

# **PETER VICKERS INVESTMENT SERVICES**

## **FINANCIAL SERVICES GUIDE**

**Peter Vickers Insurance Brokers Pty Ltd**

**Trading as Peter Vickers Investment Services**

ABN 68 074 294 081

Australian Financial Services Licence no 229302

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*Date of issue: October 25 2006*

*This is an important document. Please read it carefully and keep it in a safe place.*

## **What this Financial Services Guide (“FSG”) is for**

This FSG is intended to assist you in deciding whether to use our services, by informing you of certain basic matters relating to our relationship, before we provide any financial services to you.

The major matters covered by this FSG are:

- Who we are
- The services we can provide to you
- How we provide those services to you
- How we will be paid for our services
- Details of any potential conflicts of interest
- How we handle your information
- Details of our dispute resolution procedures

## **Who will provide the advice to you**

Your adviser will provide the advice to you on behalf of Peter Vickers Insurance Brokers Pty Ltd, trading as Peter Vickers Investment Services (“PVIS”) – this company is the holder of Australian Financial Services (“AFS”) Licence no 229302.

Your adviser is either:

1. an employee or director of PVIS; or
2. an Authorised Representative of PVIS; or
3. a holder of a separate AFS Licence providing contracted services to PVIS.

If your adviser is one of either 2 or 3 above, then a Supplementary FSG (“SFSG”), containing details about your adviser and his/her relationship with PVIS, is enclosed with this FSG.

Your adviser will inform you of his/her status, on providing this FSG to you.

## **Who we act for**

Your adviser will be acting for you on behalf of PVIS, and therefore PVIS is responsible for the advice provided to you.

## **How we can be contacted**

Our full contact details are shown on the cover page of this FSG, and you may contact us by any of those means.

## **How the advice will be provided to you**

We shall provide you with a written Statement of Advice (“SoA”) whenever we provide you with any advice which takes into account your financial objectives, needs and requirements. This will contain our advice, the basis of our advice, and information on any remuneration, associations or other interests which might reasonably have influenced us in giving our advice.

In the event that we make a recommendation to you to acquire a particular financial product, or offer to issue or arrange to issue a financial product on your behalf, we will also give you a Product Disclosure Statement (“PDS”) for the financial product concerned. This will contain information about that product and will assist you to make an informed decision in relation to acquisition of that product. You may have a statutory cooling off period of 14 days for the return of certain financial products and should refer to your PDS for details, if applicable, relating to any cooling off period.

If your adviser provides you with further market-related or execution-related advice via telephone with respect to financial products that can be traded on a licensed securities market, you may request from him/her a record of the advice given. Your request may be either verbal or in writing and it should be made within 90 days of the advice being given.

## **The financial services we can provide to you**

PVIS, as the AFS Licensee, and its Directors and employees, are able to provide advice regarding, and to deal in, the following:

- ASX listed securities;
- Managed funds and trusts;
- Superannuation;
- Allocated pensions and annuities;
- Bank deposit products;
- Life, disability, trauma and income protection insurances.

Your adviser, if not a director or employee of PVIS, is able to provide to you the above services to the extent listed in his/her Supplementary FSG enclosed.

## **The information you will be asked to provide to us**

Typically you will need to provide us with details of your assets, liabilities, income and expenses, personal objectives and any other relevant details of your current financial situation so that we can offer the most suitable advice to meet your needs.

The amount of information we require will depend upon the type of financial services you require. You have the right to keep any personal information confidential,

however you must be aware that if you do not disclose your entire financial situation the advice given may not be appropriate for your needs.

## **The information we maintain about you and how you can access it**

We maintain a record of all the information you have given to us, and that which you may have authorised us to obtain from other sources. We also maintain records of any recommendations made to you.

If you wish to access your file, please ask us. We will make arrangements for you to do so.

Our full Privacy Policy is set out as an Appendix to this FSG.

## **How you can give us instructions**

You may tell us how you would like to give us instructions – for example in writing or by email, or by such other means as you choose.

## **How you pay for our services**

We may be paid in a number of ways depending upon the services you require.

Typically we will receive a payment for our initial work with you, and thereafter be remunerated on an ongoing basis for our periodical advice/review services to you.

In both cases the form of our remuneration may be either:

- Receiving commissions from the issuers of financial products in which you invest; or
- Charging you a fee for our work.

If we receive commissions the amounts will be based on the amount you invest or purchase, and may vary from one product issuer to another.

If we charge a fee it may be based on the time spent in providing our services to you, or a flat fee based on the amount of your investment. In either case we may rebate to you part or all of the commission we would otherwise receive from the product issuer in respect of your investment.

If we receive commissions we will receive them directly from the product issuer. If we charge you a fee, we will invoice you directly.

All remuneration to be received by us will be:

- Discussed with you before you commit to using our services; and

- Set out in detail in the SoA which will be provided to you. Where commissions are to be received from the product issuer, these will also be detailed in the PDS from that issuer that you will receive.

In all cases the remuneration is received by PVIS. Your adviser will be remunerated by PVIS with no additional charge to you as follows:

1. If your adviser is an Authorised Representative of PVIS, or a separate AFS Licence holder, then the structure of his/her remuneration from PVIS is set out in the SFSG enclosed; or
2. If your adviser is an employee or director of PVIS, he/she is remunerated under separate commercial arrangements.

Should you have been referred to PVIS or your adviser by a third party, that party may receive a fee for the referral. Details of any such referral fee paid would be available from the referring party.

## **Do we have any relationships or associations with product issuers that might influence our advice to you?**

PVIS is a privately owned company, with all the shares being owned by Kimbalan Pty Ltd, the family company of Peter Vickers. PVIS has no direct or indirect ownership connections with any other financial product issuers, apart from the professional working relationships with those issuers and owning shares listed on the Australian Stock Exchange and overseas stock exchanges.

## **The risks of investments or investment strategies we recommend**

We will explain to you any significant risk of investments and strategies that we recommend to you, and encourage you to ask questions if you need further clarification.

## **What you should do if you have a complaint**

If you have any complaints about the service provided to you, you should take the following steps:

- Contact us and tell us about your complaint.
- If your complaint is not satisfactorily resolved within 24 hours, please contact the Compliance Officer on telephone number (02) 9416 9266 or put your complaint in writing and send it to us at our address shown on the front page of this FSG. Please mark the envelope "Notice of Complaint". We will try and resolve your complaint quickly and fairly.

- If the complaint can't be resolved to your satisfaction within 21 days, you have the right to refer the matter to Financial Industry Complaints Service Limited ("FICS"). They can be contacted on 1300 780 808 or you can write to them at PO Box 579, Collins Street West, Melbourne Vic 8007. PVIS is a member of FICS.

## **Any further matters about this FSG**

If you have any further questions about this FSG please contact the Compliance Officer on phone number (02) 9416 9266.

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## **Our privacy policy**

### **Our commitment**

We are bound by, and committed to supporting, the National Privacy Principles (NPP) set out in the Privacy Amendment (Private Sector) Act 2001. The information set out below is largely a summary of our obligations under the NPP.

### **Collection**

Our main purposes for collecting personal information are to facilitate financial planning, financial products or services, insurance policies or related services, and to update our records. At or before the time we collect personal information from you we will take reasonable steps to inform you why we are collecting that personal information, who else we might disclose that personal information to and what may happen if you do not provide personal information to us.

### **Use and disclosure**

We are subject to certain legislative and regulatory requirements that necessitate us obtaining and holding detailed information that personally identifies you and/or contains information or an opinion about you. In addition, our ability to provide you with a comprehensive financial planning and advisory service is dependent on us obtaining certain personal information about you, including:

- employment details and employment history;
- details of your financial needs and objectives
- details of your investment preferences and aversion or tolerance to risk;
- details of your current financial circumstances, including your assets and liabilities (both actual and potential), income, expenditure, etc.
- information about your employment history, employment circumstances, family structure, commitments and social security eligibility;
- any other relevant information including medical history and/or reports required for the purposes of risk insurance.

We may use the personal information collected from you for the purpose of providing you with direct marketing material such as articles that may be of interest to you. You may, by contacting us by any of the methods detailed in this policy statement, request

not to receive such information and we will give effect to that request. Please allow two weeks for your request to be actioned.

**Data quality**

Pursuant to the Corporations Act, we are required to collect sufficient information to ensure appropriate advice can be given in respect of recommendations made to our clients. If you elect not to provide us with the personal information you may be exposed to higher risks in respect of the recommendations made to you and this may affect the adequacy or appropriateness of advice given to you.

**Data security**

We take reasonable steps to protect the information we retain from misuse, loss and from unauthorised access, modification or disclosure. We will not retain any of your information for any longer than it is required by us, except to satisfy legal requirements. We will destroy or de-identify your personal information when it is no longer required.

**Openness**

We may use and disclose personal information for the purposes for which it was provided or secondary purposes in circumstances where you would reasonably expect such use or disclosure.

We may disclose personal information to third parties or external contractors carrying out functions and duties for and on behalf of us. It is a condition of our agreement with each of our external contractors that they adhere to this privacy policy. The information we collect from you may also be disclosed to third parties if the disclosure is required by or permitted by law. In the event that we propose to sell our business we may disclose your personal information to potential purchasers for the purpose of them conducting due diligence investigations. Any such disclosure will be made in confidence and it will be a condition of that disclosure that no personal information will be used or disclosed by them. In the event that a sale of our business is effected, we may transfer your personal information to the purchaser of the business. As a client you will be advised of any such transfer.

**Access and correction**

You may access the personal information we retain and request corrections. This right of access is subject to some exceptions allowed by law. We will not provide you access to personal information which would reveal any confidential formulae or the detail of any inhouse evaluative decision making process, but may instead provide you with the result of the formulae or process or an explanation of that result. We reserve the right to charge a fee for searching for and providing access to your personal information. In the event we refuse you access to your personal information, we will provide you with an explanation for that refusal. We will endeavour to ensure that at all times the personal information about you that we hold is up to date and accurate. The accuracy of the personal information is dependent to a large degree on the information you provide and you should advise us if there are any errors in your personal information.

**Identifiers**

In some circumstances we are required to collect government identifiers, for example, your Tax File Number. We will not use or disclose this information other than when required to do so by law or, when consented to by you.

**Anonymity**

You may deal with us anonymously where it is lawful, practicable and reasonable to do so.

**Sensitive information**

Without your consent, for example where information is provided by you for insurance and or risk purposes, we will not collect sensitive information about you. Exceptions to this include where the information is required by law, or for the establishment, exercise or defence of a legal claim.

**Privacy complaints**

If you wish to complain about any breach or potential breach of this privacy policy or the National Privacy Principles, you should contact us by any of the methods contained in this policy statement and request that your complaint be directed to the Complaints Manager. Your complaint will be considered within seven days and responded to accordingly. It is our intention to use our best endeavours to resolve any complaint to your satisfaction, however, if you are unhappy with our response, you are entitled to contact the Office of the Privacy Commissioner who may investigate your complaint further.

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**Supplementary Financial Services Guide**  
**Dated: 25/10/2006**

This document, the Supplementary Financial Services Guide (SFSG), should be read in conjunction with the Financial Services Guide (FSG) dated 25/10/2006. Distribution of the SFSG by the Authorised Representative/Adviser detailed below has been approved by **Peter Vickers Investment Services**, a division of *Peter Vickers Insurance Brokers Pty Ltd*, Australian Financial Services Licence Number 229302.

**Authorised Representative Number 279 508**

<b>Introduction</b>	My name is <b>Greg Sawyer</b> and I am an Authorised Representative of <b>Peter Vickers Investment Services, PVIS</b> , a division of <i>Peter Vickers Insurance Brokers Pty Ltd</i> . PVIS commenced operations on 11 October 2005.
<b>My educational qualifications and experience</b>	I hold the necessary qualifications to meet ASIC requirements in order to provide financial advice (PS 146 Compliant)  Qualifications: Bachelor of Commerce (Accounting) Diploma of Financial Services (Financial Planning) PS 146 Compliant  I have been working in the Financial Services industry since 2001.
<b>The Products I can offer you</b>	<ul style="list-style-type: none"> <li>* Managed Investments</li> <li>* Allocated Annuities</li> <li>* Superannuation</li> <li>* Securities</li> <li>* Income Protection</li> <li>* Key Person Insurance</li> <li>* Life Insurance</li> <li>* Tax Effective Investments</li> </ul>
<b>The Services I can offer you</b>	<ul style="list-style-type: none"> <li>* Financial Planning</li> <li>* Share Trading</li> <li>* Superannuation</li> <li>* Retirement Planning</li> <li>* Wealth Creation</li> <li>* Tax Planning</li> <li>* Life Insurance Services</li> </ul>
<b>How my Principal and I are paid</b>	<p><b>THE LICENSEE</b>  <i>PVIS</i> is paid by way of commission or fee once the business has been lodged or a Statement of Advice has been given.</p> <p><b>THE ADVISER</b>  The Statement of Advice will disclose the manner in which the commissions and fees are split between <i>Greg Sawyer</i> and any referring party where applicable. I receive between 20 and 60% of fees and commissions earned by the Licensee. For details of other possible benefits, please refer to the FSG and/or Statement of Advice</p> <p><b>UPFRONT COMMISSION &amp; ONGOING FEES</b>  The upfront commission for investment type financial products can range between 0% and 10% depending on the product provider, while on-going or trail commissions may range between 0.25% and 1%. For example, for an investment of \$10,000 in an equity fund paying 4% initial commission and 1% trail commission, the upfront commission would be \$400 and thereafter \$100 per year.</p> <p>The upfront commission for risk insurance financial products can range between 10% and 132% depending on the product provider, while on-going or trail commissions may range between 5% and 15%. See Statement of Advice and/or Product Disclosure Statement for details.</p> <p>If you choose to pay a fee we may rebate to you part or all of the commission we would otherwise receive. You may also be charged a Statement of Advice preparation fee. This can range between \$550 and \$15,000 (inclusive of GST) depending on the complexity and the time spent. Any fee for service must be paid within seven (7) days of the date of the tax invoice issued to you.</p>

<b>My Address</b>	Suite 2 345 Pacific Highway LINDFIELD NSW 2070 Telephone No: 02 9416 9266 Email: <a href="mailto:greg@pva.com.au">greg@pva.com.au</a>
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