Financial Services Guide

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Licensee:

Sovereign Financial Group Pty Ltd
(AFSL# 383416) (ACN 125 328 289)

Level 2, Suite 2.01, 789 Toorak Rd,
Hawthorn East, VIC, 3123

909B Sturt St,
Ballarat Central, VIC, 3350

Purpose of this FSG

This FSG will help you decide whether to use the services that we offer. It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

Not Independent

We do not charge you a fee for our advice on risk insurance policies as we are paid a commission by the product provider. Our advice on risk insurance is therefore not independent, impartial or unbiased. In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers.

Our services

We are authorised to provide advice and dealing services in the following areas:

- Superannuation
- Retirement planning
- Portfolio management
- Managed investments
- Securities (direct shares)
- Personal risk insurance
- Margin Lending

The financial advice process

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

We will provide you with a Product Disclosure Statement for any products we recommend other than securities. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and the products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice, it will be documented in a Record of Advice which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

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Fees

Initial Fee

The initial fee includes all meetings with you, the time we take to determine our advice and the production of the SoA. It is based on the scope and complexity of the advice we provide to you.

Our 'Standard' Initial fee is $2,200 (inclusive of GST). If the complexity of the advice required is much higher than normal, our initial fee will increase. We will agree the fee with you before providing you with advice.

If you decide to proceed with our advice, we may charge an Implementation fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

Annual Fee

Our annual fee depends on the services that we provide to you. It will be based on the value of your portfolio or an agreed fixed fee. It is paid monthly. Our services and fees will be set out in an agreement we have with you.

Insurance Commissions

We receive a one-off upfront commission when you take out an insurance policy that we have recommended. We also receive a monthly commission payment for as long as you continue to hold the policy. The commission will vary depending on the recommended product and will be documented in the SoA or RoA.

Other Benefits

We may receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received above $100 will be maintained on a register which is available to you on request.

Adviser Remuneration

Your financial adviser will be a director or employee of Sovereign Financial Group.

The directors are the owners of the practice and they are remunerated through a share of the profits that the practice makes.

The employees are paid by salary. They may also receive a performance bonus depending on the financial success the practice.

Associated Business

Sovereign Taxation provides tax, accounting and SMSF services. We may refer you to them where the services may be of benefit to you.

Making a Complaint

We endeavour to provide you with the best advice and service at all times. If you are not satisfied with our services, then we encourage you to contact us. Please call us, send an email or put your complaint in writing to our office.

If you are not satisfied with our response, you can refer it to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or via their website www.afca.org.au. AFCA provides fair and independent financial services complaint resolution which is free to consumers.

Sovereign Financial Group holds Professional Indemnity insurance which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act. It covers the financial services provided by current and past representatives.

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. Our Privacy Policy is available on request and on our website.