AMCO
CHARTERED TAX & FINANCIAL ADVISORS

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Financial Services Guide

Version 13
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Important Information about our Licensee

Financial Services Guide

This Financial Services Guide (FSG) is designed to clarify who we are and what we do, and help you decide whether to use our services.

To make things simple, this guide explains:

- the services and types of products we're able to offer you
- how we and our associates are paid and any other benefits we may receive
- any potential conflicts of interest we may have
- how we protect your privacy and handle your personal information
- how we resolve disputes, and what you should do if you have one.

Please read through the whole FSG, as it's full of useful information – and is also worth holding on to for future reference. And of course, if you ever have any questions, please contact us.

Other documents you may receive

In addition to this FSG, when we provide you financial advice we will also present you with a written Statement of Advice (SOA). This will describe:

- advice and strategies we recommend and the reasons why;
- the financial products and services we recommend and the reasons why;
- any fees or commissions we will receive; and
- any associations we have with financial product providers or other parties that have not already been disclosed in this FSG and may influence the advice we provide.

If you receive further financial advice from us, we will present you with either another SOA or keep our own written Record of Advice (ROA). You can request a copy of this by contacting us any time up to seven years from the date of the advice provided. Please refer to the "Contact us" section of this FSG for our contact details.

To help you make an informed decision about a financial product you generally will be given a Product Disclosure Statement (PDS) which outlines the product features and costs in detail. In certain circumstances it is not a requirement that you be given a PDS (including, for example, where you already have one).

Giving us instructions

If you want to make changes to your financial plan or provide other instructions, please contact us. Please refer to the "Contact us" section of this FSG for our contact details.

Generally, you will need to give us instructions in writing (eg fax, email or letter) or another method agreed with us.

We are authorised representatives of Apogee Financial Planning Limited ABN 28 056 426 932, Australian Financial Services Licence Number 230689 ("Apogee Financial Planning) of Level 1, 105-153 Miller Street, North Sydney NSW 2060.

Apogee Financial Planning is recognised as one of Australia's leading financial advice networks, with over 150 experienced financial planners across Australia managing over $5 billion of investments.

Apogee Financial Planning is a professional partner of the Financial Planning Association, the professional body representing qualified financial planners in Australia, and therefore adheres to set standards in terms of ethics, conduct and continuing professional development.

Our associations and relationships

Apogee Financial Planning is part of the National Australia Bank Limited ("NAB") group of companies ("NAB Group"). Apogee Financial Planning is a wholly owned subsidiary of the NAB Group. NAB does not guarantee or otherwise accept any liability in respect of the financial advice or services provided by Apogee Financial Planning or its authorised representatives.

We may recommend financial products issued by companies within the NAB Group or companies in which a shareholding is maintained by a NAB Group member (including MLC Limited).

These include products and services with the following branding:

- NAB,National
- MLC
- JANA
- JB Were
- Plum
- Pre Select Funds
- Private Investment Consulting
- WealthHub Securities
- Altrinsic Global Advisers
- Antares Capital
- Fairview Equity Partners
- Intermede Investment Partners
- Presima Inc
- Redpoint Investment Management

If we recommend a product or service issued by a NAB Group company, they will benefit from our recommendation by receiving product and management fees from you as well as fees paid by fund managers to distribute the fund manager's product. Please refer to the relevant PDS and/or offer documents for further information.

We generally recommend products that are listed on Apogee Financial Planning's approved product list. In some categories these may be all NAB Group products. Before any products are added to this list a review process is undertaken and products are required to meet minimum standards. If these products are not appropriate for your circumstances then we may recommend a product outside of this list. At all times, we will ensure that our recommendations are in your best interests.

Apogee Financial Planning maintains a relationship with the following insurance providers (AIA, Zurich, CommInsure and One Path) which pay Apogee Financial Planning a licensee commission payment as described in the 'Commissions received by our Licensee from product providers' section of this FSG.

NAB and its related bodies corporate distribute insurance products issued by MLC Limited ABN 90 000 000 402. MLC Limited is part of the Nippon Life Insurance Group and not a part of the NAB Group.

MLC Limited will pay National Wealth Management Services Limited, a related body corporate of NAB, a distribution allowance as described in the 'Distribution Allowance' section of this FSG. If appropriate to your requirements, objectives and circumstances then a Apogee Financial Planning adviser may recommend a risk insurance policy issued by one of these insurers, or an insurance policy issued by MLC Limited.

About us

Who we are

AMCO Strategic Financial Advice is ultimately owned by Indeplan Pty Ltd and the principal Danny D. Mazevski.

Danny has had over 28 years' experience in the Financial Industry and has held senior Finance / Tax positions in listed companies with annual turnover of up to $900 Million (AMCOR Limited and Deloitte Australia).

He holds fellow memberships with the Institute of Public Accountants (IPA), Taxation Institute of Australia (TIA) and the Taxation and Management Accountants of Australia (TMA).

Danny is a Chartered Tax Adviser with the Tax Institute of Australia, his full business profile is available via LinkedIn.

AMCO has been proudly serving clients since 1999.

The Financial Services we offer are provided by Indeplan Pty Ltd, ABN 28 056 426 932 trading as AMCO Strategic Financial Advice, Authorised Representative No. 313444.

The following financial advisers are authorised to provide the financial services referred to in the 'What we do' section of this FSG to you on behalf of Apogee Financial Planning:

Danny D. Mazevski
Financial Adviser
Authorised Representative No. 313444

Support staff of AMCO include:

Belinda Costello
Financial Planning Associate

Jessica Harris
Client Services Officer

Apogee Financial Planning Limited has authorised us to provide you with this Financial Services Guide.

What we do

We are authorised by Apogee Financial Planning to provide financial advice in relation to:

- Wealth Accumulation
- Income & Asset Protection
- Tax Strategies
- Superannuation
- Retirement & Redundancy Planning
- Estate Planning
- Government Benefits
- Debt Management

and to provide financial advice and deal in the following financial products:

- Basic Deposit Products
- Non-basic Deposit Products
- Non-cash Payment Facilities
- Life Products – Investment Life Insurance
- Life Products – Life Risk Insurance
- Superannuation
- Retirement Savings Accounts
- Managed Investment Schemes, including Investor Directed Portfolio Services (IDPS)
- Derivatives
- Government Debentures, Stocks or Bonds
- Securities
- Standard Margin Lending Facilities

Danny Mazevski is not authorised by Apogee Financial Planning to provide financial product advice in the following financial products:

- General Insurance Products

Where we are unauthorised to provide you with a financial service or financial product that you are interested in, we will advise you of this and refer you to an alternative source of advice.

Contact us

For more information on anything you have read in this document or if there is anything else we can help you with, please contact us at:

Address : Suite 8, Level 6, 402 – 410 Chapel Road,
BANKSTOWN NSW 2200
Phone : 02 9790 6277 02 9790 0122
Fax : 02 9790 0673
Email : dannym@amcotax.com.au

Privacy Notification

How we manage your personal information

We are grateful for the trust and confidence you have in us to safeguard your privacy. This notification covers us and tells you how we collect your information, what we use it for and who we share it with. It also points out some key features of our Privacy Policy. For a copy of our Privacy Policy, please ask us.

If you would like more information about our Licensee Apogee Financial Planning (and other members of the NAB Group), please also refer to the Apogee Financial Planning Privacy Policy available at http://www.apogee.com.au/privacy).

Collecting and using your personal information

We need to collect and use your personal information (which may include your sensitive information, such as health information) for a variety of purposes, including to provide you with the financial services you have requested (including answering your requests and complaints, varying products and services and managing your relevant product portfolios) and to contact you about other products and services that may be relevant to you. It is also necessary for us to collect personal information in order to prevent or investigate any fraud or crime, or any suspected fraud or crime.

We'll collect your personal information from you directly whenever we can. Sometimes we collect your personal information from other sources or third parties such as your Accountant. We do this only if it's necessary to do so, for example where:

- we can't get hold of you and we rely on publicly available information to update your contact details;
- we need information from an insurer about an insurance application you make through us;
- at your request, we exchange information with your legal or financial advisers or other representatives.

You may not be aware that we have done so. If we collect information that can be used to identify you, we will take reasonable steps to notify you of that collection.

We may collect information about you because we are required or authorised by law to collect it. There are laws that affect financial institutions, including company and tax law, which require us to collect personal information. For example, we require personal information to verify your identity under Commonwealth Anti-Money Laundering law.

What happens if you don't provide your information to us?

If you don't provide your information to us, we may not be able to:

- provide you with the product or service you want;
- manage or administer your product or service;
- verify your identity or protect against fraud; or
- let you know about other products or services that might better meet your financial and lifestyle needs.

Protecting your privacy

Protecting your privacy is essential to our business. Your file, containing your profile, personal objectives, financial circumstances and our recommendations, is kept securely.

Disclosing your personal information

We may share your personal information (which may include your sensitive information, such as health information where we have your consent) with third parties for any purposes for which we use your information. This may include to the following types of third parties:

- those involved in providing, managing or administering the products or services you have requested, including other advisers, para planners and organisations who work with us, including Apogee Financial Planning Limited and other members of the NAB Group, depending on the financial services and products you have requested;
- insurance providers, superannuation trustees and product providers related to the financial services you have requested;
- professional associations and organisations that help us operate our business, such as those that provide administrative, financial, accounting, insurance, research, legal, strategic advice, auditing, computer or other business services, including our Licensee Apogee Financial Planning and other members of the NAB Group;
- your representatives, service providers, or other organisations, such as your accountant, solicitor, tax agent, stockbroker or bank;
- organisations involved in a business restructure or a transfer of all or part of the assets of our business; and
- government and regulatory authorities and other organisations when required or authorised by law (in some instances these bodies may share it with relevant foreign authorities)
- where you have given your consent.

We run our business in Australia. In order to provide you with our services however, we may share your information with organisations outside Australia (for example information technology service providers). You can view a list of the countries in which those overseas organisations are located in our Privacy Policy.

We may also store your information in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it is not always practicable to know in which country your information may be held. If your information is stored in this way, disclosures may occur in countries other than those listed.

Overseas organisations may be required to disclose information we share with them under a foreign law. In those instances, we will not be responsible for that disclosure.

Sharing with MLC Limited

NAB distributes MLC Limited's life insurance products. MLC Limited is no longer part of the NAB Group of companies. NAB and companies in the NAB Group may exchange personal information with MLC Limited or their service providers in order to administer and manage your life insurance products that are issued by them. We may also need to share information with MLC Limited so as to ensure:

- your insurance premiums are correctly calculated;
- insurance claims and benefits are paid;
- NAB and MLC Limited can both tell you about our respective marketing and products offers (including ensuring customers who hold MLC Limited products are excluded from NAB Group campaigns marketing MLC Limited products);

Some of the information exchanged will be stored and visible within NAB Group customer databases; with some of these databases being accessible to MLC Limited for a transition period. All information stored in these databases is subject to NAB's privacy policy as well as NAB Group's security procedures and controls.

Consent to marketing activity

We presume you consent to being contacted by us (including Apogee Financial Planning and other members of the NAB Group) about suitable products and services via the contact details you have provided. We may continue to contact you for these reasons until you withdraw your consent. You can do this at any time by contacting us (see the 'Contact us' section of this FSG). We will process your request as soon as practicable.

Gaining access to your personal information

You can gain access to your personal information that we hold about you. This is subject to some exceptions allowed by law. We will give you reasons if we deny access. You can find out how to access your information by reading our Privacy Policy, available by contacting us.

Correcting your Information

You can ask us to correct information we hold about you. You can find out how to correct your information by reading our Privacy Policy or by contacting us.

Complaints

If you have a complaint about a privacy issue, please tell us about it. You can find out how to make a complaint and how we will deal these complaints, by reading our Privacy Policy (by contacting us) or by referring to the 'Your confidence in our advice' section of this FSG.

Further information

If you have any questions or comments about our Privacy Policy and procedures, please contact us by using the contact details set out in the 'Contact us' section of this FSG.

For more information about your privacy, you can also visit the Office of the Australian Information Commissioner's website at

www.oaic.gov.au

Your confidence in our advice

Your satisfaction is very important to us and we have procedures in place to resolve any concerns promptly and fairly.

Our complaints procedure

If you're unhappy with the advice you receive or other aspects of our service, please follow the steps outlined below.

1. Please let your financial adviser know so we can act on it immediately.
2. If your adviser has not satisfactorily resolved your complaint, please contact our Advice Dispute Resolution Team on:

   Phone: 1800 611 950

   Email: advice_complaints@mlc.com.au

   In writing to:

   Advice Dispute Resolution Team
   Apogee Financial Planning Limited
   Level 2, 105-153 Miller Street
   North Sydney NSW 2059

3. If your complaint isn't resolved within 45 days or to your satisfaction, then you may refer the matter to an External Dispute Resolution Scheme as follows:

   a. If lodging **before 1 November 2018** contact the **Financial Ombudsman Service (FOS).** FOS is an independent complaints handling body. FOS provides a free, accessible, fair and independent dispute resolution service to consumers. You can contact FOS on:
   Website: www.fos.org.au
   Email: info@fos.org.au
   Phone: 1800 367 287
   In writing to: Financial Ombudsman Service Limited GPO Box 3 Melbourne VIC 3001 ***or***

   b. If lodged **on or after 1 November 2018** contact the **Australian Financial Complaints Authority** (AFCA)***:**

   Website: www.afca.org.au
   Email: info@afca.org.au
   Telephone: 1800 931 678 (free call)
   In writing to: Australian Financial Complaints Authority
   GPO Box 3, Melbourne VIC 3001

   *The Australian Financial Complaints Authority or 'AFCA' is a new external dispute resolution (EDR) scheme to deal with complaints from consumers in the financial system.
   AFCA replaces the three existing EDR schemes of the Financial Ombudsman Service (FOS), the Credit and Investments Ombudsman (CIO) and Superannuation Complaints Tribunal (SCT) so that consumers have access to a single EDR scheme.

Apogee Financial Planning holds professional indemnity insurance that satisfies the requirements of Section 912B of the Corporations Act. This insurance also covers the conduct of our advisers who were authorised by Apogee Financial Planning at the time of providing the advice, but are no longer authorised representatives of Apogee financial Planning at the time of your complaint.

Payments and benefits we receive

You can pay for the services you receive on a fee for advice basis. This allows you to know that you are paying for our advice irrespective of any product you use, clarifies the services you are entitled to, and ensures all recommendations are driven by your needs.

We will agree with you the amount you pay based upon:

- a flat dollar fee;
- an hourly rate;
- the amount you invest; or
- a combination of the above.

You can pay in the following ways:

- as a fee for advice that will be deducted from your investments as a one-off payment or in instalments;
- by direct invoice from us for initial and ongoing advice;
- via commission we may receive from a financial product provider when you commence an insurance contract; or
- a combination of the above.

If you are not already on a fee for advice package, you can move to this payment at any time.

Other payments we may receive

We will provide you with details of all fees, commissions or other benefits we may receive when we provide advice to you and, where possible, will give actual dollar amounts. If we cannot provide this accurately, we will provide worked-dollar examples.

Even if you don't receive personal financial advice from us, you can still request the details of any fees, commissions or other benefits we receive in relation to any other financial service we provide you.

Benefits we may receive

Sometimes in the process of providing advice, we may receive benefits from product providers.

Conferences

We may attend conferences and professional development seminars that have a genuine education or training purpose. Apogee Financial Planning, or our employer, may pay for the costs of our travel and accommodation, and events and functions held in conjunction with the conference or seminar.

Non-monetary benefits

We keep a register detailing certain non-monetary benefits that we receive e.g. benefits valued between $100 and $300, and those that relate to genuine education or training and technology software or support.

You can view an extract of the register by contacting us. Please be aware that Apogee Financial Planning may charge you for the cost of providing this information to you.

Sponsorship

Apogee Financial Planning receives cash payments from product providers who sponsor and attend training presentations, conferences and/or professional development days. Amounts vary between product providers and we do not directly share in the sponsorship payment; however, we may indirectly benefit as these payments subsidise the costs associated with these training and professional development events.

Commissions received by our Licensee from product providers

Apogee Financial Planning has ongoing commission arrangements with a number of risk insurance providers. Where you acquire a risk insurance policy issued by AIA, Zurich, CommInsure and One Path the insurer may pay Apogee Financial Planning a commission payment which based on total in-force premium and lapse rates for risk insurance policies as at 31 December 2017, recommended by all advisers within Apogee Financial Planning adviser network. The payments received by Apogee Financial Planning may be up to 2% of the premium amounts paid by policy holders to the relevant insurer. As this amount is calculated in the future, we cannot provide an exact amount at this time; however, as an example, if as a result of services provided to you by Apogee Financial Planning, a participating insurance provider receives $5,000 in premium, then Apogee Financial Planning will receive up to $100 as a commission (2% of the premiums held).

The above payments are not shared with us. These payments do not represent an additional charge to you and we will disclose in your Statement of Advice insurance products for which these arrangements may apply.

Distribution Allowance

MLC Limited pays a distribution allowance to National Wealth Management Services Limited, a related body corporate of NAB, in respect of the distribution of MLC Limited's insurance products by licensees in the NAB Group (including NAB). This amount is not ascertainable at this time and will depend in part on the value of MLC Limited's insurance portfolio relating to insurance distributed through NAB and its related bodies corporate, and the performance of NAB and its related bodies corporate against agreed annual performance criteria. This allowance is not shared with your adviser, and does not represent an additional charge to you.

Referrals

Referrals from a third party

At present we do not have any referral arrangement in place to pay a third party referrer a referral fee, commission or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Referrals to a third party

At present we do not have any referral arrangement in place to provide referrals to third parties in return for payment or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Referrals to an associated entity

We may refer you to the following associated entities and therefore may receive a direct or indirect benefit from any referral we make to this provider.

Details on the associated entity are set out in the table below and specific details of any benefits we may receive from the referral will be provided in our advice documents to you. Alternatively, you can request further details about our associated entity arrangements prior to us providing you with financial advice.

We are obligated to act in your best interests when providing you with financial advice, as such we will be transparent and disclose any benefits we may receive via an associated entity in relation to our recommendations to you.

Table – Other Business Activities and Related Entities:

Name of Entity	Nature of association
AMCO Public Accountants Pty Ltd	Danny Mazevski is a Director of AMCO Public Accountants Pty Ltd and has a controlling shareholding in the entity. As a result, Danny will receive dividends/distributions and/or income from Indeplan Pty Ltd T/A AMCO Strategic Financial Advice.

Please note that Apogee Financial Planning is not responsible for the advice and services provided by these providers.

How we charge for our services

All fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

Initial consultation	**At our expense / Free of charge.**
Strategy Presentation	This is included in Advice preparation fee as applicable.
Advice preparation	If you elect to pay us a fee for advice the following fees will apply. The fees will depend on the size of the investment portfolio and the complexity of the advice: The minimum fee charged is $880 while the maximum fee is $5,500 (GST incl.)
Implementation (fee for advice)	If you elect to pay us a fee for advice the following fees will apply. The fees will depend on the size of the investment portfolio and the complexity of the advice: - Portfolios less than $150,000: Implementation fee of between $880 and $1,100 (GST incl.) Portfolios $150,000 - $300,000: Implementation fee of between $1,100 and $2,200 (GST incl.) Portfolios in excess of $300,000: Implementation fee of between $2,200 and $5,500 (GST incl.) Borrowed funds – if we recommend you acquire investments using borrowed funds then your implementation fee will be a minimum of $880 and a maximum of $5,500 (GST incl.) ***Note: The initial advice and implementation cost is included in Advice Preparation Fee, refer above.***
Ongoing fee for advice	If you elect to pay a fee for the ongoing review of your financial planning strategy, the ongoing fee is based on the complexity of ongoing advice and the services provided. The minimum fee is $880 (GST incl.) while the maximum is 1.1% of the value of your portfolio each year. For example for investment valued at $200,000 the maximum ongoing fee would be $1,540 pa. Borrowed funds – if we recommend you acquire investments using borrowed funds then your ongoing fee will be a minimum of $880 (GST incl.) The ongoing advice fee will be based on the level of service needed and the complexity of the advice. Complex advice requirements include the use of trusts and ownership structures, overseas assets or incomes, executive options or multiple investment entities. The frequency of the review will also impact on the fee charged. For portfolio's < $150K 1.1%, < $500K 0.77%, <$1M 0.55%, <$5M 0.44%, >$5M 0.36%
Ad hoc advice	Where you do not wish to participate in an ongoing service fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of $330 (GST incl.) will apply.
Stamping Fees	Where we receive stamping fees from issuer companies for raising capital or debt on behalf of that company, we will offset this payment against the cost of our advice to you.
Margin loans	We do not receive commissions either directly or indirectly from any margin lending products.
Insurance products	The relevant insurer will pay initial commission between 0% and 130% and ongoing commission between 0% and 33% of the annual premium for as long as you hold the product. Commissions are paid to us by the product provider and are not an additional cost to you.
Pre-existing arrangements	For existing clients already in an established commission arrangement, we may receive commission on investment products held. The relevant product issuer will pay initial commission between 0% and 5.5% and ongoing commission between 0% and 0.88% of the value of your investments for as long as you hold the product. Commissions are paid to us by the product provider and are not an additional cost to you.