



URQUHART SEXTON
— FINANCIAL PLANNING —

Financial Services Guide (FSG)

Urquhart Sexton Financial Planning Pty Ltd

Australian Financial Services Licence No 303051

It is important that you understand this FSG as it is a legal document. If any part of this document is not clear please speak to your financial adviser.

Version 7.

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Purpose

Before providing financial advice or financial services to you, we must provide you with this Financial Services Guide. The purpose of the Guide is to convey important information that you need to know before receiving any financial services. You should retain this document.

In addition to providing consumer protection, this guide contains important information about:

- who we are
- the services we can provide to you
- how we are remunerated for these services
- details of any arrangements that may influence our advice
- details of our internal and external complaints-handling procedures and how you can access them

This Guide should be read in conjunction with our Privacy Policy as well as the following documents, if applicable;

- Engagement Letter
- Statement of Advice
- Record of Further Advice
- Product Disclosure Statement

More information regarding these documents can be found in the Section titled 'Financial Services'

Responsible Entity

Urquhart Sexton Financial Planning Pty Ltd is responsible for the advice provided to you by its representatives authorised under its Australian Financial Service Licence 303051.

Authorised Representatives of Urquhart Sexton Financial Planning Pty Ltd are;

- Malcolm Urquhart
 - Individual Authorised Representative
 - ASIC Authorised Representative identification number 267020
- Urquhart Sexton Pty Ltd
 - Corporate Authorised Representative
 - ASIC Authorised Representative identification number is 296778

All representatives of Urquhart Sexton Financial Planning Pty Ltd can be contacted with the information provided in the section titled 'Contact Us'.

Urquhart Sexton Financial Planning Pty Ltd's Advisers

Malcolm Urquhart

Malcolm Urquhart has been a Financial Planner since 2000. His educational qualifications include:

- Certified Financial Planner
- Diploma in Financial Planning,
- Graduate Diploma in Business
- Bachelor of Agricultural Science.

Malcolm has had extensive experience dealing in business and marketing, and has been associated with the rural community for many years.

Malcolm can assist you with advice and product recommendations in the following areas:

- Investment planning advice
- Superannuation and rollover advice
- Self Managed Super Fund Establishment, Ongoing Administration and Investment Advice
- Share Sale and Purchase
- Retirement planning advice
- Personal insurance advice (e.g. life insurance)
- Portfolio review and management services
- Centrelink Assistance
- Assistance with initial and ongoing Nursing Home issues

Malcolm Urquhart is a Director of Urquhart Sexton Pty Ltd.

Malcolm Urquhart is also a Registered Tax Agent with the Tax Practitioners Board. Malcolm's Registered Tax Agent number is 25176442.

Malcolm Urquhart is a Registered Financial Adviser – Registration Number 000267020.

Financial Services

Financial advice

Authorised Representatives are trained and authorised to provide advice in the following areas:

- Financial strategies;
- Retirement planning;
- Personal insurances;
- Estate planning;
- Investment strategy and advice;
- Effective financial structures;
- Goal setting;
- Asset allocation;
- Centrelink benefits; and
- Cash flow management.

Financial product advice

Authorised Representatives are able to provide advice on the following general and personal financial products:

Investments

- Investment platforms;
- Wrap accounts;
- Master trusts;
- Managed funds;
- Shares;
- Bonds and debentures;
- Listed and unlisted property investments;
- Term deposits and cash management trusts;

Insurance

- Term life insurance;
- Trauma insurance;
- Income protection insurance;
- Business expenses insurance.
- Total and permanent disability insurance;

Superannuation and Retirement

- Superannuation funds;
- Self-managed superannuation funds;
- Annuities and pensions;
- Retirement savings accounts;

Advice and services not provided

We do not provide legal services. Where requested we can refer you to a solicitor for these services.

Documentation

Throughout the planning process you should also expect to receive the following documentation from us:

Client Engagement Letter

The Engagement Letter outlines our obligations to you, and yours to us, in providing our ongoing advice services to you. You can expect to receive an Engagement Letter shortly after your first appointment.

Statement of Advice

The Statement of Advice (SOA) will provide financial recommendations. These will be based on the information you have given us regarding your current financial situation and future needs, as well as our own enquiries into your financial situation. The SOA will provide information to help you understand why we have made our recommendations and should enable you to make an informed decision on whether to act on our advice.

Further Advice

As part of our ongoing service we will provide further advice to you verbally, electronically or through supplementary Record of Further Advices (ROFA). As our ongoing advice will refer to previous documents, you should keep all SOAs and ROFAs provided to you. We are required to keep a record of all verbal, electronic or written advice for seven years. During this period, you may request copies of any advice provided to you. We will provide you with an initial copy of the requested advice free of charge.

Product Disclosure Statements

Should any financial product be recommended to you as part of our advice, you will also receive a Product Disclosure Statement (PDS) explaining exactly how that product operates at the time we make the recommendation. You should read and retain these documents if they are provided to you.

You should not act on our advice until you have received, read and understood your SOA and any PDSs.

Remuneration, Commission & Other Benefits

Urquhart Sexton Financial Planning Pty Ltd is committed to providing advice and services of the highest standard. The following pages provide a guide as to how we charge for the services we provide.

The estimated amounts of any fees or commissions received by Urquhart Sexton Financial Planning Pty Ltd, unique to your personal situation, will be included in a Statement of Advice that will be provided to you.

Advice & Administration

Many financial planning firms calculate their fees based on a percentage of the funds you invest. We consider that this can compromise the quality of the service because it;

- a) Places the focus on “selling” financial products,
- b) It is expensive for the client when the amount invested is large,
- c) It is unprofitable for the adviser when the amount invested is small.

We therefore charge professional fees for our work and these are agreed with you prior to work being commenced. Our fees are determined according to the complexity and value of the advice provided, the professional skill required, and the time involved in completing the work. This ensures that we always work in your interest.

Our current scale of fees is provided as a guide.

Service	Annual Fees start from
Ongoing Advice	\$770 - \$6,600
Ongoing Administration	\$1,560
Weekly Portfolio Management	\$3,300

In the event that our fixed fees are not suited to your requirements, we can negotiate an alternate agreement based on an hourly rate of \$100 to \$275 per hour based on the complexity of the issue and advice provided.

Execution Only Share Trading

Urquhart Sexton Financial Planning Pty Ltd offers an Execution Only / No Advice Share Sale and Purchase service through a relationship with Morgans Reynolds Equities and Desktop Broker. The following share brokerage will be charged for this service.

Trade Value	Standard Brokerage \$AUD (Includes GST)
\$0 - \$10,000	\$110
\$10,001 - \$40,000	1.10%
\$40,001 +	0.77%

Where the shares are traded through Morgans Reynolds Equities the brokerage revenue will be split on a 50% basis between Morgans Reynolds Equities and Urquhart Sexton Financial Planning Pty Ltd. In the case of share trades placed through Desktop Broker, Desktop Broker receives 10% of the trade value, or a minimum of \$20 per trade. The remainder of the brokerage is received by Urquhart Sexton Financial Planning.

If Shares are traded through Desktop Broker as part of an Ongoing Service Agreement, a lower fee will be charged. The cost of this service will be outlined in both the SOA and Ongoing Client Service Agreement.

Implementation of Insurances

Where we implement personal insurances, there are often commissions paid by the insurance company on the successful completion of the policy.

I will receive an upfront commission from the product issuer if you decide to buy a personal risk insurance product I recommend to you. I will receive an upfront commission of between 0% and 100% of the first year's annual premium, and then an annual ongoing commission of between 0% and 33% of the annual premium.

For example, for an insurance product with an annual premium of \$2,000, where the issuer pays me an upfront commission of 100%, I will receive \$2,000. The issuer will pay me 10% of the annual premium as ongoing commission for as long as you hold the product. Assuming an annual premium of \$2,000, this equates to \$200 per year.

Please note that if commission is nominated as a means of payment, if insurance is cancelled within the two years, clients may be charged a fee of up to \$1,000 to cover off the cost of implementing the insurance.

Consumer protection

Conflicts of interests

Ownership

There is no ownership of Urquhart Sexton Financial Planning Pty Ltd by any financial institution.

Payment for referrals

We do not pay anyone to refer clients to us. We do not accept payment for referrals to other professionals.

Relationships with product providers

Urquhart Sexton Financial Planning Pty Ltd is an approved Fund Manager through the Praemium Managed Discretionary Account Service.

Urquhart Sexton Financial Planning Pty Ltd has designed and manages three investment portfolios which are offered through Praemium. The portfolios that are managed are as follows;

- Urquhart Sexton Financial Planning Conservative (US0003)
- Urquhart Sexton Financial Planning Balanced (US0001)
- Urquhart Sexton Financial Planning Growth Fund (US0002)

The portfolios are actively managed and monitored for compliance. Urquhart Sexton Financial Planning Pty Ltd charges and receives a Fund Manager Fee of 0.88% of the value of the investment balance within their investment portfolios. For more information regarding the portfolios managed under the Praemium service, including Asset Allocation ranges, please refer to the applicable Product Disclosure Statement.

Urquhart Sexton Financial Planning Pty Ltd does not permit any product related incentives or bonuses to be received by it, its authorised representatives, or associated entities. An authorised representative may participate in training, minor refreshments or entertainment, provided they are of less than \$300 value from any single source over the course of a year and are disclosed in our public register.

Staff Arrangements

Urquhart Sexton Financial Planning Pty Ltd staff are remunerated by Salary. A bonus may be paid based on personal and company performance.

Urquhart Sexton Financial Planning Pty Ltd, related entities, and staff may invest in similar or the same investments as those recommended to clients. These holdings have no influence on the price or returns of the investments.

Privacy policy

In order to comply with the requirements of the Privacy Act, we are required to advise you that this firm holds personal information about you. For important information as to the personal and sensitive information that we record about you please refer to our Privacy Policy.

A copy of the Privacy Policy is accessible via our website or by contacting the office.

TFNs and other government identifiers

Urquhart Sexton Financial Planning Pty Ltd collects and uses Tax File Number (TFN) information for the purposes of placing investments, and opening accounts (including superannuation accounts) for you. In addition, the Australian Taxation Office (ATO) may require we collect your TFN in connection with preparing or electronically filing your tax return, if applicable. You are not required to disclose your tax file number to us, however if you do not you may then be liable for TFN Withholding Tax and we may be unable to complete your Tax Return.

We will not use your tax file number (TFN), pension number or any other government agency identifier as your file, policy or application number.

Professional Indemnity Insurance

Urquhart Sexton Financial Planning Pty Ltd holds Professional Indemnity Insurance in accordance with s912B of the Corporations Act 2001 (as amended). This insurance is designed to protect our clients in the event of a loss from an error or negligence on behalf of Urquhart Sexton Financial Planning Pty Ltd or its employees who no longer work for Urquhart Sexton Financial Planning Pty Ltd.

This policy does not cover losses from normal market movements.

If you would like more information regarding this cover, please contact the office.

Complaints procedure

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

Contact your adviser to discuss your complaint and put your complaint to them in writing.

If your complaint is not satisfactorily resolved within seven days, please put your complaint in writing and send it to:

The Complaints Officer
Urquhart Sexton Financial Planning Pty Ltd
PO Box 1464
Griffith NSW 2680

We will endeavour to resolve your complaint quickly and fairly.

If you do not receive a satisfactory outcome or the complaint is not resolved within 45 days, you can contact the Australian Securities and Investments Commission (ASIC) at their free call infoline on 1300 300 630 to obtain information about your rights.

You also have the right to complain to the Australian Financial Complaints Authority (AFCA). We are a member of this scheme. This service is provided to you free of charge.

Australian Financial Complaints Authority (AFCA)
GPO Box 3
Melbourne VIC 3001
1800 931 678 (toll free)
info@afca.org.au

All of Urquhart Sexton Financial Planning Pty Ltd's advisers are members of the Financial Planning Association of Australia, and as such are bound by a strict set of enforceable professional and ethical standards, as set out in the FPA Code of Professional Practice. If you feel this code has been breached by your adviser you may complain in writing to the Financial Planning Association of Australia at:

The Investigations Manager
Financial Planning Association of Australia Ltd
GPO Box 4285
Sydney 2001

Contact Us

In Person: 186 Yambil St
Griffith, NSW, 2680

Mail: PO Box 1464
Griffith, NSW, 2680

Phone: 02 6962 3635

Fax: 02 6962 1191

Email: advice@urquharts.com.au