a Director of Butler & Butler Investment Services Pty Ltd and is a Certified Financial Planner (CFP). Brad is authorised representative no.236744.

Peter Thiele has been employed in the Financial Planning profession since 2006. Peter holds a Master of Financial Planning and is a Certified Financial Planner (CFP). Peter is authorised representative no.307910.

Susan Baxter has 30 years' experience in Accounting and Financial services. She has been employed in the Financial Planning profession since 2008. Susan is a Certified Financial Planner (CFP) and a Chartered Accountant. Susan is authorised representative no.322237.

Your advisers provide advice with the assistance of support staff which includes retirement planning strategies, superannuation, rollover, self-managed superannuation advice, managed funds, negative gearing, Social Security advice, life risk, trauma and income protection, estate planning advice and direct share market placements.

Butler & Butler Investment Services Pty Ltd holds 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 member of the Financial Advice Association Australia (FAAA) and must comply with the FAAA'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,
- Margin Lending services,
- 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 financial services group, we provide advice on a wide range of financial products, including:

- **Deposit and payment products:** basic deposit products, deposit products other than basic deposit products, and non-cash payment products.
- **Government-issued securities:** debentures, stocks, or bonds issued or proposed to be issued by a government.
- **Life insurance products:** including investment life insurance products and life risk insurance products.
- **Managed investment schemes:** interests in professionally managed portfolios of investments.
- **Superannuation and retirement savings accounts:** to help you plan and manage your retirement goals.
- **Securities:** including listed and unlisted equities and related investments.

We will only recommend an investment after carefully considering its suitability for your specific needs, objectives, and financial circumstances.

The financial products we recommend are chosen from a comprehensive approved product list, which is researched and reviewed by independent research experts to ensure quality and suitability.

This approach reflects our commitment to delivering tailored, informed, and transparent advice to help you achieve your financial goals.

Lack of Independence

In accordance with Section 923A of the Corporations Act, Butler & Butler Investment Services Pty Ltd is not able to describe itself as 'independent', 'impartial' or 'unbiased' due to the receipt of commissions on some insurance products and other benefits from product issuers.

WHEN YOU GET OUR ADVICE

Will I receive 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.

We expect that you will provide us with accurate information that we request so that we can provide advice that is in your best interests.

How are we paid for the Services we provide?

We offer flexible fee payment options to suit your preferences.

At **Butler & Butler Investment Services Pty Ltd**, we prioritize unbiased advice by disregarding varying commissions from product providers when selecting products for you.

All advisers are salaried employees of the Licensee and do not receive direct remuneration from product providers.

Brad Butler, as a director, may receive additional fees beyond his salary.

Ongoing Fee Arrangements

If we have an ongoing fee arrangement with you which exceeds 12 months, then you will receive from us a Fee Disclosure Statement annually setting out the fees you have paid to us, the services that we contracted to provide and what we did provide to you over that period. We must have your consent in order for us to continue to provide services.

How are fees calculated and deducted?

Our fees are tailored to the level of service required to meet your needs.

- **Initial Fees:** Charged based on hourly rates or the complexity of the work, ranging from \$90/hour (incl. GST) for administrative tasks to \$350/hour (incl. GST) for complex work by senior advisers. Fees will be determined and disclosed upfront.
- **Ongoing Fees:** Calculated similarly, with a minimum invoice reflecting the service level. Fees may be offset by brokerage on certain heritage products.

This approach ensures transparency and fairness in our fee structure.

Initial fees for risk insurance advice are calculated based on an hourly fee for work undertaken but may be offset by brokerage paid by the insurance company. The upfront brokerage for risk insurance financial products can range from 0.0% to 125% depending on the product provider, while on-going brokerage may range between 0.0% to 27.5%p.a.

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.

You may request access to our register of non-monetary benefits valued between \$100 and \$300 by contacting our office.

Butler & Butler Investment Services Pty Ltd and its Representatives may from time to time receive non-cash benefits with a cash value less than \$300. Details of benefits between \$100 and \$300 will be maintained on a register. These benefits will normally be one off and will not be received from a product provider on a regular basis. There are no other associations or relationships exist that could be expected to influence your advice.

Do I get detailed information about any benefits my adviser gets from making 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.

Do I get detailed information concerning relationships that might influence recommendations?

Yes. You have the right to know about details of relationships and non-cash benefits that might exist and have the potential to influence recommendations. However at this point in time no relationships exist that require declaring.

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).

How will I receive disclosures and information including recommendations?

Butler & Butler Investment Services Pty Ltd may provide correspondence and important disclosures electronically. We will use the email address provided by you for electronic delivery and notifications, including availability of items via a link on our website. You may contact us at any time to request correspondence by another method, such as by post.

WHAT DO WE EXPECT FROM YOU?

We expect that you will provide us with accurate information that we request so that we can provide advice that is in your best interests.

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.

FINANCIAL SERVICES GUIDE DISTRIBUTION**FSG distribution**

Butler & Butler Investment Services Pty Ltd authorises the distribution of this FSG.

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 P/L on (08) 8552 2411 or put your complaint in writing and send it to us at, Butler & Butler Investment Services P/L, at 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 Australian Financial Complaints Authority phone 1800 931 678. 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 Advice Association Australia (FAAA). They can be contacted at L6, Suite 603, 55 Clarence St, Sydney NSW 2000.

Butler & Butler Investment Services 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. In particular our Professional Indemnity Insurance, subject to its terms and conditions, provides indemnity up to the sum insured for Butler & Butler Investment Services Pty Ltd and its representatives and employees in respect of our obligations under our Australian Financial Services License.

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 Advice Association Australia, 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, or email brad@bbpl.com.au or writing to Butler & Butler Investment Services Pty Ltd, 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.