

The Bravium logo is displayed in a light blue, lowercase sans-serif font. It is positioned in the lower right corner of a dark blue horizontal banner that spans the top of the page. The banner features a subtle light flare effect on its right side.

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## FINANCIAL SERVICES GUIDE

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Bravium Pty Ltd As Trustee for Bravium Trust  
ABN 29 303 493 860  
Australian Financial Services Licence 313389

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*Version 6.0 - 16<sup>th</sup> June 2011*

## About this Financial Services Guide

This Financial Services Guide (FSG) is designed to answer questions you may have in relation to Bravium Pty Ltd and the services we provide. This information can be used to help you decide whether you wish to use our services. Information provided includes areas such as how we are remunerated and how complaints are handled.

This Financial Services Guide is issued with the authority of Bravium Pty Ltd.

In addition you will receive a Statement of Advice (SoA) where advice has been provided to you. This document will provide information about what we have recommended and why, with the purpose of enabling you to make an informed decision on whether to act on our advice.

Further SoA's will be issued where:

- ∞ A new financial strategy is recommended;
- ∞ You tell us there has been a significant change in your circumstances;
- ∞ You ask us to check or confirm our original advice and there is a change in the basis of our advice.

On an ongoing basis, an ROA will be provided instead of an SOA if there have been no significant changes in your personal circumstances or the basis of the advice has not significantly changed since your last SOA was provided. You have the right to request a copy of your ROA at any time.

Where products are recommended (other than securities) for you to buy we will provide you with a Product Disclosure Statement (PDS) when required. A PDS contains information about the particular product which is designed to allow you to make an informed decision.

## Who is my advisor?

Scott Farmer is an authorised representative (No 259415) of Bravium Pty Ltd. He is a Certified Financial Planner (CFP) which is the highest education standard in the industry and a member of the Financial Planning Association of Australia (FPA). Scott has been recognised in the AFR Smartinvestor Masterclass for Financial Planning (Top 50 Honour Role) in 2007, 2009 and 2011.

Scott has been in the financial services industry since 1999 and has extensive experience in the following areas:

- ∞ Wealth Creation
- ∞ Superannuation (including Self Managed Superannuation Funds)
- ∞ Estate Planning
- ∞ Life Insurance

- ∞ Business Succession Planning
- ∞ Gearing
- ∞ Retirement Planning and
- ∞ Centrelink

We are unable to provide either legal or accounting advice. Where requested we can refer you to an appropriate professional in these fields.

## What services are available?

Bravium Pty Ltd holds an Australian Financial Services License No 313389 which authorises us to carry on a financial services business and to provide financial product advice for the following classes of financial products to retail and wholesale clients:

1. Deposit and payment products limited to:
  - basic deposit products, and
  - deposit products other than-basic deposit products,
2. Debentures, stocks or bonds issued or proposed to be issued by a government,
3. Life products including:
  - Investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
  - Life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds,
4. Interests in managed investment schemes including:
  - Investor directed portfolio services.
5. Retirement Savings Accounts (RSA's) products (within the meaning of the Retirement Savings Account Act 1997),
6. Securities,
7. Standard margin lending facility, and
8. Superannuation

## How you pay for our services

### Annual Fee

A fee is charged for the provision of our ongoing advice service. This includes the preparation of Statement of Advice documents, implementation of our recommendations, reviewing your strategies and investments and making any necessary adjustments throughout the year. The fee will be quoted to you in our Letter of Engagement which is issued after our first meeting with you.

Where a commission is paid to Bravium upon implementation of a product they will be rebated back to you, we will not retain any commissions related to our advice to you.

#### Indicative Annual Fees - Ongoing Advice

Advice type	Fee (Including GST) pa
Standard Advice	\$3,300 - \$11,000
Complex Advice	\$11,000 - \$16,500

Complex advice would generally include a range of issues with a complex nature including complex estate planning, business succession planning and funding arrangements, self managed superannuation advice, direct share investments and/or quarterly meetings. This list is an example only and each client's circumstances are individually assessed.

The specific remuneration received by Bravium for each client will be disclosed in the Statement of Advice document or other advice document.

You have a right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or representative.

All ongoing advice fees are due 14 days from the date of invoice and will be paid to Bravium Pty Ltd.

#### Life Insurance

We will not accept any commissions for the implementation or ongoing management of insurance products for you. Where commissions are received (generally after implementation of the policy) they will be rebated back to you. Our annual ongoing fee will include the work required in implementing these policies. If a policy does not proceed due to medical or other reasons the fee for the work involved would still be payable.

Your advisor will receive a salary only, no bonuses will be paid.

We may from time to time pay a portion of the ongoing advice fee in the first year to a referrer of business. This is not expected to be greater than 15% of the first year fee received by Bravium. Any such payment will be disclosed in your SoA.

We do not accept payment for referrals to other professionals.

#### Existing Clients prior to 21<sup>st</sup> May 2010

We may receive an ongoing commission in relation to life insurance policies implemented prior to 21<sup>st</sup> May 2010 while the policy is in force, for example 13% pa (or \$260 pa for a \$2,000 annual premium). Ongoing commissions range from 5% to 15% pa. However where a level commission was chosen the ongoing commission may be as high as 35% (\$700 is the above example).

Asset based Fees may be received for investments managed by us that were implemented prior to 21<sup>st</sup>

May 2010. These are generally 1% of the assets managed, or \$1,000 for a \$100,000 investment.

All payments are received by Bravium Pty Ltd.

#### Review of your wealth creation strategies.

We are responsible for the review of your wealth creation strategies and will do so at least every 12 months or more regularly where agreed.

#### How you may give us instructions.

You may specify how you would like to give us instructions, for example by telephone, fax or other means. But in all cases we must receive a written confirmation of these instructions.

#### What should I know about conflicts of interest?

Bravium Pty Ltd does not have any associations with any product providers or other organisations in the financial services industry. No financial institution has any ownership of Bravium Pty Ltd and Bravium Pty Ltd does not distribute any of its own financial products.

We take any potential conflicts of interest seriously. Conflicts of interest are circumstances where some or all of your interests as our client are or may be inconsistent with, or diverge from, some or all of our interests.

We do not accept any benefits as a result of volume of business being written with a product provider. An authorised representative may participate in training, minor refreshments or entertainment provided they are less than \$300 in value from any single source over the course of a year.

We comply with the FPA industry code of practice on alternative forms of remuneration in the wealth management industry. We will provide a copy of this code upon request.

#### What can I do if I have a complaint?

We are committed to providing the highest levels of service and advice to our clients. This also involves providing an efficient complaints resolution service. If you have a complaint about our service you should take the following steps:

1. Contact your advisor and discuss the complaint;
2. If your complaint is not satisfactorily resolved with 5 days please put your complaint in writing and send it to:

The Complaints Officer  
Bravium Pty Ltd  
4/32 Thesiger Court

Deakin ACT 2600

3. If your complaint is not satisfactorily resolved within 45 days you can raise your concerns with the Financial Ombudsman Service (FOS) on 1300 780 808. Bravium Pty Ltd is a member of this complaints resolution service. The Australian Securities and Investment Commission (ASIC) also has a freecall Infoline on 1300 300 630 which you may use to make a complaint or obtain information about your rights.

## **Our obligations under the AML/CTF Act**

As a financial service provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's license. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

## **Professional Indemnity Insurance**

Bravium confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended). In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for Bravium and our authorised representatives in respect of our authorisations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any authorised representative who has ceased work with Bravium for work done whilst engaged with us.

## **How do you manage my privacy?**

Bravium Pty Ltd places a high value on your privacy. When we collect, use, disclose or handle personal information, we are bound by the Privacy Act 1988.

We collect personal information to offer, provide, manage and administer the services outlined in the FSG and to provide it to the persons who assist us in this process for that purpose only.

We hold a record of your personal information that includes details of your financial and investment objectives, financial situation and needs and any recommendations we made to you.

If you would like a copy of our privacy policy, or wish to seek access to, or correct, the personal information we collect or disclose about you, please phone our office on (02) 6232 4822.