

Privacy

As an experienced and well-regarded financial services organisation, we have always protected the privacy of our clients. The information we collect is only used to meet our responsibilities as your adviser.

We collect personal information from you so that we can provide superannuation, financial planning and/or insurance services.

We only ask for information where it is necessary, as outlined in our Privacy Statement. If the information is not provided, we may not be able to provide advice or other services to you.

Our Privacy Statement describes the procedures we follow for collecting, using and disclosing the personal information we may hold about you. Please ask your adviser if you would like to receive a copy of this Statement.

How can you give us instructions?

You may provide us with information in meetings or by telephone or email. However, we generally only act on written investment instructions.

Complaints

If you have any complaint about the service provided to you by AXIS Financial Group, you should take the following steps:

- Contact a member of the AXIS Financial Group Corporate Superannuation Advisory Team to discuss your complaint.
- If your complaint is not satisfactorily resolved within three days, please contact the Compliance Manager, on 08 9426 5800 or put your complaint in writing and send it to AXIS Financial Group PO Box 7259 Cloisters Square Perth WA 6850. We will try and resolve your complaint quickly and fairly.
- As a member of the FPA we are bound by the Code of Ethics and Rules of Professional Conduct. Should you have a complaint about our conduct you may write to the:

Investigations Manager
Financial Planning Association of Australia Ltd
PO Box 109
Collins Street West
Melbourne VIC 8007
Phone: 03 9627 5200

or alternatively the:

Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001
Phone: 1300 78 08 08 or 03 9613 7366

AXIS Financial Group
is a member of this service.



Who do I contact if I have any questions about this Financial Services Guide?

AXIS Financial Group

Address

The Compliance Manager
Level 11 London House
216 St Georges Terrace
Perth WA 6000

Postal Address

The Compliance Manager
PO Box 7259
Cloisters Square
Perth WA 6850

T: 08 9426 5800

F: 08 9426 5850

Freecall: 1800 111 299

E: mail@axisfg.com.au

W: www.axisfg.com.au



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AXIS Financial Group authorises the distribution of this FSG.

Financial Services Guide

Your questions answered



Making corporate superannuation easy

Important information

This Financial Services Guide (FSG) is designed to help you decide whether to use the services offered by AXIS Financial Group. It contains information about our services, how we are paid and what to do if you have a complaint about our service.

We will give you a written Statement of Advice (SOA) when we provide advice based on your personal investment objectives and circumstances. The SOA includes our advice, the basis for the advice and details of any payments or benefits we may receive in connection with the advice.

On an ongoing basis, a Record of Advice (ROA) will be provided instead of an SOA if there have been no significant changes in the client's personal circumstances or the basis of the advice has not significantly changed since the last SOA was provided.

If we recommend a specific financial product, we will also provide you with a Product Disclosure Statement. This sets out important information you should consider when deciding to acquire the product, such as the benefits, risks, costs and any other relevant features.

Axis Financial Group is responsible for the advice provided and services offered to clients by an Authorised Representative of AXIS Financial Group.

About AXIS Financial Group

AXIS Financial Group provides financial advice throughout Australia. We are a Principal Member of the Financial Planning Association of Australia Ltd (FPA).

AXIS Financial Group is a privately owned financial services business. Our objectives are clear and disciplined – to provide clients with the appropriate financial solutions to meet their needs and objectives.

What services does AXIS Financial Group provide?

AXIS Financial Group holds an Australian Financial Services Licence (No 233680), which authorises us to provide advice through a wide range of products, including:

- **Superannuation**
- **Life insurance**
- **Deposit products**
- **Managed funds**
- **Shares and debentures**

We offer tailored corporate superannuation services for employers and their employees and we provide individuals with comprehensive personal financial planning advice.

Details on the services we offer and our applicable fees and charges are outlined in this brochure.

Services for employers

We offer employers advice and assistance for selecting, designing and delivering a corporate superannuation fund that meets both business and employee needs.

We also deliver education programs and provide ongoing advice so that employees can understand and maximise the benefits of their employer-sponsored superannuation. A scope of work and applicable consulting fees are agreed with employers before we undertake any work.

Services for employees

AXIS Financial Group provides personal advice to eligible members of certain employer-sponsored superannuation funds. This is organised through the employer and includes advice about investment and life insurance options and rollovers.

We do not charge employees any fees for providing advice about their employer-sponsored superannuation. We do, however, receive remuneration connected with employees' investments. The fees vary depending on our agreement with individual employers and include:

- **Set-up Fee**
Based on the initial amount invested and dependent on hourly rates.
- **Service Fee**
Payments from superannuation trustees based on the ongoing value of investments (nil to 0.75% per annum).
- **Insurance Fee**
Up to 25% of the insurance premium as a fee for managing insurance options.

These fees are agreed with individual employers and may vary. They are provided to employees as part of the Product Disclosure Statement and in the individual Statements of Advice. You may request further details from us within a reasonable time of receiving this Financial Services Guide.

Personal clients

For personal clients we offer a full range of financial services:

- **Investment product advice and strategies**
Based on a detailed review of your financial situation.
- **Ongoing strategic investment advice**
To meet your changing needs.
- **Portfolio monitoring**
To keep track of your nominated investments.

Clients are charged fees for the services we provide.

Our fees usually include a combination of:

- Standard hourly rates for advisers of \$385 (inclusive of GST) per hour.
- Standard hourly rates for technical staff of \$165 (inclusive of GST) per hour.
- Standard hourly rates for administration staff of \$110 (inclusive of GST) per hour.
- Fees charged to personal clients typically range from \$825 to \$2,200 per plan.
- Ongoing fees for personal clients range from \$165 to \$7,500 (inclusive of GST).

Other fees

AXIS Financial Group does not charge Entry Fees on contributions to superannuation or upon rollovers into any superannuation product.

AXIS Financial Group may receive additional remuneration from two products we recommend to our clients. This remuneration ranges from 0.09% to 0.42% and is not an additional charge to you.

Other important information

Before we recommend an investment or financial strategy to you, it is very important for us to understand your particular investment objectives, financial situation and personal needs. We will let you know if our advice is based on information that may be incomplete or inaccurate. We also explain any significant risks relating to the investments and strategies we recommend to you. If you do not fully understand these risks, please ask for more information.

Whenever we initially provide you with advice on a personal financial product we will give you a Statement of Advice (SOA). The SOA will set out our advice, the information the advice is based on and full details of any payments we expect to receive. We may provide subsequent advice over the telephone or by letter without giving you a new SOA. You may request a record of the advice we have given you within seven years, unless you have already received a SOA or other record of the advice.

Superannuation advice is available from the AXIS Financial Group Corporate Superannuation Advisory Team. All members of this team are directors or employees of AXIS Financial Group.

AXIS Financial Group advisers do not receive bonuses or commission for their advice to you. We may, from time to time, however, receive a benefit from preferred product providers by way of sponsorship of educational seminars, conferences or training days. Details of benefits above \$300 (inclusive of GST) will be maintained on the Register.

You have a right to request further information in relation to the remuneration and the range of amounts or rates of remuneration received by AXIS Financial Group and your financial adviser.

AXIS Financial Group is a partnership of three private individuals, two of whom are active in the business as salaried executives on a daily basis. The nature of being a partnership means that, individually, the three partners share 100% of any profit made by AXIS Financial Group.

When you receive personal advice from us, we will provide further details of the fees AXIS Financial Group or an AXIS Financial Group adviser may receive for specific products or services.

AXIS Financial Group 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 AXIS Financial Group 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 AXIS Financial Group for work done whilst engaged with us.

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 the information. We assure you that this information will be held securely.