
Financial Services Guide

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Adelaide Investment & Insurance Group Pty Ltd
AFS Licence No 226405**

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

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.

You should also be aware that you are initially entitled to receive a written Statement of Advice whenever we provide you with any advice, which takes into account your objectives, financial situation and needs. The Statement of Advice will contain the advice, the basis on which it is given, and information about fees, commissions and associations which may have influenced the provision of the advice. You are also entitled to receive a written Record of Advice of any further advice received pursuant to the initial advice. If you do not receive a written copy of advice, you may request it from your adviser verbally or in writing.

In the event we make a recommendation to acquire a particular financial product (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.

Your Questions

Who will be providing the financial service to me?

Who is my adviser?

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Our Answers

Adelaide Investment & Insurance Group Pty Ltd

ABN: 93 068 486 126

Australian Financial Services Licence Number: 226405

Address: 302 Glen Osmond Rd, Fullarton SA 5063

Postal: 302 Glen Osmond Rd, Fullarton SA 5063

Tel No: (08) 8338 5155 Fax: (08) 8338 5144

Email: work@aiig.com.au

Your adviser will be an Authorised Representative of Adelaide Investment & Insurance Group Pty Ltd.

Adelaide Investment & Insurance Group Pty Ltd is licensed to offer you the following services:

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

These services can be provided in respect of:

- Deposit products
- Government Debentures, Stocks & Bonds;
- Life Insurance Investment Products;
- Life Insurance Risk Products;
- Managed Investment Schemes, including IDPS;
- Retirement Savings Account Products;
- Securities; and
- Superannuation;

What can I expect from you - how will you provide advice and services to me now and in the future?

Our services by way of financial product advice are broadly divided into 2 main areas, being recommendations and reviews. These services are provided to you by way of discussions, research, written advice and reports. All initial advice and recommendations, and any further advice, subsequent to any initial advice offered, will be recorded in writing by your adviser. You will receive a copy of any record of advice from your adviser.

We maintain detailed records of your investments on an internal database in order that we can provide these services to you. Your portfolio is reviewed with you at your discretion. We recommend regular reviews of your portfolio, generally every 6 - 12 months.

Note: We do not monitor your portfolio on a daily basis.

Our services by way of dealing in financial products include lodging, varying and redeeming investments on your behalf. We complete all forms on your behalf as part of this service.

Who do you act for when you provide financial services for me?

We act for Adelaide Investment & Insurance Group Pty Ltd and for you as our client. We have a legal and ethical duty of care to act in your best interests, and not for any organisation whose investments we may recommend.

How will I pay for the service?

Adelaide Investment & Insurance Group Pty Ltd may charge fees for service and/or receive commissions payable on products that have been approved by Adelaide Investment & Insurance Group Pty Ltd. Where we recommend a life insurance product, we will be paid a commission by the life insurance company.

Our fees will be only charged on the services you require. All fees and/or commissions earned will be disclosed in writing at the time the personal advice is given, or as soon as practicable after that time.

Fees charged to a client may include some or all of the following services. Typically, fees will be charged as follows:

<u>Fee/Service:</u>	<u>Range:</u>
Administration fee	\$100 p.a.
Planning fees (Statement of Advice)	\$300 - \$3000
Portfolio Reviews	\$150 - \$300 each
Income Reports	\$100 each
Ongoing advice re Shares/Margin Lending	\$300 - \$1500 p.a.
Ad hoc advice of a detailed nature	\$150/hour

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me and how is that commission calculated?

- (1) All fees and commissions are paid to the Licensee - Adelaide Investment & Insurance Group Pty Ltd.
- (2) The managers of the products recommended may pay Adelaide Investment & Insurance Group Pty Ltd an initial commission. This commission is in a range between 0% and 10% and calculated on your investment amount.
- (3) The managers of the products recommended may pay Adelaide Investment & Insurance Group Pty Ltd an ongoing commission. This ongoing commission is a range between 0% and 1.0% on the balance in your account.
- (4) Where a life insurance company product has been recommended, the issuer of the product may pay Adelaide Investment & Insurance Group Pty Ltd a commission. This commission is in a range between 50% and 100% of your first years premium.
- (5) Where a life insurance company product has been recommended, the issuer of the product may pay Adelaide Investment & Insurance Group Pty Ltd an ongoing commission. This ongoing commission is in a range between 3% and 30% of premiums paid.
- (6) Where the services of a stockbroker are utilised to deal in shares, the licensee will receive \$11.00 (GST inclusive) per transaction from the stockbroker.
- (7) From time to time, Adelaide Investment & Insurance Group Pty Ltd may receive bonuses from a product issuer. We are not aware of any bonus or incentive that would cause commissions to exceed the ranges described above.
- (8) If you have been referred to Adelaide Investment & Insurance Group Pty Ltd by another party, we may pay that party a fee of up to 50% of the commissions earned.

The exact amounts of any fees, commissions, bonuses or other incentives received by Adelaide Investment & Insurance Group Pty Ltd will be included in a Statement of Advice provided to you by your adviser.

Do any relationships or associations exist which might influence you in providing me with the financial services?

By recommending certain financial products, Adelaide Investment & Insurance Group Pty Ltd is eligible to participate in the DKN Partner Program. Our participation is at no cost to you. Should a recommendation be made to invest in a qualifying product, full disclosure of commissions will be provided in your Statement of Advice.

2 When you receive our advice

Will you provide me 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. A copy of our privacy policy is enclosed 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.

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 provide us with written instructions by letter, email, fax, or other means.

3 If you have any complaints

Who can I complain to if I have a complaint about the provision of the financial services to me?

Adelaide Investment & Insurance Group Pty Ltd is a member of the Finance Industry Complaints Service.

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 **Adelaide Investment & Insurance Group Pty Ltd** or put your complaint in writing and send it to us at **302 Glen Osmond Rd, Fullarton SA 5063**. We will seek to resolve your complaint quickly and fairly.
3. If the complaint cannot be satisfied to your satisfaction you have the right to complain to the Financial Industry Complaints Service (FICS). They can be contacted on 1800 335 405. This service is provided to you free of charge.

Stage 1 of the FICS process is where FICS facilitates discussions and negotiations between the parties. All relevant documents are exchanged and the issues in dispute are identified.

Stage 2 is conciliation and the parties come face to face with a conciliator from the FICS national panel. The role of the conciliator is to assist the parties to explore options for settlement of the dispute and to help parties to agree on their own outcome.

Stage 3 is where the independent adjudicator is requested to make a decision “on the papers” taking into account the relevant law, fairness and reasonableness. If you accept the adjudicator’s decision it is binding on the member.

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