

Financial Services Guide

Part One of Two



Elders Financial Planning Pty Ltd
Australian Financial Services Licence No: 224645
Registered Office: Level 13, 347 Kent Street, Sydney NSW 2000

Financial Planning

Purpose of document

This Financial Services Guide (FSG) is designed to assist you to make an informed decision on whether or not you wish to utilise our services and contains important information about:

- Who we are
- The services we offer you
- How we and our representatives are paid
- Any potential conflict of interest we may have
- Our complaints handling procedures and how you can make use of them

Please read this FSG carefully before you ask an Elders Financial Planning Pty Ltd representative to provide you with advice

Elders Financial Planning Pty Ltd is authorised to advise in the following products:

- Deposit and payment products
- Debentures, stocks or bonds issued or proposed to be issued by a Government
- Life insurance products
- Interests in managed investment schemes
- Retirement savings accounts (RSA) products (within the meaning of the Retirement Savings Account Act 1997)
- Securities
- Superannuation
- Standard Margin Lending Facilities

Conflicts of Interest

Conflicts of interest are managed and disclosed to the client where a conflict may affect provision of the financial services provided. A Register of Conflicts of Interest is available for your inspection upon request.

Responsibility for services provided

Your adviser is an Authorised Representative of Elders Financial Planning Pty Ltd. Additional information about your adviser is contained in their Adviser Profile, Part Two. Elders Financial Planning Pty Ltd will be responsible for the services provided to you by its representatives.

Statement Of Advice

When we give you financial advice - a Statement of Advice - we take into account your relevant personal circumstances, financial situation, investment objectives and needs. The Statement of Advice will include:

- The basis and scope of our advice
- Our fees and commissions
- Any associations we have with Financial Product Issuers or other parties which may have influenced the advice we give you

Product Disclosure Statement

When we recommend to you a particular Financial Product we will give you information about the particular Financial Product - a Product Disclosure Statement - to help you make an informed decision about the Financial Product.

This Financial Services Guide is a two part legal document. Part One must always be accompanied by Part Two. Part Two may be altered from time to time by the Licensee, being Elders Financial Planning Pty Ltd, and the most recent date on either Part One or Part Two becomes the date of the entire document. If you have any further questions about the financial services Elders Financial Planning Pty Ltd provides, please contact your adviser.

Retain this document for your reference and any future dealings with Elders Financial Planning Pty Ltd

Before you get our advice

Your Questions

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

Elders Financial Planning Pty Ltd, via a joint venture, is owned by Millennium 3 Financial Services Group Pty Ltd (M3FSG) and Elders Rural Services Australia Ltd (Elders).

M3FSG is ultimately owned by ANZ Banking Group. As a result Elders Financial Planning Pty Ltd is related to all companies within this group including OnePath Australia Ltd, which offers financial products and platforms to retail clients. As a result of this relationship, actual and potential conflicts of interest may arise when our authorised representatives provide services to you and recommend OnePath products.

However, where this relationship might reasonably be capable of influencing our advice or creating a conflict of interest, we will clearly disclose our interest or the nature of the conflict to allow you to make an informed decision about our advice. We will manage, and will clearly disclose, any conflicts that we think may influence our advice.

Elders Rural Services Australia Ltd is part of the Elders Limited group of companies. Elders Financial Planning may receive additional benefits or preferential brokerage from some product providers, based on elements such as minimum new business placements and business retention. Where a product is recommended to you, any additional benefits or preferential brokerage payment will be disclosed to you in your Advice document (eg Statement of Advice or Record of Advice).

Will I be given advice that is suitable to my needs and financial circumstances?

Yes. But to do so we need to ascertain your individual financial objectives, financial circumstances, needs and requirements before we recommend any financial product or service to you.

You have the right not to give us this information, if that is your wish. However, if you do not give us sufficient information, the advice you receive may be inappropriate for your personal circumstances, objectives, financial situation and needs.

You should read the warnings contained in the Statement of Advice 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 relevant personal circumstances, objectives, financial situation and needs.

We also maintain records of any recommendations made to you and any financial products purchased by you.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. Please refer to the Elders Limited Privacy Statement.

If you wish to examine your file, you should contact your adviser and he/she will make arrangements for you to do so.

How can I give you instructions about my Financial Product/s?

You may tell us how you would like to give us instructions. For example by telephone, fax or other means such as e-mail.

How will I pay for the services provided?

You may pay us a fee and/or we may receive a payment called brokerage, which is paid to us by the Financial Product issuer/s.

We will give you a Statement of Advice containing details of our fees and any payments made to us by a Financial Product issuer/s.

How are any commissions, fees or other benefits calculated for providing the financial services?

Generally the payment we receive will be based on the amount you invest. It may vary from one Financial Product issuer to another. Details of the payment we receive are contained in the Product Disclosure Statements for most Financial Product issuers available from your adviser. Your adviser can give you full details. As an example:

Investments:

Elders Financial Planning Pty Ltd may be paid between 0% and 10% initial brokerage or commission from fund managers and other product issuers whose products we recommend to you. Brokerage is calculated on the basis of the funds you invest and is paid to Elders Financial Planning Pty Ltd once the investment has been put in place. In the case of additional lump sum investments, or regular investments as part of a savings plan, initial brokerage may also apply.

Ongoing brokerage or commission of between 0% and 5% may also be paid to Elders Financial Planning Pty Ltd. The amount paid is based on your account balance.

Life Insurance:

Elders Financial Planning Pty Ltd may be paid an initial commission based on a percentage of the first year's base premium, which excludes policy fees and statutory charges. This is paid to us direct by the product provider and is in the range of 0% to 120% of the base premium. A renewal brokerage of 0% - 45% of the base premium may also be paid upon each annual renewal of the insurance contract.

If you receive personal advice from us, we will tell you about any commissions, fees and any other benefits, where possible in actual dollar amounts, in the Statement of Advice. Our adviser will give you this Statement of Advice, before we proceed to act on your instructions.

- We may be paid by the Financial Product issuer at the time you invest or contract, and during the life of your investment or contract
- We may charge you a fee, depending on the time we spend developing your plan, or depending on the value of funds you invest
- We may invoice you for a fee when you receive our written recommendations
- You may have to pay us a management fee annually or in installments
- We may receive ongoing payments from the Financial Product issuer

Your adviser will tell you in writing in the Statement of Advice what fees we may charge you, when you have to pay, and what payments we may receive from the Financial Product issuer/s.

Will anyone be paid for referring me to you?

Where you have been referred to us by someone else, if we pay them a fee or commission in relation to that referral, we will tell you in the Statement of Advice who will receive that fee or commission and the amount they will receive.

Does Elders Financial Planning Pty Ltd and its Advisers maintain Professional Indemnity Insurance?

Elders Financial Planning Pty Ltd holds a Professional Indemnity Insurance Policy to cover its professional financial planning, and advisory activities. Professional Indemnity insurance indemnifies professional organisations and their representatives for their legal liability in the event that a client suffers loss, material, financial or physical, that is directly attributable to a negligent act on the professionals behalf. This includes where the representative provided a service to the client and is no longer authorised by the organisation to do so.

All Authorised Representatives of Elders Financial Planning Pty Ltd also hold adequate Professional Indemnity Insurance as stipulated under ASIC Regulatory Guide 126.

What should I do if I have a complaint?

If you have a 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 three business days, you may lodge your complaint in person or in writing directly with:

Chief Executive Officer

Elders Financial Planning Pty Ltd

GPO Box 551

Adelaide SA 5001

Telephone: 1800 060 741

Email: advisorservices@elders.com.au

We will try to resolve your complaint quickly and fairly.

3. If the complaint can not be resolved to your satisfaction, you have the right to refer the matter to an external dispute resolution scheme. Elders Financial Planning Pty Ltd is a member of the Financial Ombudsman Service (FOS), GPO Box 3 Melbourne Vic 3001, Telephone: 1300 780 808, Facsimile: (03) 9613 6399, Email: info@fos.org.au, Web: www.fos.org.au

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Date of Issue: 22 July 2011

Version 1



Jonathan Oxlade **Authorised Representative**

**LoverleyJubbly Pty Ltd as trustee for Total Choice Wealth Trust
trading as Total Choice Wealth**

3 Norfolk Street, Fremantle WA 6160
PO Box 89, Palmyra WA 6957

Ph: 08 9433 4841 Fax: 08 9433 4842 Mob: 0411 870 957
Email: jon@totalchoicewealth.com.au

Advisor

Jonathan Oxlade is the person who is providing the financial services to you. His ASIC Authorised Representative Number is 340423. Jonathan is a Director of LoverleyJubbly Pty Ltd as trustee for Total Choice Wealth Trust trading as Total Choice Wealth (ABN 11 400 801 984; ASIC Authorised Representative Number 396334)

Jonathan Oxlade and Total Choice Wealth are Authorised Representatives of Elders Financial Planning Pty Ltd, Australian Financial Services License No: 224645

Services

Jonathan is authorised to provide a wide range of financial services to you, including: Investment Planning, Wealth Accumulation Advice, Risk Planning Management, Superannuation Advice, Retirement Planning Advice, Business or Farm Succession, Estate Planning, Centrelink (Social Security) Advice, Tax Efficient Strategies.

Remuneration

LoverleyJubbly Pty Ltd as trustee for Total Choice Wealth Trust, trading as Total Choice Wealth receives a portion of the fee for service paid by clients and/or the brokerage/commission paid by product issuers to Elders Financial Planning Pty Ltd. The specific amount will be disclosed in further detail in the Statement of Advice document.

Fees that may be applicable for preparing your advice include:

- Statement of Advice Preparation; Range from \$0 to \$4,500 (inclusive of GST) depending on time and complexity of the advice document, calculated on an hourly rate of \$198 (inclusive of GST) . An estimated cost will be provided prior to the commencement of any work.
- Ongoing Fees – these will vary depending on the amount invested and the ongoing service arrangement you negotiate. These will be disclosed in full in the advice document. Ongoing Service Fees are generally up to 0.88% of the funds managed. Insurance companies currently pay between 10% and 30% of the annual insurance premium on an ongoing basis.

Initial and Ongoing commission is also payable by some product providers, depending upon the investment or insurance premium amount.

Jonathan Oxlade is a Director of LoverleyJubbly Pty Ltd

NB: Costs include GST