

FINANCIAL SERVICES GUIDE

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Introduction

The law requires that we provide you with a Financial Services Guide (FSG), which promotes education and helps protect and assist you to make an informed decision about the financial products and services you require. This document outlines the products and services provided by our representative.

This guide will help you decide whether to use our services. Before you use our services we will explain:

- Optimo Financial and how you can contact us;
- The products and services Optimo Financial is authorised to provide to you;
- How Optimo Financial (and other relevant parties) are paid;
- Who to contact if you have a complaint.

Our FSG is divided into the following sections:

1. Who will provide me with Financial Services?	<ul style="list-style-type: none"> • Explains the roles and relationships between your adviser and Optimo Financial.
2. Who is my Adviser?	<ul style="list-style-type: none"> • Provides the name and contact details of the person who will be advising you.
3. What product and services can my adviser provide?	<ul style="list-style-type: none"> • Describes the range of advice your adviser can give you. • Describes how advice must be provided, and any limits to the advice that can be given to you. • Describes what you need to do if you want to transact through your adviser without receiving personal advice.
4. What fees and commissions are payable to Optimo Financial?	<ul style="list-style-type: none"> • Explains and shows you the costs involved in obtaining financial advice. It explains what the costs are, where they are paid from and to whom they are paid.
5. What does Optimo Financial pay my adviser?	<ul style="list-style-type: none"> • Explains how your adviser is paid.
6. What do I do if I am not happy with the services?	<ul style="list-style-type: none"> • Describes the process you should follow if you are not happy with the service.

1 Who will provide me with financial services?

The law states that whoever advises you or promotes financial products to you must have an Australian Financial Services Licence (AFSL) or be a representative or authorised representative of an Australian Financial Services Licensee.

Optimo Financial Pty Ltd (“Optimo Financial”) is the holder of an AFSL, number 332674, and is responsible for the financial product advice given to you. Your adviser is a representative of Optimo Financial and provides services on its behalf. Optimo Financial is also responsible for the content and distribution of this Financial Services Guide. Optimo Financial has associations with Intelligent Energy Systems Pty Ltd, a software and consulting company operating in the energy sector.

2 Who is my adviser?

Your adviser is an employee and representative of Optimo Financial.

Name	
Qualifications	
AR	

3 What products and services can my adviser provide?

Your adviser is qualified and authorised to provide you with personal financial advice that is tailored to your particular needs, goals, objectives and financial situation. Your adviser is also authorised to provide you with general advice and factual information, transact on your behalf and put in place a financial product for you.

In order to provide you with the appropriate advice your adviser will ask you to provide information about:

- your personal objectives;
- your current financial situation; and
- other relevant information.

You have the right to decline to disclose information but your adviser may not be able to provide advice that is appropriate to your needs, goals, objectives and financial situation without it. You should read the warnings contained in every document carefully, before making any decision relating to a financial product.

3.1 What is your adviser authorised to provide advice on?

Your adviser is authorised to provide advice on:

- investment and retirement planning;
- personal superannuation and rollover;
- employer superannuation;
- personal and business risk insurance;
- Centrelink benefit information; and
- portfolio reviews.

3.2 What product types are available to you through your adviser?

The product types available to you through your adviser are:

- managed investments (e.g. unit trusts and wrap products);
- investment and funeral bonds;
- separately managed accounts;
- business superannuation and insurance;
- superannuation, pensions and annuities;
- personal and business risk insurance;
- margin loans; and
- deposit products.

Your adviser is only able to recommend products listed on the Approved Product List. The approved product list contains financial products from external product providers that have satisfied our selection and approval process.

There are limits to the scope of advice we can provide when making recommendations to you. Tax, social security and estate planning issues can be discussed but we are not authorised to give advice relating to these issues. If you want detailed advice you should consult a specialist in that area. Your adviser cannot provide advice on general insurance, derivatives or foreign exchange.

Your adviser may refer you to a third party specialist such as an accountant or solicitor. Optimo Financial is not responsible for any advice provided to you by any other professional that we refer you to. We will not receive any payments for making these referrals.

Personal financial advice will only be provided to you in writing after agreeing to the scope of the advice required. We will then review the information you give to us, carefully considering your financial goals and objectives and your instructions. Any advice you receive from us that takes your personal objectives, goals, financial situation and needs into account will be confirmed in writing in a document called the Statement of Advice (SOA).

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The SOA sets out what your adviser is recommending and why it is suitable. It will contain enough detail for you to make an informed decision about whether to act on the advice. The SOA will contain:

- the advice and basis on which it is given;
- information about any replacement of products;
- detailed information about fees and commissions; and
- details of associations that Optimo Financial and/or your adviser have with financial product providers or other parties.

You can make a transaction through your adviser without receiving personal advice. However this will require you to instruct your adviser in person, as your original signature is required for verification.

There are other important documents that you will receive when you receive advice from us. If a particular financial product is recommended to you, you will be provided with a Product Disclosure Statement (PDS). A PDS will also be provided if you instruct your adviser to transact on your behalf and place a financial product without providing personal advice. The PDS contains information about the particular financial product to help you make an informed decision about that product.

When you decide to implement our advice, the law requires us to obtain additional information from you to confirm the accuracy of the information. In particular we need to verify your full name, date of birth and residential address. In order to do this, we will need to sight various identification documents, for example, a current Australian Driver's Licence or Australian Passport, and to keep records of the identified documents.

Please note that by law we must keep a record of your personal profile. This has to include details of your personal needs, objectives, goals and financial situation and a record of any advice given to you. Optimo Financial is committed to ensuring the privacy and security of your personal information and have adopted the principles set out in the Privacy Act. For further details please contact Optimo Financial. If you wish to access information in your file, please ask your adviser.

We recommend that you review your financial situation every 12 months or whenever your personal or financial circumstances change. If you are not on Optimo Financial's On-Going Service Agreement it is your responsibility to initiate the review process. If you would like a review or have any concerns, please contact your adviser. You will, however, receive information from the product providers about the value and performance of your investments, as well as details of any insurance policy cover. If you would like your portfolio reviewed regularly you can take up our On-Going Service offer.

Our On-Going Service offer is an optional service provided to clients who want a greater involvement with their portfolio and is conducted by your financial adviser. It includes access to your adviser, financial strategy and invitations to seminars as well as a thorough annual review of your portfolio. Speak to your adviser for further details about our On-Going Service offer.

4 What Fees and Commissions are payable to Optimo Financial?

A range of fees and commissions may be paid for the advice you receive and financial products used. These fees and commissions are paid to Optimo Financial as the Licensee and are not paid directly to your adviser. The Adviser's remuneration is set out in the section entitled 'What Does Optimo Financial Pay My Adviser?'. The types of payments for the services provided are outlined below. In all cases, details of charges for the services provided will be given to you at the time of any personal financial product advice or when executing a transaction on your behalf.

4.1 Fees from you to Optimo Financial

A fee is payable by you Statement of Advice document (SOA) that contains the personal advice we provide to you. The fee depends on the complexity of the SOA provided. The fee, including GST, ranges from a minimum fee of zero up to a maximum of \$20,000 for extremely complicated cases that fall outside our standard pricing. Our standard fees are set out in a separate document, called "Financial Planning Service—Price List and Service Agreement" that will be provided to you with this document. The exact fee will be agreed between you and your adviser at the first appointment before the SOA preparation begins.

Please note that if your circumstances change significantly after we have prepared the SOA for you, and if you require further advice taking into account this change, we may charge an extra fee for preparation of a new SOA.

4.2 What we may receive from product providers

Optimo Financial will not accept commissions, trails, bonuses or other payments from a product provider as a direct result of advice for investments that we have provided to you.

4.3 Statements of what you pay

Optimo Financial will provide you with a statement of at least an annual summary of all fees and commissions relating to the service we have provided.

5 What does Optimo Financial pay my adviser?

Your adviser is remunerated by salary which includes superannuation benefits. Your adviser may receive bonus payments based on the business revenue but any bonus payments specifically exclude product commissions received and credited or rebated to you by Optimo Financial.

Your financial adviser or other Optimo Financial staff may be entitled to equity in Optimo Financial and/or be placed on an equity participation program.

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We may be invited to participate, sometimes with our partners, in domestic and international education conferences and seminars. These may be sponsored by Optimo Financial and other product providers. Sponsorship is not related to sales of a sponsor's products. It may take the form of providing guest speaking or provision of equipment and accommodation. It is not possible to provide an estimated dollar value on these benefits at this time.

Where you have been referred to us (by your accountant, solicitor or other third party) Optimo Financial may pay a referral fee of up to 10% of the up-front payments received by us as a result of the referral. These payments are not an additional cost to you and will be detailed in the SOA provided to you.

Your adviser's eligibility to receive bonus payments depends on achieving a variety of personal performance measures based on metrics such as revenue, quality of advice, client retention, customer service, behaviour standards, and compliance standards.

The salary, bonuses and other benefits your adviser may receive are payable by Optimo Financial and are not an additional charge to you.

Optimo Financial may from time to time receive benefits such as lunches, tickets to sporting or cultural events, corporate promotional merchandise and other minor benefits from product providers whose products we recommend. These are not quantifiable at this point in time but anything received worth \$100 or more will be disclosed in Optimo Financial's Soft Dollar Report. Optimo Financial also maintains a public conflict of interest register.

Copies of these registers are available for inspection by contacting Optimo Financial.

The exact amounts payable to Optimo Financial and your adviser will be disclosed in your SOA. If it is not possible to do so when the SOA is provided, the method of calculation will be detailed in your annual statement.

6 What should I do if I am not happy with the service?

If you are not happy with the services provided or your adviser, please:

1. Contact your adviser and discuss your complaint.
2. If your complaint is not satisfactorily resolved within three days, please contact:

Optimo Financial

Customer Relations

Phone: 02 8622 2296

Email: info@optimofinancial.com.au

Postal address: PO Box 931, CROWS NEST NSW 1585

We aim to resolve your complaint quickly, fairly and within the prescribed time frames. If you are still not satisfied you have the right to refer the matter to the

Financial Ombudsman Service Limited (FOS) of which Optimo Financial is a member. FOS can be contacted on 1300 780 808.

Optimo Financial Pty Ltd's Professional Indemnity insurance arrangements satisfy the compensation arrangements required under section 912B of the Corporations Act and includes cover for claims against former representatives whilst they acted for Optimo Financial.

7 FSG RECEIPT

My adviser has provided me/us with Optimo Financial's Financial Services Guide dated 3 February 2011 Version 033, has explained its contents to me/us and I/we agree we understand its contents.

Client 1	Client 2
Name	Name
Date	Date
Signature	Signature