assure invest

Financial Services Guide

December 2015

ASSUREINVEST FINANCIAL SERVICES GUIDE

INTRODUCTION

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use any of the financial services offered by AssureInvest Pty Ltd (AssureInvest). It provides you with an understanding of what to expect from your interactions with AssureInvest.

This guide provides information about:
- Services and products offered by AssureInvest
- Remuneration received by AssureInvest, its staff and other related persons in relation to the financial services AssureInvest provides
- AssureInvest's Complaints Process – an explanation of how AssureInvest deals with any complaints you may have about the services or products, as well key contact details to communicate a complaint.

AssureInvest clients typically receive a copy of this FSG when they receive product advice or are sold a financial product.

SERVICES ASSUREINVEST PROVIDES

AssureInvest provides independent, specialist investment solutions to
- Advisory firms – stockbrokers, financial advisers and accountants
- Self-managed super funds (SMSFs) and high-net-worth individuals.

Our services range from investment consulting services to complete outsourced portfolio management.

OTHER DISCLOSURE DOCUMENTS YOU MAY RECEIVE

Product Disclosure Statements
- If you are seeking to acquire a specific financial product, you should obtain a copy of, and consider, the Product Disclosure Statement (PDS) prepared by the product issuer before making any investment decision.
- The PDS sets out important information about the particular product including the features, benefits, fees and risks associated with it to assist you in making an informed decision.

GENERAL ADVICE ONLY

AssureInvest provides general advice in relation to financial services or products provided to clients. Any express or implied advice is strictly general advice only.

Where the advice is general advice, AssureInvest warns that: (a) in preparing the advice, AssureInvest did not take into account the particular goals and objectives, anticipated resources, current situation or attitudes of any particular person; and (b) before making any investment decisions on the basis of that advice, any investor or prospective investor needs to consider, with or without the assistance of a securities adviser, whether the advice is appropriate in light of the particular goals and objectives, anticipated resources, current situation or attitudes of the investor or prospective investor.

FINANCIAL SERVICES PROVIDED BY ANDREW DOHERTY, MANAGING DIRECTOR OF ASSUREINVEST

Andrew Doherty, Managing Director of AssureInvest, is authorised to provide financial services as detailed in the attached Adviser Profile.

THE KINDS OF FINANCIAL SERVICES ASSUREINVEST IS AUTHORISED TO PROVIDE

AssureInvest is authorised to provide general financial product advice in the following product classes:

- Debentures, stocks or bonds
- Managed investments schemes
- Securities

For Retail and Wholesale Clients.

HOW ASSUREINVEST IS PAID

The type and amount of fees for the services AssureInvest provides depends on the nature and complexity of the services provided. The fees can take any one or more of the following forms:

- Retainer fee
- Fee agreed at the commencement of a project
- Time cost based on an hourly rate of $200 – $800 (plus GST); and
- Performance fees and asset based fees.

AssureInvest will agree the fee methodology with you in advance of provision of the service.

HOW OUR STAFF ARE PAID

Our staff are paid a salary from AssureInvest and do not directly receive any commissions or fees.

Staff may also be eligible for a bonus payment in certain circumstances. Bonus payments are discretionary and are not guaranteed. The amount of the bonus payment is determined by the staff member's contribution to AssureInvest's performance, based on pre-determined objectives.

FEES PAID TO EXTERNAL PARTIES FOR REFERRING CLIENTS

AssureInvest may pay a fee to external entities who refer clients to us. You will be informed if there are any such arrangements in place for the services you receive.

OUR PRIVACY POLICY

Protecting your privacy and the confidentiality of the information about you that you provide to us is of fundamental importance to our business. All personal information is dealt with in accordance with the AssureInvest Privacy Policy. The AssureInvest Privacy Policy details how we comply with the Privacy Act in the handling of your personal information. You should familiarise yourself with AssureInvest's Privacy Policy to ensure that you understand how AssureInvest collects, uses and discloses your personal information. You can view the AssureInvest Privacy Policy via our website: www.assureinvest.com.au.

It is important to ensure that the personal information we retain about you is accurate, complete and up-to-date. Accordingly, if you have any concerns about the completeness or accuracy of the information we have about you or would like to access or amend your information, simply email us at info@assureinvest.com.au.

AUSTRALIAN FINANCIAL SERVICES LICENSE DETAILS

AssureInvest Pty Ltd ABN 55 636 036 188 AFS Licence number 478978.

COMPLAINT RESOLUTION

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following steps:

1. Contact your advisor immediately.

2. If your complaint is not satisfactorily resolved within 45 days you can send your complaint to Financial Ombudsman Service Australia (FOSL), at GPO Box 3 Melbourne VIC 3001. Their free call number is 1800 367 287 and their website address is www.fos.org.au. The Australian Securities and Investments Commission (ASIC) also has a free call info line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.

COMPENSATION ARRANGEMENTS

Where we are liable to meet a compensation claim or payment, it will generally be paid from our cash flows and available resources.

Where AssureInvest is liable to meet a compensation claim, we may rely on and claim under the professional indemnity insurance that we must hold. This insurance is between AssureInvest and the insurer and is intended to respond to civil liability resulting from significant claims for compensation made against us for financial services provided by us.

This insurance provides cover even if one of our staff leaves AssureInvest. Our compensation arrangements comply with the arrangements required by Australian Securities and Investment Commission (ASIC) and the Corporations Act 2001 (Cth.).

ASSUREINVEST CONTACT DETAILS

If you have any queries about this FSG or any other matters relating to AssureInvest's products and services, please contact:

The Administration Manager
AssureInvest Pty Ltd
PO Box 612
Neutral Bay NSW 2089 Australia

e info@assureinvest.com.au

ADVISER PROFILE:
ANDREW DOHERTY, MANAGING DIRECTOR OF ASSUREINVEST

Adviser Details
Andrew Doherty
Managing Director
AssureInvest Pty Ltd

Level 1, 50 Yeo Street
PO Box 612
Neutral Bay NSW 2089 Australia

Phone: +612 8094 8410
Fax: +612 9033 8606
Email: info@assureinvest.com.au

Authorised Representative Details
In addition to his role as Managing Director of AssureInvest, Andrew Doherty is also an Authorised Representative (number 460115) of Libertas Financial Planning Pty Ltd (ABN 27 160 419 134, AFSL number 429718)
Suite 204, Level 2 111 Harrington St
Sydney NSW 2000 Australia
Phone +612 8004 6299

Experience and Education
Andrew Doherty is an experienced investment professional and innovative business solutions practitioner with more than two decades of experience in financial services.

Prior to establishing AssureInvest, Andrew spent 14 years at Morningstar Australasia where, as Head of Equities, he led the equities and credit securities research team in Australia and New Zealand.

Andrew was responsible for Morningstar's outperforming equities portfolio management, investment strategy and investment consulting services along with development of research processes.

As well as his extensive experience in growing businesses, Andrew's strengths are in integrating companies and in developing products and teams. Andrew was a key contributor to the growth of Aspect Huntley to its current position as leading provider of independent investment research and information, purchased by Morningstar in 2006.

Earlier roles included at investment banks JP Morgan and Deutsche Bank in London and as fixed income investment manager for Credit Suisse Asset Management in Sydney.

Presently, Andrew also lectures and tutors as part of the Master of Applied Finance course at Kaplan Professional Education.

Andrew's qualifications include Master of Business Administration degree from Australian Graduate School of Management, and Bachelor and Master of Economics degree from Macquarie University.

Authority to Provide Personal Financial Product Advice
Andrew Doherty is authorised to provide personal financial product advice in the following product classes:

- Deposit and payment products
- Derivatives
- Debentures, stocks or bonds
- Managed investments schemes
- Retirement savings accounts
- Securities
- Standard margin lending facility
- Superannuation

For Retail and Wholesale Clients.

How we are paid for our services
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