



bravium

FINANCIAL SERVICES GUIDE

Bravium Pty Ltd
ABN 29 303 493 860
Australian Financial Services Licence 313389

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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, 2011 and 2012.

Scott is authorised by Bravium Pty Ltd to provide advice in relation to:

- 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.

Samantha Albiez is an authorised representative (No 1239883) of Bravium Pty Ltd. Samantha has completed a Bachelor of Commerce double majoring in financial planning and banking and financial services through the University of Canberra.

Samantha is authorised by Bravium Pty Ltd to provide advice in relation to:

- Wealth Creation
- Superannuation (including Self Managed Superannuation Funds)
- Estate Planning
- Life Insurance
- Business Succession Planning
- Gearing
- Retirement Planning and
- Centrelink.

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

Terms of Engagement Letter

Our fees will be quoted to you in our Terms of Engagement letter which is issued after our first meeting with you, and before you engage our services.

Our fees are based on a number of factors including:

- The complexity of the advice required;
- The scope of work required;
- The number of meetings required through the year; and
- The value our advice will create for you.

The fee charged for the provision of our ongoing advice and service 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.

Where it becomes apparent that additional work is required, beyond the scope of our Terms of Engagement, we will advise you prior to completing the additional work, and advise any additional fees.

We provide an updated Terms of Engagement Letter each year, with fees adjusted annually based on the above criteria.

Our minimum fee is \$5,500 per annum incl GST.

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 invoiced to clients, and paid by clients to Bravium Pty Ltd. Invoices are payable monthly in advance, within 14 days from the date of invoice. In year one, we typically charge 30 - 50% of the fee upfront.

Commission

Bravium does not use products where commissions will be received. However, where you have pre-existing products that cannot be amended, and where we become the appointed adviser a commission may be paid to us. Where a commission is paid to Bravium it will be rebated back to you, we will not retain any commissions related to our relationship with you.

Personal Advice

Personal advice would generally include a range of issues including estate planning, superannuation advice, direct share investments, wealth creation strategies, retirement advice, Centrelink and Department of Veteran Affairs, cash-flow and budgeting and financial projections. This list is an

example only and each client's circumstances are individually assessed.

Life Insurance

We will not accept any commissions for the implementation or ongoing management of insurance products we implement for 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.

Staff Remuneration

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

Referrals

We do not accept payment for referrals to other professionals.

Ongoing Fee Arrangements

Where an ongoing fee arrangement exists, there is a requirement for a Fee Disclosure Statement annually setting out the fees you have paid to us, the services that we contracted to provide and what we did provide to you over that period.

Our Terms of Engagement are for a 12 month period only, and therefore Fee Disclosure Statements are not provided.

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. Details of benefits between \$100 and \$300 will be maintained on a register.

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
PO Box 5233
Braddon ACT 2612
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.

If your concerns involve unethical conduct, you may wish to consider raising these concerns with the Financial Planning Association of Australia (FPA). The can be contacted at GPO Box 4285 Sydney NSW 2001.

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 (Amended by the *Privacy Amendment (Enhancing Privacy Protection) Act 2012*).

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) 6152 0152.