

Financial Services Guide

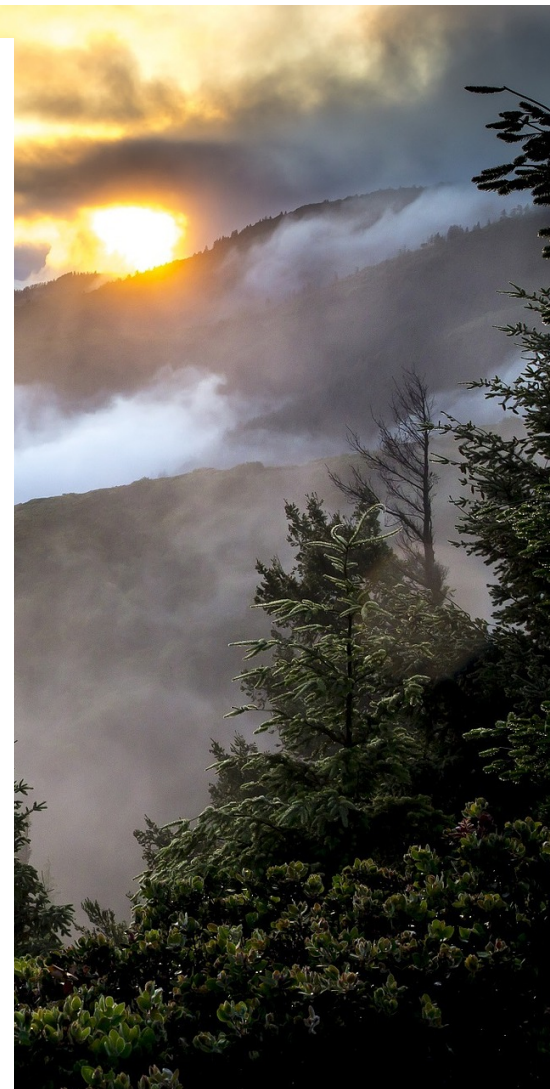
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The purpose of this guide is to provide you with:

- Information about Australian Investment Management as a licensee
- Details on how you may instruct your adviser
- Who will be responsible for providing the financial service?
- Details of the financial services and/or products Australian Investment Management can provide
- Remuneration received by your adviser
- Other forms of remuneration or benefits
- The complaints procedure
- Details of your Adviser

Please take the time to read the guide before engaging our services

Retirement Consulting ABN 35 644 772 985
Corporate Authorised Representative # 001286076 of;
Australian Investment Management Pty Ltd
AFSL 526206



Not Independent

Australian Investment Management and Retirement Consulting is not independent, impartial or unbiased because we:

- receive commissions for the advice we provide on life risk insurance products.
- (See Remuneration Section for details)

How we provide advice

You are entitled to receive a Statement of Advice ('SoA') on the first occasion that we provide you with personal advice. This document will:

- Explain the advice and the basis of the advice,
- Provide information about our remuneration (including insurance commissions), and
- Disclose any associations or relationships that could potentially influence us in providing the advice.

If we provide further advice we may provide you with a further SoA or a Record of Advice ('RoA') which we retain on file. You can request a copy by telephone, mail or email of the RoA document at any time up to 7 years after the advice is provided. We will also provide you with, or make available to you, a Product Disclosure Statement ('PDS') issued by the product issuer for any financial product we recommend. When a PDS is provided you should read this carefully to enable you to make an informed decision prior to purchasing the recommended financial product.

Fee Disclosure Statement

A Fee Disclosure Statement ("FDS") will be issued to you in instances where you enter into an Ongoing Fee Arrangement with your adviser for a period greater than 12 months. The FDS will contain information about the services you received and the fees you paid during the period.

Opt in

A Renewal Notice will be issued every year if you have entered an ongoing fee arrangement. The Renewal Notice will give you the option of renewing the ongoing fee arrangement and also provide you with details of services provided in the previous 12 months, and proposed services to be provided in the following 12 months.

How you can give instructions

You can contact us directly with any instructions relating to your financial services. This includes giving us instructions by telephone, mail or email. We can accept your instructions via email after you have signed an authority form. We also use and accept electronic signatures in some cases.

Services Provided

Our Planning and Advisory Services include: ▪

- Investment Advice
- Tax (Financial) Advice
- Retirement Planning
- Aged Care Financial Advice
- Social Security Planning
- Superannuation
- Self Managed Superannuation (SMSF)

Our Insurance Services include:

- Term Life Insurance
- Income Protection
- Trauma & Critical Illness
- Total & Permanent Disability

Scoping of Advice

Depending on your requirements, advice may be personalised specifically to your needs and circumstances, or restricted to certain areas, at your request.

Best Interests Duty

We are under an obligation to act in your best interests in relation to the personal financial product advice provided to you (i.e. the 'best interests duty').

Generally, we must ensure, within the subject matter of the advice provided to you:

- the scope of the advice includes all the issues for the advice to meet your objectives, financial situation and needs (including your tolerance for financial risk),
- if the scope of the advice changes, the change is consistent with your objectives, financial situation and needs,
- we consider whether or not to provide advice that recommends a specific product or whether you should dispose of a product or do nothing.

Restrictions that Apply

We do not provide legal, accounting or direct property advice. While advice may touch on these areas, you should seek professional advice from experts in these fields. Assistance can be provided to help you locate professional advice in these areas.

Remuneration

A complete schedule of fees will be included in the Statement of Advice which will be given to you.

Our Financial Planners are salaried employees of Retirement Consulting Pty Ltd.

Advisers are paid a fixed salary with no variable bonuses. Advisers may be shareholders in the entity providing advice, and may benefit from company profits and dividends.

We generally operate on a fee for service model, based on the service provided to you. In most cases this will include an initial fee for the advice and placement of any business followed by an ongoing service fee. Any of these fees will be charged as agreed with you and as permitted by law. The initial fee for advice ranges from \$330 to

\$5,500 (inclusive of GST). Ongoing fees are determined by the complexity of the advice required and the services we provide. These may be set as a fixed annual amount as agreed, or via a funds under management percentage fee of up to 1.10% per annum including GST. Our minimum ongoing annual service fee starts at \$1,320 (inclusive of GST).

Risk insurance product providers pay Australian Investment Management Pty Ltd upfront and on-going commissions if you proceed with a risk insurance product one of our advisers recommends you. The upfront commission payable to Australian Investment Management Pty Ltd for advising on and implementing risk insurance financial products for you can range between 27.5% and 66% of your annual premium, while on-going commission may range between 11% and 27.5% of the annual premium. For example, on an insurance premium of \$800 that pays 66% initial commission and 22% on-going commission, the upfront commission is \$660 and the on-going commission is \$220 per annum.

We reserve the right to charge a mutually agreed fee for risk insurance advice in addition to any commission should the total initial insurance commission fall short of our expected cost to deliver the advice.

Your Privacy and Information

We maintain a record of your personal profile including 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. If you wish to examine your file please ask us and will make arrangements for you to do so. A copy of Australian Investment Management Pty Ltd's

Privacy Policy is available at any time from your adviser on request or by visiting our website.

Associations

Australian Investment Management Pty Ltd is a wholly owned subsidiary of Retirement Consulting Pty Ltd. Mark Beveridge is a director and shareholder of Retirement Consulting Pty Ltd. Retirement Consulting Pty Ltd.

Where you are referred by an accountant, lawyer or other centre of influence and take up the services of Retirement Consulting, we may pay a fee, commission or other benefit to the referral party or their legally registered trading entity.

We are not paid any fee or commission from external professionals that we may refer you to.

Full details of any financial relationships will be included in your Statement of Advice.

We maintain an Alternate Forms of Remuneration Register. The Register, which you can review by contacting us, outlines any alternative forms of remuneration that we may receive from licensees, fund managers or representatives (each of whom also maintains a register).

Code of Ethics & Complaints Resolution

Australian Investment Management and its Authorised Representatives are bound by the Financial Adviser Standards and Ethics Authority.

A copy of the code is available at:

<https://www.fasea.gov.au/code-of-ethics/>

If you have any complaint about the service provided to you, you should take the following steps:

Inform your Financial Adviser of your complaint. If the complaint is not satisfactorily resolved within 3 days, please contact Australian Investment Management's Complaints Officer or put your complaint in writing and send to: Complaints Officer Australian Investment Management Pty Ltd PO Box 751 Paradise Point QLD 4216

If an issue has not been resolved to your satisfaction within 45 days, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

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 Securities & Investments

Commission has an Information Line – 1300 300 630 which you may use to make a complaint and obtain information about your rights.

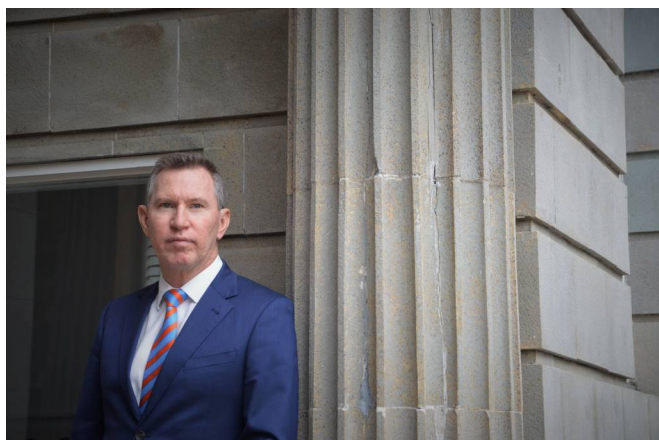
Professional Indemnity Insurance

Australian Investment Management Pty Ltd has Professional Indemnity Insurance in place to cover us and our representatives for liability arising from the financial services we provide.

This includes claims relating to the conduct of representatives who no longer work Australian Investment Management Pty Ltd, but did so at the time of relevant conduct.

Our arrangements satisfy the requirements for compensation arrangements under S912B of the Corporations Act.

Adviser Profile



Mark Beveridge

ASIC Financial Adviser Number 239234

Experience

Mark Beveridge has been a Financial Adviser since 1990.

Mark Beveridge is a Fellow of the Financial Services Institute of Australia

Qualifications

Graduate Diploma of Financial Planning (SIA)

Diploma of Financial Markets (SIA)

SMSF Specialist Adviser (SMSFA)

Tax (Financial) Adviser (Tax Practitioners Board)

Products and Services

Your Financial Adviser is licensed by Australian Investment Management Pty Ltd to provide you with general and personal financial advice and to transact in the following types of products.

Provide financial product advice and deal in:

- Deposit and payment products
- Government Bonds, Debentures, Stocks or Bonds
- Investment Life Insurance Products
- Life Risk Insurance Products
- Managed Investment Schemes including Investor Directed Portfolio Services (IDPS)
- Securities
- Superannuation