

Financial Services Guide

For Users of Financial Services

Financial Force

ABN 42 091 425 464

Australian Financial Services Licence No. 238337
Financial Force Pty Ltd is a Principal Member of the
Financial Planning Association of Australia Limited



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Financial Force has offices in
Brisbane CBD, Ipswich and Buranda

IMPORTANT INFORMATION

The Financial Services Guide tells you about Financial Force Pty Ltd, and outlines the services and types of financial products we offer.

It explains how our charges are levied and our representatives remunerated, and tells you how you can access our internal and external complaints handling procedures if you need to do so.

OTHER DOCUMENTS YOU MAY RECEIVE

Statement of Advice

Whenever you are provided with any personal advice we are required to provide you with a statement of Advice.

Our personal advice to you will take into account your financial situations, objectives and needs. The Statement of Advice will contain the advice and the basis on which it is given.

Additionally it will contain information about how you pay for our services, which may be through fees, commissions, or a combination of these. It will also tell you if we have any association with product issuers or other parties or incentives that can be offered that may have influenced the advice.

Product Disclosure Statement (PDS)

If we recommend that you acquire a particular financial product (other than securities such as direct shares) or offer to issue or arrange the issue of a financial product to you, we will provide you with a PDS.

This will contain information about the particular product, including the features, benefits, fees and risks associated with that product to assist you in making an informed decision.

ABOUT FINANCIAL FORCE PTY LTD

Financial Force Pty Ltd was established in 2000 and is independently owned and operated by its three Directors: Peter Van West, Anthony Dunn and Scott McKenzie. The Directors of Financial Force Pty Ltd have over 50 years of combined experience in providing financial advisory services and all three are CERTIFIED FINANCIAL PLANNER™ practitioners.

The company is a Principal Member of the Financial Planning Association of Australia Limited, (the industry's professional body), the Financial Industry Complaints Service (investment and insurance) and the Credit Ombudsman Service Limited (lending).

Representatives of Financial Force have access to up-to-date information about a range of financial strategies (e.g. wealth creation, retirement planning, salary packaging) and about the performance of managed funds and securities, so they can give comprehensive and competent advice in these matters. Each representative is authorised to provide advice in well-defined areas of financial services.

FINANCIAL SERVICES

Representatives of Financial Force offer comprehensive personal financial planning, and investment and insurance advisory services, which include consideration of, but are not limited to:

- wealth accumulation goals and strategies, and the associated investments
- superannuation and retirement planning, and the establishment of methods of generating retirement income streams
- provision of personal and general insurance advice and arranging insurance policies
- provision of estate and succession planning advice
- home loan, personal loan and business loan financing and refinancing
- advice on investment in managed funds and listed securities
- salary packaging

Most importantly all of these matters are addressed in a comprehensive Statement of Advice prepared personally for each client.

Advice is provided on the strategic use of unit trusts, master funds, self-managed superannuation funds, allocated pensions, complying pensions, deferred and immediate annuities, salary packaging, debentures, other fixed interest investments, securities, insurance bonds, life insurance, income protection insurance, trauma insurance, general insurance and financing personal home and business loans.

As well as establishing an appropriate financial plan for each client, our representatives provide ongoing service in which the initial plan and its components are reviewed and changed as is appropriate from time to time. When providing this advice and the associated financial services, our representatives act on behalf of the licence-holder - Financial Force Pty Ltd.

HOW YOU PAY FOR THE SERVICE WE PROVIDE TO YOU

Your adviser will discuss with you how much the service being offered will cost, and how these costs might be paid for. We aim to reach agreement early in the discussion; however, if there is no agreement, the appointment can be terminated by either party.

Some of our representatives may charge a fee-for-service depending on the time taken to provide the service and its complexity. Others may charge a commission (up to 5%) on the value of investment you make. An estimate of fees will be part of an agreement struck with you early in the discussions.

Most fund managers/insurance companies and lenders pass on to advisers a small proportion of the annual management fee to contribute to the cost of ongoing review of the client's circumstances. Our representatives often accept this fee to meet the costs of ongoing review unless otherwise negotiated. However, an additional service fee may also be charged to cover this service. This is a matter of discussion between you and your adviser. Additionally, Financial Force may receive a marketing allowance from some fund managers.

Our representatives are required by law to disclose to you the fees and charges associated with the financial services that they are providing. They must also inform you of anything that might give rise to a conflict of interest (perceived or actual arising from the advice that they are giving you). Further, they must inform you of any other person who may benefit from the remuneration they receive from providing the services to you.

The information about fees and charges will be discussed with you at your first appointment. It will also be detailed in an initial Terms of Engagement letter and in a Statement of Advice prepared for you - both as an amount in dollars and a percentage of the investment amount.

HOW OUR REPRESENTATIVES ARE REMUNERATED

Our representatives are paid between 80% and 90% of the fees and commissions received by Financial Force.

From these payments they have to provide for all of their own business expenses and earn sufficient personal income in order to remain in business and provide you with the ongoing service that your circumstances require and you deserve.

HOW WE DEAL WITH YOUR PERSONAL INFORMATION

At Financial Force, the privacy of your personal information is important to us. We collect your personal information to ensure that we are able to provide you with the products and services most appropriate to your needs.

Telephone conversations with Financial Force may be recorded to ensure our service standards are met or exceeded, and to allow records to be kept of the advice given and orders taken. However, we will not do this without your permission.

Financial Force has adopted the principles set out in the Privacy Act as part of a continuing commitment to client service and maintenance of client confidentiality.

COMPLAINTS RESOLUTION

We hope you will be fully satisfied with the service we provide. However, if you have a complaint there are some steps you should follow:

- First, contact your adviser and explain your complaint.
- If your complaint is not satisfactorily resolved within 3 days, please contact our Director of Complaints and Compliance, Peter Van West.
- Peter Van West's contact details are:
PO Box 257
Booval QLD 4304
(07) 3818 0515
He will do his utmost to resolve your complaint quickly and fairly.
- If you are still not satisfied with the outcome, you have the right to complain to the Financial Industry Complaints Service (FICS) at:
PO Box 579
Collins Street West
Melbourne VIC 8007
(03) 9629 7050

Financial Force is a member of FICS. (Please note that FICS only has jurisdiction within specific guidelines and limits and cannot award claims in excess of these limits).

- If your complaint relates specifically to mortgage financing or refinancing or other credit facilities, and cannot be resolved through our internal complaints resolution process, you may contact the Credit Ombudsman Service Limited on (08) 8295 7849
- The Australian Securities and Investments Commission (ASIC) also has a free call information line on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Financial Force Offices:

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25 Mary Street
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Tel: (07) 3210 0244

Ipswich
76 Brisbane Rd
East Ipswich Qld 4305
Tel: (07) 3812 0515

Buranda
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Buranda Qld
Tel: (07) 3335 6604