

ANNOUNCER



Financial Services Guide

Announcer Financial Planning Pty Ltd

AFSL 227 313 ABN 24 079 308 615

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FINANCIAL SERVICES GUIDE

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ANNOUNCER FINANCIAL PLANNING PTY LTD

A.B.N 24 079 308 615

Australian Financial Services Licence No 227313

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INTRODUCTION

This Financial Services Guide is designed to assist you in deciding whether to use any of the services offered by Announcer Financial Planning. It provides you with an understanding of what to expect from your interactions with Announcer Financial Planning

OUR FINANCIAL SERVICES GUIDE

You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.

This Financial Services Guide ("FSG") is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include, who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures, along with how you can access them.

It is intended that this FSG should assist you in determining whether to use any of the services described in this document.

To the extent permitted by law, Announcer Financial Planning Pty Ltd and its representatives accept no responsibility or liability for any errors or omissions and/or actions taken as a result of the contents of this FSG.

OTHER DOCUMENTS YOU MAY ALSO RECEIVE

You should also be aware that you are entitled to receive a Statement of Advice whenever we provide you with personal advice, which takes into account your objectives, financial situation and needs.

This Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions, business relationships and associations which may have influenced the provision of the advice.

For financial products (other than securities), we must also provide you with a Product Disclosure Statement containing information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product.

FURTHER ADVICE

If our representative provides further advice to you, and that further advice is related to the advice we provided to you in a previous Statement of Advice and we do not give that further advice in writing you may request a copy of the record of that further advice at any time up to 7 years from the date our representative gave the further advice to you.

You can request the record of the advice by contacting the representative or us in writing or by telephone or by email.

HOW TO CONTACT US?

IN PERSON Our office is located on Level 14, 210 George Street, Sydney NSW 2000.

BY PHONE 02 9251 5558

BY MAIL PO BOX R151, Royal Exchange, Sydney NSW 1225

BY INTERNET Visit our website at www.announcer.com.au or send an email to admin@announcer.com.au

WHO WILL BE PROVIDING THE FINANCIAL SERVICE TO ME?

LICENSEE Announcer Financial Planning Pty Ltd
ABN 24 079 308 615
AFSL 227 313

BUSINESS RELATIONSHIPS

Announcer Financial Planning is privately owned by its director, Andrew Rocks.

Many other financial planning organisations rely on their ownership by banks, funds managers, stockbrokers or accountants to provide a stream of clients. We rely on our own reputation for client referral and on industry participants who might enhance their own relationship by identifying clients who might benefit from our services.

The director of Announcer Financial Planning Pty Ltd also operates TWO other companies:

Announcer Group ABN 63 111 823 388
provides advice on mortgages, access to accounting and access to solicitors.

Announcer Tax ABN 22 124 890 599
is a registered tax agent **78131007**
and provides accounting and tax services.

WHAT KINDS OF FINANCIAL SERVICES ARE YOU AUTHORISED TO PROVIDE TO ME AND WHAT KINDS OF PRODUCTS DO THOSE SERVICES RELATE TO?

Announcer Financial Planning is authorised to offer you the following services:

Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

We can provide advice on the following products:

- Deposit products;
- Non-cash payment products;

- Government Debentures, Stocks & Bonds;
- Life Insurance Investment Products;
- Life Insurance Risk Products;
- Investor Directed Portfolio Services;
- Securities
- Retirement Savings Account Products; and
- Superannuation;

We can deal in the following products:

- Deposit products;
- Non-cash payment products;
- Government Debentures, Stocks & Bonds;
- Life Insurance Investment Products;
- Life Insurance Risk Products;
- Investor Directed Portfolio Services;
- Securities
- Retirement Savings Account Products; and
- Superannuation;

Our Australian Financial Services License is authorised to provide advice and deal with General Insurance. However, at this stage we choose not to provide advice or deal with General Insurance. We will refer you to another industry participants should you wish to obtain any General Insurance.

We also have a corporate relationship with TMS Capital Pty Ltd (authorised representative of Tolhurst Noall Limited AFSL 238444) to provide stock recommendations to you as a part of Announcer Financial Planning investment strategy. There is no referral fee arrangement between Announcer Financial Planning (and its related entities) and TMS Capital Pty Ltd.

If Announcer engages TMS Capital to provide stock recommendations to you, a separate Statement of Advice will be provided and subsequent fee arrangements will be clearly explained in the advice document.

PORTFOLIO MONITORING

Internal databases are maintained detailing client's investments that were recommended by Announcer Financial Planning. This does not constitute portfolio monitoring. Portfolios are reviewed periodically, generally every 12 months, or more regularly subject to the client's or Announcer Financial Planning's discretion.

WHAT FINANCIAL ADVICE CAN WE GIVE YOU?

With our Australian Financial Services Licence, we can provide you with personal advice and / or general advice. We give you personal advice when our advice takes into account your objectives, financial situation and / or needs. Our Representative will guide you in filling out our comprehensive Fact Find and also our Risk Profile questionnaires. We remind you that your advice is based on this information and therefore this information forms an integral part for our advice.

In the event that you do not wish to provide us with information relating to your objectives, financial situation and / or needs, we are only able to give you general advice. When we do this, we will warn you that we have not taken any personal information from you and therefore the general advice may not be appropriate to your objectives, financial situation and / or needs.

Announcer Financial Planning follows the six steps of the financial planning process, which are as follows:

1. Gathering your financial data - such as details on your income and expenses, debt level, commitments, etc.

2. Identifying your goals and objectives.
3. Identifying any financial problems or deficiencies between where you are now financially and where you want to be.
4. Preparing your financial plan. This will identify recommended investments and will address your attitude to risk.
5. Implementing your financial plan.
6. Reviewing and revising your plan to ensure it stays up-to-date and relevant to the economic climate and your changing lifestyle.

WHO PROVIDES THE ADVICE?

Your adviser will be a Representative employed by Announcer Financial Planning and authorised by Announcer Financial Planning to provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

All Announcer Financial Planning Representatives are employees of Announcer Financial Planning. All Representatives are required to hold the qualifications set down in ASIC RG146 prior to providing Financial Product advice and to participate in a program of ongoing professional development.

All Representatives work closely with Andrew Rocks, the director of Announcer Financial Planning Pty Ltd. Andrew Rocks, Ray Albrighton and Phil Sgaregarella all hold a Certified Financial Planner designation.

Announcer Financial Planning Representatives are:

- **Andrew Rocks CFP**
- **Phillip Sgaregarella CFP**
- **Raymond Albrighton CFP**
- **Adam Gale**
- **Tony Lu**
- **Anthony Poole**
- **Michael Sik**
- **Kane Ellery**

The Representatives are authorised under our **Australian Financial Service Licence no 227313** to give advice and to deal on the following products:

- **Deposit products;**
- **Non-cash payment products;**
- **Government Debentures, Stocks & Bonds;**
- **Life Insurance Investment Products;**
- **Life Insurance Risk Products;**
- **Investor Directed Portfolio Services;**
- **Securities**
- **Retirement Savings Account Products; and**
- **Superannuation;**

HOW WILL I PAY FOR THE SERVICE?

Our Fees

We want you to understand the fees that apply when you receive a service from us. We receive fees for providing you with financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of or varied.

The fees can be paid by you directly or paid by other companies in the form of commissions from the issuers of the products approved by Announcer Financial Planning and that we recommend.

You will get more detailed information of fees charged in your Statement of Advice. This information on fees will include:

- **The fees we will charge you (including worked examples, where appropriate);**
- **The fees we receive from companies issuing the product;**
- **The other benefits we will get;**
- **How the fees will be calculated (including worked examples, where appropriate).**
- **How we may apportion these fees to another provider who may have collaborated with us in applicable circumstances.**

Fees Paid By You

All fees and benefits will be disclosed in detail in your Statement of Advice.

Fees that you will be paying (either directly or by being taken out of your investment proceeds) are divided into three structures:

1. **Service Fees**
2. **Entry Fees**
3. **Other fees (if required)**

These fees are detailed below:

1. Service Fees

You will be charged a service fee with provision of our ongoing service. This fee ranges from \$142 to \$408 per month depending on the level of service you have adopted (value, value plus, accumulation, accumulation plus, strategic, and strategic plus). Our private clients will be charged as per agreement.

We will charge this fee 12 months in advance for the first year.

2. Entry Fees for Applicable Superannuation Rollovers

| Investment Amount | Entry | Ongoing |
|-----------------------|---------------|---------------------|
| \$0 - \$25,000 | 4% plus GST | Up to 0.9% plus GST |
| \$25,000 - \$50,000 | 3% plus GST | Up to 0.9% plus GST |
| \$50,000 - \$100,000 | 2.5% plus GST | Up to 0.9% plus GST |
| \$100,000 - \$300,000 | 2% plus GST | Up to 0.9% plus GST |
| \$300,000 + | 1% plus GST | Up to 0.9% plus GST |

NOTE. For a superannuation rollover, there is a minimum charge of \$500.

As an example, where an investment of \$50,000 is made, we will charge an initial fee of up to \$1,500 plus GST and we will charge an ongoing fee of up to \$450 per annum while you hold the investment.

3. Other fees (if required)

You will be charged \$200 plus GST per insurance application form if you decide to apply for insurance. This fee is non refundable, irrespective of whether or not your insurance policy is implemented.

Announcer Group Pty Ltd, which is a separate entity from Announcer Financial Planning Pty Ltd may have a separate fee arrangement which is outlined in the Announcer Group Service Agreement.

Certified Financial Planner charge \$250 (inc GST)

Commissions and Benefits We Receive From Other Companies

All commissions and benefits will be disclosed in detail in your Statement of Advice.

INVESTMENT

Announcer Financial Planning is currently entitled to receive a bonus rate of 0.165% including GST from Macquarie Super Manager and Macquarie Pension Manager. When the Funds Under Management inside Macquarie Wrap reaches \$75 million, this bonus rate will increase to 0.1925% including GST. This bonus is used for further advancement on administration and additional support and it does not form additional representatives' remuneration.

INSURANCE

We may receive commissions from insurance companies when you successfully apply for insurance policies based on our recommendations.

These commissions are detailed below:

| Insurance Type | % of Annual Premium plus GST | Renewal plus GST |
|-------------------|------------------------------|------------------|
| Income Protection | Up to 80.50% | Up to 25% |
| Trauma Cover | Up to 80.50% | Up to 25% |
| Life Cover | Up to 65% | Up to 25% |
| TPD | Up to 65% | Up to 25% |

As an example, if the insurance premium for the first year is \$500 we may receive up to \$402.50 in the first year and if the premium for the second and subsequent years is \$500 we may receive up to \$125.

Announcer Financial Planning may be entitled to receive a bonus rate of 8% including GST from Macquarie Insurance when the annual premium written reaches \$750,000 per annum. The maximum bonus we may receive is 12% when the annual premium written reaches \$1,750,000. This bonus is used further for advancement on administration and additional support and it does not form representatives' remuneration. This bonus is currently paid in advance and is capped at \$20,000 per month.

MARGIN LENDING

We may receive commission from the loan provider when you successfully adopt a margin loan or an installment gearing plan based on our recommendation.

These commissions are detailed below:

| Product Type | Percentage of commission GST inclusive |
|---------------------|--|
| Margin loan | Up to 0.55% |
| Installment gearing | Up to 0.55% |

As an example, where a margin loan of \$50,000 is established, we may receive up to \$137.50 per annum from the loan provider.

PROTECTED LENDING

We may receive commission from the loan provider when you successfully adopt a protected loan.

These commissions are detailed below:

| Product Type | Percentage of upfront brokerage (GST Included) | Percentage of trail commission (GST Included) |
|------------------------|--|---|
| Gear Equity Investment | Up to 2.2% | Up to 0.55% |

As an example, where a geared equity investment of \$50,000 is established, we may receive up to \$1,100 in the first year and for the second and subsequent years we may receive up to \$275.

We may also receive other fees / benefits from the product provider. This will be detailed in your Statement of Advice.

WHAT PAYMENTS AND OTHER BENEFITS DO OUR REPRESENTATIVES RECEIVE?

Generally, our representatives receive a salary and also a payment of \$200 per type of product recommended whenever those products are in force.

As an example, if you agree to implement our recommendations on superannuation, insurance cover inside superannuation and insurance cover outside superannuation, your representative will receive \$600 when those products are in force.

Our representatives may also qualify for a non-monetary benefit if they meet sales and performance target. The benefit does not exceed \$300 per Representative.

RESPECTING YOUR PRIVACY

We aim to protect and maintain the privacy, accuracy and security of the personal and financial information you give us. Keeping this information private is very important to us.

Our Privacy Policy explains in more detail our commitment to protecting your personal information. For a copy of the Privacy Policy, please contact us on 02 9251 5558 or visit our website at www.announcer.com.au.

WHEN YOU RECEIVE OUR ADVICE

Will you provide me with advice which is suitable to my needs and financial circumstances?

Yes. But to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial products or services to you.

You have the right not to divulge this information to us, if you do not wish to do so.

In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

What should I know about the risks of the financial products or strategies you recommend to me?

We will explain to you any significant risks of financial products and strategies which we recommend to you.

If we do not do so, you should ask us to explain those risks to you.

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile, which includes details of your objectives, financial situation and needs.

We also maintain records of any recommendations made to you.

We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information.

While committed to your privacy we are also committed to providing parties with whom we have a business relationship and

who have provided us with your details by way of referral, with information to help them better serve your needs and better understand the advantages we provide to you as a mutual client.

We do this by providing broad information on client communication levels and on acceptance rates of advice provided.

If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded.

You have the right to request the return of your original file. In such case Announcer Financial Planning reserve the right to keep a copy of your original file. We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested.

If the information sought is extensive, we will advise of the likely cost in advance and can help to refine your request if required.

Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my financial products?

Yes. You may specify how you would like to give us instructions, for example by telephone, fax, or other means.

Any instruction that will require the preparation of a Statement of Advice must be requested in writing.

Do you have compensation arrangements in place?

Announcer Financial Planning Pty Limited holds appropriate compensation arrangements under the Corporations Act in the form of Professional Indemnity Insurance which includes services provided by both current and former Representatives.

IF YOU HAVE ANY COMPLAINT

Announcer Financial Planning is a member of the Financial Ombudsman Service Limited.

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

1. Contact us and tell us about your complaint.
2. If your complaint is not satisfactorily resolved within 3 days, please contact the Compliance Manager of Announcer Financial Planning or put your complaint in writing and send it to **PO Box R151 Royal Exchange, Sydney NSW 1225**. We will seek to resolve your complaint quickly and fairly.
3. If the complaint cannot be addressed to your satisfaction you have the right to complain to the Financial Ombudsman Service (FOS) on 1300 780 808 (toll free). This service is provided to you free of charge.

The Australian Securities and Investments Commission (ASIC) also has an infoline on **1300 300 630** which you may use to make a complaint and obtain information about your rights.

Contact details of Financial Ombudsman Service (FOS) are:

GPO BOX 3, Melbourne VIC 3001

Toll Free: 1300 780 808

Facsimile: (03) 9613 6399

Email: info@fos.org.au

Website: www.fos.org.au



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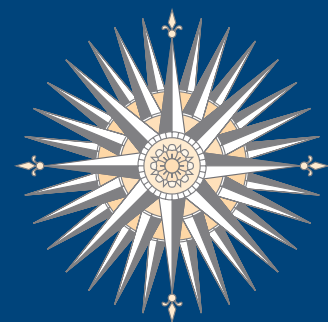


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