



Financial Services Guide

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HQB Financial Services Pty Ltd ABN 97 102 775 468 is a Corporate Authorised Representative (No 288184) of My Adviser Pty Ltd ABN 80 065 370 354 AFSL 238307

This document is issued by My Adviser Pty Ltd ABN 80 065 370 354 AFS Licence No 238307

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www.mya.com.au

The Financial Services Guide is to help you decide if you want to use our services

For your protection the law requires that you are given our Financial Services Guide (FSG) and that we make sure that you completely understand its contents BEFORE we provide you with any financial service.

- It contains information about My Adviser Pty Ltd (My Adviser)
- It identifies your Financial Planner;
- It explains what services and products My Adviser authorises your Financial Planner to provide and
- Where you can contact your Financial Planner.
- It explains how My Adviser, your Financial Planner and any other relevant parties are paid; and
- Who to contact if you have a complaint about your Financial Planner or you are not satisfied with the services provide.

About My Adviser

My Adviser Pty Ltd holds an Australian Financial Services Licence and authorises us to give advice under its licence. My Adviser stands behind the advice that we give and works with us to ensure that we are equipped to give you high quality, up-to-date advice.



My Adviser is privately owned—no bank or financial institution owns any part of the Company—and has been a Principal Member of the Financial Planning Association for 15 years.

My Adviser provides us with a range of facilities that help us to provide you with high quality advice. Some of these services are:

Research

My Adviser provides us with extensive research into investment and insurance products, including a list of products that have been reviewed and approved for use.

Technical and Strategy Resources

My Adviser has a number of technical experts who provide direct assistance to Financial Planners to keep them up-to-date with the latest developments in financial planning to ensure that the best strategy for your situation is recommended.

Compliance Services

My Adviser is committed to delivery of the highest standard of advice and service. As an AFS Licensee, My Adviser must monitor and supervise its financial planners. My Adviser has highly qualified and experienced specialist staff who work with financial planners to help them satisfy all regulatory requirements.

Regular audits of My Adviser financial planners are carried out to help them to identify potential issues and to maintain the highest standards of ethics and advice.

Coaching and Training

My Adviser provides coaching & training to ensure that financial planners stay up-to-date with changes in regulations and with the latest advice strategies. All financial planners are required to maintain the highest professional standards.

Communication and Understanding

My Adviser is committed to open and honest communication with you at all times, because effective communication and mutual understanding are the foundations of good advice. It is important that you take the time to discuss the information in this document with us. Equally, please feel free to ask any questions or to seek further information if there is anything you don't understand.

We will make every effort to develop a strategy based on your current financial situation with the sole aim of meeting your individual financial goals. To achieve this, you need to be open and honest with me. You may find it uncomfortable to provide us with detailed personal information about your health, lifestyle, or financial situation. We understand this, but it is necessary, and we will do everything we can to help you feel at ease.

Confidence in the quality of our advice

The needs and objectives of every person are different, so we will treat you as an individual different to every other client. When we give you advice we will make it appropriate to your situation, needs and objectives, and it will be confirmed in a written Statement of Advice (SoA). As time goes by and your circumstances change, you may need additional advice. This advice may be verbal, but if so, we will record it in a document called a Record of Advice (RoA). If you wish you can obtain a copy of the RoA by contacting us.

We recommend that you review your financial situation every 12 months, or whenever your personal or financial circumstances change. You will, of course, receive regular information from financial product providers about the value and performance of your investments, as well as details of any insurance cover.

When, as part of our advice, we recommend a financial product, we will provide you with a Product Disclosure Statement (PDS), which contains information about the product recommended to you.

At any time, should you not be satisfied with the advice we give you, or with any other aspect of our service, we

will welcome your feedback and will act on it immediately.

If you are still not happy, please contact My Adviser Complaints on 07 5667 7543, or in writing to PO Box 6035, Gold Coast Mail Centre, Queensland 9726.

In the event that neither we nor My Adviser can resolve your concerns, you may wish to contact the Financial Ombudsman Service (FOS) of which My Adviser is a member. FOS contact details are:

Financial Ombudsman Service
GPO Box 3, Melbourne, Victoria 3001
Phone 1300 780 808
Fax 03 9613 6399
Email info@fos.org.au

ASIC is the regulator of all Australian Financial Service Licensees including My Adviser. If you wish to, you can contact ASIC on 1300 300 630.

My Adviser has in place Professional Indemnity insurance that satisfies the requirements for client compensation required under section 912B of the Corporations Act

Your privacy

My Adviser has a strict policy relating to your personal information and the security protocols that we must follow. Under this policy we will ensure that your personal information, including any financial records or advice provided to you, is kept confidential and secure.

We will keep any personal information in a secure file which you are free to view if you wish. To learn more about our collection and use of your personal information, please view the My Adviser Privacy Policy available at www.mya.com.au or ask us for a copy.

Instructions

You may specify how you would like to instruct us. You may choose phone, fax or email, or alternatively, you may instruct us in person. Where instructions are provided by telephone, we will require you to confirm them in writing.

Limits on advice

When making recommendations to you, taxation, social security and estate planning issues may be discussed, but we are not authorised to give detailed advice relating to these issues. If you want specialist advice you will need to consult a specialist in those fields.

AML/CTF

My Adviser is required, under the Anti-Money Laundering (AML) and Counter-Terrorism Financing (CTF) Act and its corresponding rules and regulations to implement certain Customer Identification processes. We may be required to obtain information about you at the time of providing financial services to you and from time to time thereafter in order to meet My Adviser's legal obligations. We have certain reporting obligations under the AML/CTF Act, and information obtained from or about you may have to be provided to external third parties and regulators in accordance with the requirements imposed on My Adviser.

Performance

Though great care is always taken when providing you with recommendations, neither we, as your Financial Planners, nor My Adviser warrant or guarantee the financial performance or stability or security of any investment, trust, investment company or insurance policy.

Business and Financial Planner Profile

HQB Financial Services Pty Ltd

Corporate Authorised Representative 288184

Our business, HQB Financial Services Pty Ltd, provides a range of advice and assistance to help people grow, manage and protect their wealth.

We can help you to create the financial security that lets you focus on what's really important in your life.

This Profile contains some important information on the services we offer and how we charge for those services.

HQB Financial Services Pty Ltd is a Corporate Authorised Representative of My Adviser Pty Ltd.

We also offer mortgage broking, commercial financing and leasing and can facilitate access to Taxation, Accounting and Business Advisory Services.

We can also facilitate the purchase of direct equities through a preferred list of brokers

Our contact details are as follows:

Address: 13-15 Park Avenue
Coffs Harbour NSW 2450

Postal: PO Box 919
Coffs Harbour NSW 2450

Phone: 02 6652 2333

Facsimile: 02 6651 2958

Email: enquiries@hqb.com.au

Website: www.hqb.com.au

Ian Armstrong

Authorised Representative 291927

This Profile contains important information on the services I offer and how I charge for those services.

I am a qualified Financial Planner. I hold an Advanced Diploma of Financial Planning (Financial Services) and have worked in the financial services industry since 2001.

As an Authorised Representative of My Adviser Pty Ltd (Australian Financial Services Licence No 238307) I can provide strategic wealth advice in all areas of financial planning, but my skills are particularly suited to assisting you to build and protect your personal wealth. This can be achieved through cashflow management, investment strategies, use of structures for control and risk protection to assist you to achieve your lifestyle goals and financial security.

I am authorised to, and specialise in giving personal advice in the following disciplines:

- Wealth Creation
- Corporate Superannuation
- Personal and Employer Superannuation
- Investment and Retirement Planning
- Debt Management
- Personal Insurances
- Business Insurances
- Succession Planning
- Tax Effective Investments
- Self Managed Superannuation Funds
- Securities (Shares and Managed Funds)
- Portfolio Review Service

I have the following qualifications and accreditations:

- Kaplan Professional — Advanced Diploma of Financial Planning (Financial Services)
- Southern Cross University — Bachelor of Business

Financial Planner Profile

Michael Tsakaros

Authorised Representative 315162

This Profile contains important information on the services I offer and how I charge for those services.

I am a qualified Financial Planner. I have completed PS146 Financial Planning Accreditation and have worked in the financial services industry since 2002.

As an Authorised Representative of My Adviser Pty Ltd (Australian Financial Services Licence No 238307) I can provide strategic wealth advice in all areas of financial planning, but my skills are particularly suited to assisting you to build and protect your personal wealth. This can be achieved through cashflow management, investment strategies, use of structures for control and risk protection to assist you to achieve your lifestyle goals and financial security.

I am authorised to, and specialise in giving personal advice in the following disciplines:

- Wealth Creation
- Corporate Superannuation
- Personal and Employer Superannuation
- Investment and Retirement Planning
- Debt Management
- Succession Planning
- Tax Effective Investments
- Self Managed Superannuation Funds
- Securities (Shares and Managed Funds)
- Portfolio Review Service

I have the following qualifications and accreditations:

- FINSIA — Financial Planning PS146 Accreditation
- Coffs Harbour TAFE — Associate Diploma of Business (Accounting)

HQB Accountants

The following HQB Accountants are also authorized by My Adviser to provide general advice only:

Paul Chakos

Authorised Representative 340297

Ian Hogbin

Authorised Representative 337818

William Herd

Authorised Representative 337819

Gregory Hardy

Authorised Representative 244881

Kent Lee

Authorised Representative 337820

Service Costs

We believe that the services we offer are valuable and that we deserve to be paid appropriately for our expertise and skills. We are completely open about both any benefits and payments we receive and the costs you will occur for using our services.

As your advisers we will usually charge professional fees calculated on the basis of:

- A fixed dollar amount;
- A percentage of the amount you invest;
- An hourly rate; or
- A combination of some or all of these

The most important thing is that you clearly understand what is being charged and the value of the advice you receive.

Details of any fees, commissions or other benefits that we will be entitled to receive if you retain us as your advisers and if you implement our recommendations will be disclosed to you in the clearest of terms. Disclosure will be in dollar terms, or where this is not possible, in percentage terms, and will be included in your Statement of Advice or Record of Advice.

The types of fees, commissions and other benefits that may be received by us and by My Adviser are described below.

Service Fees

We will discuss and agree with you a level and method of payment before we provide you with services. The types of fees you may be charged are:

- **Fees for Advice**

We may charge fees for the preparation, presentation and implementation of our advice. These fees will be based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice for you. We will discuss these fees with you but will not provide you with advice until you understand and agree to the scale of fees. We will ensure that there are no surprises after the event.

- **Ongoing Advice Fees**

We may charge a fee to provide ongoing portfolio review, ongoing advice appropriate to your needs and/or ongoing services. We will offer you the option to select from a set charge or a charge based on the value of funds under advice and/or the time involved in reviewing your portfolio and circumstances.

Commissions

If you invest in a financial product through us, My Adviser may receive payment in the form of initial and/or ongoing commissions from the financial product providers. You do not pay these to us directly—they are paid from the fees and premiums you pay for the product. Some or all of these payments may be rebated to you depending on the payment method you select.

The commissions payable for different classes of financial products are listed below:

- **Investment Products**

For investment products, including superannuation and annuities, commissions are generally deducted from the money you invest. My Adviser may receive between 0% and 10% of your initial investment as initial commission from product providers whose products we recommend to you. My Adviser may also receive ongoing commissions paid from the annual management fees of the product providers. Ongoing commissions range between 0% and 5% pa of your investment balance. My Adviser may pass up to 100% of these commissions to us.

EXAMPLE

We recommend that you invest \$10,000 in an investment product. The applicable initial commission is 5% & ongoing commissions is 2% pa. My Adviser will receive initial commission of \$500 and may pass up to \$500 of that to us. Assuming that the investment value remains the same, each year My Adviser will receive ongoing commission of \$200 and may pass up to \$200 to us.

- **Life Insurance Products**

Depending on the product you purchase, My Adviser may receive between 0% and 140% of the annual premium as initial commission and between 0% and 40% pa of the annual premium as ongoing commission. My Adviser may pass up to 100% of these commissions to us.

EXAMPLE

We recommend an insurance product to you. The annual premium is \$450 pa. My Adviser may receive up to \$630 as an initial payment and may pass up to \$630 to us. Assuming that the premium remains the same, each year My Adviser may receive up to \$180 as an ongoing commission and may pass up to \$180 to us.

Schedule of Fees

Other Benefits

From time to time we may accept alternative forms of remuneration from product providers, such as hospitality or support connected with my professional development (i.e. training or sponsorship to attend conferences). We are required to maintain a register detailing any benefit that we receive which is valued at more than \$300, and a copy of this register is available on request.

We have a policy, however, of not accepting alternative remuneration from product providers which is worth more than \$300 or which is related to the volume of business we place with a particular product provider.

Any benefits which we receive that are relevant to you considering our advice will be disclosed in the Statement of Advice and Record of Advice as appropriate.

Payment Methods

Our fees can be invoiced to you directly, or deducted from your investment as an Adviser Service Fee— or a combination of these methods.

In most instances you will be able to select the method of payment that suits you best. We will discuss and agree the method of payment with you before we provide you with services.

Other Parties

If you are referred to us by another party, we may pay the referrer a fee. The fee varies according to the client, referrer and financial products involved. The fee may be a percentage of our fees, a percentage of the total amount invested through the referral, or a flat fee. We may pay these fees upfront when the financial service is provided or periodically as ongoing fees. The details of that fee will be in the Statement of Advice or Record of Advice, as appropriate.

Time Limitation

As economic and market conditions are constantly changing, the recommendations made in our Statement of Advice are only valid for 30 days from the date of presentation with the exception of any extraordinary event. To ensure that our Statement of Advice remains suitable to your needs, we recommend a review and if necessary a revised plan be prepared after this time limitation as elapsed.

Professional fees

The following costs may be charged for our Services. All fees are inclusive of GST.

Initial Service Fees	Fee
Initial Consultation	No Charge
Statement of Advice Preparation	\$220-\$2,200
Investment Implementation Fee	Starting from 1.1%

Ongoing Service Fees	
Ongoing Adviser Service Fee	From 0.55% to 1.1%
Servicing Hourly Rate	\$250 per hour

Note:

Ongoing Service Fees are charged monthly and can be either direct debited from bank account/credit card or debited from the cash account of the investment platform recommended.