

# FUTURO Financial Services Guide

Partners in Investment and Growth

**Futuro Financial Services Pty Ltd**  
**ABN 30 085 870 015**  
**Australian Financial Services Licence No 238478**

## PURPOSE OF THIS FINANCIAL SERVICES GUIDE (FSG)

This guide contains information about:

- Who Futuro Financial Services (Futuro) and your Authorised representative are and how they may be contacted.
- The services and products Futuro is authorised to provide under its Australian Financial Services Licence.
- How Futuro, its authorised representatives and other related persons are paid for the financial services provided to you.
- How Futuro deals with any complaints you may have about financial services provided to you, as well as details of who to contact should you have a complaint.

## WHAT IS FINANCIAL PLANNING?

Financial planning is the process of providing advice and assistance for the purpose of determining whether and how you can meet your financial needs and lifestyle goals through the proper management of financial resources.

Comprehensive financial planning will include an analysis of your current financial position, investment planning (portfolio design and management, superannuation, borrowings, taxation and legal structures), risk management and insurance, retirement planning and estate planning. Education funding, charitable planning and business succession planning may also be covered as required.

The financial planning process can be applied to meet your needs on a comprehensive basis or a more limited basis (e.g. your superannuation). You need to specify whether you want a full, comprehensive financial plan, or only require limited advice because you do not wish to provide us with all required information or you ask us to look at just one part of your financial affairs.

We may deal on your behalf on an execution only basis (for example, we may purchase financial products specifically requested by you without providing any advice on those products). However, if you do not obtain advice, you face the risk that the financial product/s you select may not adequately meet your objectives, financial situation or needs.

## WHO IS MY CORPORATE AUTHORISED REPRESENTATIVE?

GTC Financial Services Pty Ltd, Corporate Authorised Representative No: 314227 and has been established to provide financial planning advice and services designed to meet your lifestyle needs. GTC Financial Services is an Authorised Representative of Futuro Financial Services Pty Ltd and Michele O'Connor is a Sub Authorised Representative. GTC Financial Services Pty Ltd ATF GTC Financial Services Trust employs Michele O'Connor under a salary basis and she will not receive any further commissions.

## WHO IS MY AUTHORISED REPRESENTATIVE?

Your authorised representative will be Michele O'Connor. Michele's Australian Securities and Investments Commission (ASIC) number is 236817. Michele has been an accountant since May 2000. Her experience has been gained through public practice and she holds a Bachelor of Business (Accounting) Degree. Her qualifications include CPA (Certified Practising Accountant), FPS (Financial Planning Specialist) and Registered Tax Agent. Michele is also a member of the Certified Practising Accountants of Australia and the Financial Planning Association. Michele has attained certificates in Financial Planning, Insurance, Risk Management and Superannuation.

Michele also provides a portfolio monitoring service which includes the tracking of existing investments, the provision of newsletters and electronic support and ongoing consultations arranged. Typically, this will involve two (2) meetings per annum.

Your representative is authorised to provide advice on the products listed below:

- Financial Planning;
- Securities – Tier 2;
- Managed Investments;
- Superannuation and Retirement Savings Accounts – Tier 1;
- Life Insurance and Risk Insurance Products;
- Deposit and Non-Cash Payment Products and
- Tax Effective Investments

## MRS MICHELE O'CONNOR

BBus (Accounting) CPA, FPS  
**AUTHORISED REPRESENTATIVE  
NUMBER 236817**  
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### WHO IS RESPONSIBLE FOR THE FINANCIAL SERVICES PROVIDED?

Futuro Financial Services Pty Ltd ABN 30 085 870 015 is responsible for the financial services provided, including the distribution of this Financial Services Guide (FSG). Futuro holds an Australian Financial Services Licence Number 238478. Futuro Financial Services can be contacted on (07) 3018 0400 or in writing to GPO Box 942 Brisbane QLD 4001. Futuro is responsible for the services provided by any of its authorised representatives.

### WHAT KINDS OF FINANCIAL SERVICES IS FUTURO FINANCIAL SERVICES LICENSED TO PROVIDE?

Futuro is authorised to provide financial advice and services in relation to the following:

- Deposit and payment products;
- Government Debentures, stocks or bonds;
- Investment life insurance products
- Life risk insurance products
- Interests in managed investment schemes
- Retirement savings accounts
- Securities including direct equities
- Superannuation and
- Managed Discretionary Account Services

Your authorised representative may specialise in particular areas and therefore the advice they provide may be restricted. Details of the areas that your Authorised representative specialises in are contained above under 'Who is my Authorised representative?'

### HOW WILL I PAY FOR THE SERVICES PROVIDED?

You may pay a fee for the services we provide and/or we may receive a payment called commission, which is paid to us by the financial product issuer/s, or a combination of both commission and fee for service. Your authorised representative will give you a Statement of Advice (SoA) containing these details.

### FUTURO MAY RECEIVE COMMISSIONS, FEES OR OTHER BENEFITS CALCULATED FOR PROVIDING THE FINANCIAL SERVICES?

Generally the payment we receive will be based on the service provided. Details of the payments we receive are contained in the Product Disclosure Statements (PDS) for most financial product issuers, which are available from your authorised representative. If you receive personal advice, your authorised representative will tell you (where possible in actual dollar amounts) about any commissions, fees, any other benefits payable and when and how they are paid in the SoA, before proceeding to act on your instructions.

### FEE FOR SERVICE

Under this form of payment there are set fees for each service provided to you and which will only apply with your prior agreement.

If you decide to pay a direct fee for the advice provided (initial and ongoing) you will be advised of the fee(s) before being provided with the advice.

These fees (including GST) are as follows:

<b>Initial consultation (1 hour):</b>	<b>Nil</b>
<b>Fee-for-time Advice:</b>	<b>\$255 per hour</b>
<b>Statement of Advice (Minimum):</b>	<b>\$825</b>
<b>Statement of Advice Establishment and Additional Investment Fees</b>	<b>\$255 per hour</b>

**Ongoing Service Fees (per annum) up to 0.85% of funds under management or hourly rate as agreed.**

**For Mortgage Reduction strategies a monthly cash flow monitoring fee of \$3,300 per annum deducted monthly.**

### CALMS Package

**The fee payable is based on our hourly rates. An indicative cost would be a minimum of \$4,400 and a maximum of \$15,000.**

### COMMISSIONS

Where we receive commission from a product issuer, it will be based on:

**Investment products** – the amount you invest. The amount of upfront commission received for investment products will vary between 0% and 10% of the amount invested. Ongoing commission will be between 0% and 1.0%.

**Life and disability insurance products** – the premium paid. The upfront commission on insurance products will be between 0% and 150% of the annual premium and the ongoing commission will be between 0% and 40% of the renewal premium.

### OTHER BENEFITS

In certain circumstances Futuro and/or your Authorised representative may receive bonuses. These benefits may be in the form of conferences including payments for travel and accommodation or other indirect benefits stemming from the advice provided to you. Indirect benefits include such things as lunches, tickets to sporting and other events, corporate promotional merchandise and so on.

Futuro Financial Services Pty Ltd receives conference sponsorship from various product providers. This list of strategic Alliance Partners is current as at 1 January 2008.

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Aviva  
Reed Funds Management  
Great Southern  
Australian Bite Abalone  
Adelaide Bank- Leveraged Equities  
Souls  
Dalton Nicol Reid  
Caliva  
TFS  
Netwealth  
ITC  
BDM Direct

Abacus  
Gunn's  
Equity Trustee's  
Orchard Funds  
Russell Investments  
Skandia  
Trilogy Funds  
Sovereign  
Cromwell  
Becton  
MAB

Product Disclosure Statement (PDS) – Where your authorised representative recommends a particular financial product, you will be provided with a PDS. The PDS will assist you in understanding the product. It contains, among other things, information about terms and conditions, any significant risks, cost of the product and details of amounts payable after acquisition of the product.

### WHAT INFORMATION SHOULD I PROVIDE TO RECEIVE PERSONALISED ADVICE?

You need to provide us with all necessary or relevant information, so that we can offer you the most appropriate advice possible. You have the right not to tell us, if you do not wish to. 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 contained in the SoA carefully before making any decision relating to a financial product/s.

### WHAT INFORMATION DO YOU MAINTAIN IN MY FILE AND CAN I EXAMINE MY FILE?

We maintain a record of your personal profile including 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.

A copy of our privacy policy has been provided for your information. 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. 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.

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

### HOW CAN I GIVE YOU INSTRUCTIONS ABOUT MY FINANCIAL PRODUCT/S?

You may tell your authorised representative how you would like to provide instructions, for example; in person, by telephone, fax or e-mail. However, please note that some products and services will have their own requirements on how instructions are to be provided.

### WILL ANYONE BE PAID FOR REFERRING YOU TO ME?

If you have been referred to us by a third party, GTC Financial Services will pay the referrer based on our rewards system. The details of the referrer and dollar amount they receive based on business placed will be included in your Statement of Advice

### OWNERSHIP OF FUTURO

Futuro Financial Services Pty Ltd (Futuro) is owned by the Highfield Group which is owned by entities associated with the directors of Futuro.

### ONGOING REVIEW

Reviewing your financial plan is a vital part of your financial health. The level of review will depend upon your instructions to us. Although we can help you review your situation at the time, you will need to advise us of any change to your circumstances and if the strategies we have implemented cease to be appropriate for you or your family. It is therefore important that you consult with your authorised representative on a regular basis.

### RISK MANAGEMENT

Your authorised representative will explain to you any significant risks relating to the investments and strategies recommended to you. Should your authorised representative fail to explain these risks, you should ask them to do so.

### DOCUMENTS YOU WILL RECEIVE

If you choose to proceed you will receive the following documents when your Futuro authorised representative provides financial services or advice.

Statement of Advice (SoA) – The SoA is a record of the personal financial advice you have received. The SoA will contain details of the advice provided, including the basis on which it was given, details of fees, commissions and other benefits and details of any relationship we have with other parties which may influence the advice provided.

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Futuro Financial Services 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 (as amended). In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for Futuro Financial Services 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 Futuro Financial Services for work done whilst engaged with us.

#### WHAT SHOULD I DO IF I HAVE A COMPLAINT?

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

- Contact your Authorised Representative and explain the nature of your complaint.
- If your complaint is not satisfactorily resolved within three working days, contact Futuro's Compliance Officer on (07) 3018 0400 or in writing to GPO Box 942 Brisbane QLD 4001. We will try to resolve your complaint as quickly as possible.
- If the complaint can't be resolved to your satisfaction you have the right to refer the matter to the Financial Ombudsmen Service limited (FOS), GPO Box 3 MELBOURNE VIC 3001, Telephone: 1300 780 808, Fax (03) 9613 6399 and Internet: [www.fos.org.au](http://www.fos.org.au)

The Australian Securities and Investments Commission's (ASIC) website also contains useful information in relation to complaints pertaining to companies and people and types of complaints handled by ASIC. To obtain further information, contact the ASIC Infoline 1300 300 630 or at [www.asic.gov.au](http://www.asic.gov.au)

Or, if your concerns involve unethical conduct, you may wish to consider raising these concerns with the Financial Planning Association of Australia (FPA) PO Box 109 Collins Street West, Melbourne VIC 8007, Internet: [www.fpa.asn.au](http://www.fpa.asn.au)

#### FUTURO FINANCIAL SERVICES PTY LTD PRIVACY DISCLOSURE

Futuro Financial Services Pty Ltd will collect personal information from you in order to prepare your financial plan, administer your investments, and provide you with services related to your investments and to discharge its obligations under the Corporations Act. To do that, we usually disclose your personal information to fund managers, contractors or third party service providers to whom we may outsource services such as mailing functions and accounting. We may also gather health information about you and disclose it to insurers where necessary to organise insurance cover for you. If you do not provide us with your personal information we cannot prepare a financial plan, arrange insurance nor administer your investments.

We may also use your personal information to tell you about other products and services available from other fund managers, or from members of the Futuro Group. In order to do that, we may disclose your information to these third parties. **Please contact Futuro's Privacy Officer on 07 3018 0400** if you do not consent to us using or disclosing your personal information in these ways. It is important that you contact us because by appointing your Futuro Financial Services Authorised Representative as your financial authorised representative, you will be taken to have consented to these uses and disclosures.

From 21 December 2001, in most cases, you can gain access to the personal information that Futuro holds about you. We aim to ensure that the personal information we retain about you is accurate, complete and up-to-date. To assist us with this, please contact us if any of the details you have provided change. If you have concerns about the completeness or accuracy of the information we have about you, we will take steps to correct it.

**PAUL KELLY, B. Comm**  
Authorised Representative  
DIRECTOR

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*This section is to be retained by the authorised representative and forms part of the authorised representatives file.*

**CLIENT DECLARATION:**

I/We have been given a Financial Services Guide by the authorised representative identified below.

I acknowledge that I have read the Financial Services guide. I understand that by not disclosing certain information or by not allowing Futuro Financial Services to disclose certain information certain recommendations made may be inaccurate or inappropriate.

**I consent/I do not consent** to the use and disclosure of my personal information as described in this document.

	Client	Partner
Signature	:	:
Client / Partner Name (Please print)	:	:
Date	:	:

Signature : \_\_\_\_\_ Date: \_\_\_\_\_

Authorised representative Name : **Michele O'Connor**  
 Title : **Authorised Representative No236817 of**  
           : **GTC Financial Services Pty Ltd**  
           : **Corporate Authorised Representative No 314227**  
           : **Futuro Financial Services Pty Ltd (AFSL No. 238478)**

