

FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) describes our self-managed superannuation and financial advisory services to assist you to decide whether to use them. It describes how we are remunerated, our professional indemnity insurance and how we handle any complaints you may have.

We may also give you a Statement of Advice if we advise you on self-managed superannuation funds or other financial strategies or products, and that advice is tailored to your personal circumstances. When we provide further advice to you, we may not give you a Statement of Advice, however we will record the advice and you can ask us for a copy by calling us.

OUR SERVICES

We hold a limited Australian financial services licence. Our superannuation and financial advisory services include:

- Advising you on whether a self-managed superannuation fund (SMSF) is a suitable superannuation structure for you and, if so, helping you to establish an SMSF;
- Helping you to develop financial goals and appropriate investment strategies for your SMSF;
- Advising you on superannuation contributions and retirement strategies;
- Advising you on when to start a transition to retirement and/or retirement pension from your SMSF and how much pension you should take
- Advising you on pension and lump sum benefit payments within your SMSF; and
- Advising you to wind up a SMSF.

We can also provide high-level strategic advice to you in relation to:

- Life risk insurance – we can advise you on the amount of cover required, ownership of the policy but not on specific life insurance policies
- Simple managed investment schemes – we can advise you on which classes of these would align with your risk profile within your SMSF
- Securities - we can advise you on which classes of these would be suitable for your SMSF; and
- Retirement – eligibility for support from Department of Human Services and aged care planning.

Whilst we are able to provide you with advice to set up or wind up a SMSF, we are not licensed to advise you on investing in other specific financial products, basic deposit products, securities, superannuation and life insurance. For example, we may recommend that you invest in term deposits, but we cannot tell you which term deposit account is appropriate for you, or we may recommend that you take out life insurance, but we cannot recommend a specific insurance company's product.

We act for you when advising you on financial products or assisting you to set up your SMSF.

HOW CAN YOU DEAL WITH US?

You can deal with us in person, by phone, fax or email. It is important that you provide us with complete and accurate information about your circumstances and you take the time to check any assumptions we make and the basis for our advice. If you don't, our advice may not be appropriate for your needs.

HOW WE ARE PAID

Superannuation and financial advisory services	We charge for our superannuation and financial advisory services on the basis of the time that we spend looking after your needs. The rate will depend on the nature of the services you ask us to provide, for example, hourly rates vary from \$80 per hour to \$520 per hour plus GST. If requested, we will provide a fee estimate when you engage us to provide services to you.
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WHO WE PAY?

Accountants	Our accountants are paid an annual salary plus a bonus based upon their individual performance. Our partners are paid an annual salary plus profit share based upon the performance of the partnership.
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OUR PROFESSIONAL INDEMNITY INSURANCE

We have professional indemnity insurance in place which covers us for any errors or mistakes relating to our superannuation and financial advisory services. This insurance meets the requirements of the Corporations Act and covers the services provided by us provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

WHAT TO DO IF YOU HAVE A COMPLAINT?

If you wish to complain about our services, you can either discuss the matter with your accountant or contact our Complaints Officer on (07) 3210 5500. We will acknowledge receipt of your complaint immediately, and attempt to resolve it within 28 days.

We are a member of the Australian Financial Complaints Authority, an external dispute resolution scheme. If you are not satisfied with the manner in which we handle your complaint, you are entitled to take your complaint to them. Their contact details are on their website at www.afca.org.au and their phone number is 1800 931 678. You can access this scheme for free and any decision they make is binding on us, but not on you.

HOW CAN YOU CONTACT US?

We can be contacted at:

The Partnership of The Trustee For Barkle Professional Trust & The Trustee For The DAV Professional Trust & The Trustee For The Jory Professional Trust & Oths, trading as UHY Haines Norton (Brisbane)

ABN: 76 898 082 094

AFS Licence No: 483056

Address: Level 11, 42-60 Albert St, Brisbane QLD 4000

Postal Address: GPO Box 2876, Brisbane QLD 4000

Ph: (07) 3210 5500

Fax: (07) 3229 6174

Email: brisbane@uhyhnseq.com.au

www.uhyhnbrisbane.com.au

HOW WE PROTECT YOUR PRIVACY?

We are committed to protecting your privacy. We use the information you provide us to advise you on your financial circumstances, goals and strategies. We do not trade, rent or sell your information or disclose it to overseas recipients.

If you don't provide us with full information, we can't properly advise or assist you with your financial services needs. For more information about how to access the information we hold about you, how to have it corrected and how to complain if you think we have breached the privacy law, ask us for a copy of our Privacy Policy by contacting us on (07) 3210 5500 or visiting our website at www.uhyhnbrisbane.com.au.

This FSG was prepared on 4th August 2020 Version 4.