

**Personal advice
and a genuine
desire to help you
with all aspects of
your finances**

Financial Services Guide



**money
options**

Money Options Pty Ltd
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ABN: 29 089 499 776
AFS License No: 244575
FPA Principal Member
AIOFP Member

Who are we?

Money Options is an Australian Financial Services Licensee under the Corporations Act. We are authorised to initiate and advise on a range of financial services and products. We aim to be a one stop shop – with qualified professionals. Money Options prides itself on providing an intimate service to its clients. We see our small size as an advantage particularly with regard to knowing our clients on a personal level.

Money Options was established under its own licence in February 2004 after having been licensed prior to that under a subsidiary of Commonwealth Bank. Money Options Pty Ltd is a privately and independently owned company.

Money Options is a principal member of the Financial Planning Association (FPA), a member of The Association of Independently Owned Financial Planners (AIOFP) and the Mortgage & Finance Association of Australia (MFAA).

Purpose of this Document

This Financial Services Guide (FSG) is an important document designed to assist you in deciding whether or not to use any of the services offered by Money Options that are listed in this document.

This guide contains information about:

- the services we offer you
- remuneration paid in relation to services provided and/or placement of products
- What to do if you have a complaint about our services.
- Our internal and external dispute resolution procedures and how you can access them.
- The FSG also contains information on your adviser.

Should you proceed to deal with Money Options, you may also be provided with other information including a Statement of Advice (SOA), Product Disclosure Statement (PDS) or other regulated documents. Any recommendations made within a Statement of Advice should take into account your own circumstances, objectives and financial needs. These recommendations will be based on the information given by you and will also include any fees, commissions and associations that may have influenced this advice.

Before you get our Advice

Who is your adviser?

Your adviser is an authorised representative of Money Options Pty Ltd.

David Harrison CFP – Authorised Representative #235959

David is the principal and owner of Money Options and has been a financial planner since leaving the Police Force in August 1997. David is a Certified Financial Planner and has completed a Diploma in Financial Planning and various other associated studies that includes ongoing training to ensure he is well qualified to assist you with your financial planning needs.

Who is responsible for the advice you receive?

Money Options Pty Ltd is responsible for the financial services provided including the distribution of this Financial Services Guide (FSG). Money Options Pty Ltd (ABN: 29 089 499 776) holds an Australian Financial Services License (AFSL) and an Australian Credit License (ACL): AFSL & ACL Licence. No.244575, 544 Goodwood Road, Daw Park, South Australia, 5041.

What services are available?

What Advisory Services are offered to you?	Under the Money Options, Australian Financial Services License, we are authorised to deal in and provide advice on a large range of products and services:	
	Financial Services we offer:	Product Types Available:
	<ul style="list-style-type: none"> • Investment and retirement planning • Personal and employer superannuation and rollovers (inc SMSF's) • Risk management and insurance • Taxation and Centrelink issues • Redundancies • Home loan structures and debt management • Geared (negative and positive) investment strategies • Budgets and cash flow analysis • Mortgage planning 	<ul style="list-style-type: none"> • Securities (e.g. shares) • Interests in managed investment schemes (e.g. Managed funds and investor directed portfolio services) • Deposit and payment products • Debentures, stocks or bonds issued or proposed to be issued by a government • Life Products (inc. investment life insurance, life risk insurance) • Superannuation (e.g. rollovers, allocated pensions and annuities) • Retirement Savings Accounts • Home loans

Your adviser will only provide recommendations after considering suitability for your personal needs, objectives and financial situation. In some circumstances external advice (e.g.: solicitor services or legal advice) may also be sought to assist in delivering these services.

When we give you financial advice we will provide a written *Statement of Advice (SOA)*. To make sure that advice is appropriate to you we must make reasonable enquiries about your current financial situation and future needs.

In the SOA we will tell you about:

- our fees and commissions
- any associations we have with Financial Product Issuers or other parties which may have influenced the advice we give you.

Our approved product portfolio is selected based on external research, cost benefit analysis and above all our clients' needs.

If your adviser provides you with further advice with respect to financial products you may be provided with a Record of Advice (ROA). You have the right to request a copy of the ROA (if you have not previously received a copy) within 7 years of that further advice being given.

Ongoing reviews may be done every six to twelve months; you are able to tell your adviser how often you would like them to undertake a review of your financial situation.

Do we have any associations with any Financial Product issuers?	No. Money Options Pty Ltd has its own Financial Services Licence and is not owned by any fund manager or product provider.
How will you pay for the services?	<p>Money Options Pty Ltd has a transparent fee structure. Initially you may pay a fee for service, which is based on the size and complexity of the SOA prepared.</p> <p>Money Options Pty Ltd may charge a fee up to \$1,100 to prepare an SOA. Our service fees are based on the time taken to prepare and implement an SOA and therefore may vary depending on the complexity of advice sought.</p> <p>Any fees will be discussed with you prior to any work being undertaken.</p>
What commissions/ fees do you get and how is it calculated?	Commission range: Depending on recommendations in an SOA, Money Options Pty Ltd may receive commissions, fees or benefits in the following ranges (inclusive of GST):
Plan Preparation Fee	Up to \$1,100 may be charged.
Managed Investments, Wrap or Master Trust Accounts, Superannuation investments	<p>Up to 4% of the amount invested, plus trailing commissions up to 1.10 % p.a.</p> <p>For example, for a managed investment fund, superannuation investment, wrap or Master Trust investment of \$1,000 with an upfront fee of 4% and ongoing trail commission of 1.10% the upfront commission would be \$40 with an on-going commission of \$11.</p>
Annuities	<p>Up to 4% of the amount invested, plus trailing commissions up to 0.55% p.a.</p> <p>For example, for an annuity of \$1,000 with an upfront fee of 4% and ongoing trail commission of 0.55% the upfront commission would be \$40 with an on-going commission of \$5.50.</p>
Margin Lending	<p>Up to 0% of the amount invested, plus trailing commissions up to 0.35% p.a.</p> <p>For example for a margin loan of \$20,000 with a trail commission of 0.35% the upfront commission will be \$0 and the trail commission will be \$70.00.</p>
Life Risk products	<p>Up to 115% of the first year's net premium, plus trailing commissions up to 20% p.a. of net premium. For example for a 1st year net premium of \$1,000 with a trail commission of 20%, the upfront commission will be \$1,150 and the trail commission will be \$200.00.</p>
Property Investments	Based on hourly rate advice fee of up to \$240 per hr.
<p>The basis and amount of all fees and commissions will be detailed in your SOA and discussed with your advisor prior to proceeding. The above estimates are only a guide, your adviser will inform you of the precise amount that Money Options Pty Ltd will receive when presenting your SOA to you.</p>	
How is your adviser remunerated?	By a monthly salary and this is not influenced by any payments or commissions made to Money Options Pty Ltd

When You Get Our Advice

Do I receive information associated with the receipt of advice from my advisor?

Yes, you may receive either or both of a SOA and an accompanying PDS. A SOA sets out important information relating to the recommendations your advisor is making to you in relation to the provision of financial services. Where a particular product recommendation is made, you should also receive a PDS or equivalent.

A PDS contains important information about the financial products being recommended. If you have not been provided with an SOA or a PDS please contact us on 08 8277-2233 and we shall make arrangements to send the documents out to you.

It is important to receive either or both of a SOA and a PDS before you commit to any recommendations made to you.

Do I receive information about commissions and other benefits my advisor gets for making recommendations?

Yes, you have the right to know the details of commissions and other benefits your advisor receives from making recommendations on the SOA presented to you. Your adviser will also notify you of any conflicts of interest, or if there is anything that may influence their recommendation to you. Detailed information regarding the remuneration and how it is calculated will be contained in the SOA and/ or the relevant PDS.

Will the advice I receive be appropriate for my personal circumstances?

Yes, but to do so you need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information, so that we can offer you the most appropriate advice possible.

You are not obligated to provide all your financial information to us. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation. You should read the warnings carefully as the scope of the advice we are able to be provided to you will be limited as a consequence of you exercising your right not to disclose all the information sought by the adviser.

What should I know about any risks associated with the solutions recommended?

Solutions recommended are based on your risk profile and our discussions. Your advisor will explain any significant risks associated with the recommendations made, as well as the risks associated with not acting on the recommendations. If we do not do so, you should ask us for further clarification

What documentation will I need to complete?

To be able to take in to account your objectives and constraints in delivering advice unique to your circumstances, you will need to provide key facts which will be recorded on a fact find form during your first appointment with us. You may request for this form prior to your first meeting with us.

Keeping this in mind, protecting your privacy is essential to our business. Your file, containing your profile, personal objectives and constraints, financial circumstances and our recommendations, is kept securely by your adviser.

What information is maintained in my file, and can I examine it? We maintain a record of your personal profile that includes details of your 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.

Money Options Pty Ltd is committed to ensuring the privacy of your personal information is accordance with the principles of the Privacy Amendment (Private Sector) Act 2001 (Privacy Act).

A copy of our Privacy Policy can be found on our website www.moneyoptions.com.au.

Can I instruct you to buy or sell my investment? Yes, you may specify how you would like your correspondence with your adviser to be sent. For example you may be able to give your advisor instructions via the telephone, fax or email as well. But in all cases we must receive a written confirmation of these instructions.

Other Information

Who can you talk to if you have a complaint? If you have any complaints about the service provided to you, you should take the following steps:-

1. Contact us on (08) 8277-2233 and tell us about your complaint.
2. If your complaint is not satisfactorily resolved within five days, please put your complaint in writing and send it to the Complaints Manager, Money Options, PO Box 204, Daw Park SA 5041. We will attempt to resolve your complaint as quickly and fairly as possible.
3. If the complaint is not resolved to your satisfaction, you have the right to refer the matter to either ASIC Or Financial Ombudsman Services (FOS)

We are a member of the Financial Ombudsman Service (FOS), which provides accessible, fair and independent resolutions services that are free to consumers.

You can contact FOS on 1300 78 08 08, at www.fos.org.au by email on: Info@fos.org.au or in writing to:

The Manager
Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001

Professional Indemnity Insurance Money Options hold Professional Indemnity Insurance cover for the activities conducted under our AFS licence. The limit of the indemnity is \$2 million for any one claim and \$4 million in the aggregate for all claims arising out of our AFS licence activities. The insurance will cover claims made in relation to the conduct of authorised representatives, representatives and employees of the Licensee who no longer work for the Licensee (but who did at the time of the relevant conduct). We believe that our Professional Indemnity Insurance cover satisfies the requirements of s. 912B of the Corporations Act.

If you have any further questions about the financial services Money Options provides or any of the information in this guide, please contact David Harrison on (08) 8277-2233 or go to our website www.moneyoptions.com.au . Please retain this document for your reference and any future dealings with Money Options.