

FINANCIAL SERVICES GUIDE

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THE PURPOSE OF THIS GUIDE

We are providing you with this Financial Services Guide (FSG) to comply with the law, but more importantly, to make sure we are all approaching our relationship in a spirit of understanding and common purpose.

The guide contains some important information about:

- what to expect at our first meeting
- who will be providing you with advice
- the basis on which that advice will be provided
- the scope of our advice and the range of services we can offer you
- how you pay for our services
- what you can expect from us
- what we ask from you
- what redress you have if you are not satisfied.

We ask you to read this information carefully and let us know if you have any questions or comments.

OTHER DOCUMENTS YOU MAY RECEIVE FROM US

Service Agreement

The Service Agreement sets out in detail the professional services which will be provided by Goodman Private Wealth Ltd, the terms and conditions under which those services will be provided and our remuneration structure. This agreement will be tailored to suit your individual circumstances.

Statement of Advice

We will provide you with a Statement of Advice (SOA) whenever we give personal advice about a financial product which takes into account your objectives, personal situation, preferences and needs. The purpose of the SOA is to provide you, in writing, with our advice, the basis on which it is given and information about costs you will incur from implementing the advice.

Record of Advice

After providing you with a SOA, provided there has been no significant change to your personal circumstances, any ongoing personal advice that we provide to you about a financial product will be documented in a Record of Advice (ROA). A ROA would ordinarily be provided to you in writing, except where the advice is unusually simple or you have requested not to receive such documents in writing. In these circumstances the costs and any disadvantages of following our advice will be provided to you verbally.

In the event that you have agreed to a limited Managed Discretionary Account service (MDA service), a ROA will not be provided on investment advice. Please refer to page six for further information regarding our MDA service.

Product Disclosure Statement

We will provide you with a Product Disclosure Statement (PDS) when we make recommendations relating to a specific financial product. For example, a PDS will be provided for managed funds, insurance and personal superannuation account products, but will not be issued for direct share investments. The purpose of a PDS is to provide you, in writing, with information about the particular product including features, benefits, fees and risks. This information will assist you in making an informed decision.

All documents will be retained on your client file at our office for a period of at least seven years from the date of advice. You may obtain a copy of any document without charge by contacting us within this period and requesting one be provided to you.

WHO WILL BE PROVIDING THE FINANCIAL SERVICES?

Goodman Private Wealth Ltd is a long-established professional firm.

The firm holds an Australian Financial Services Licence (AFSL) Number 238363 and has strong professional affiliations.

The origins of our firm are in Chartered Accounting, but the company was founded in 1987 to focus exclusively on financial planning. Since that date, we have provided our professional services to a limited number of clients.

WHO IS YOUR ADVISER?

BRAD CHURCH

Chief Executive & Senior Adviser

Brad Church is a Director of the firm. Among his academic and professional qualifications, Brad:

- holds a Bachelor of Business – Banking and Finance degree from The Queensland University of Technology
- holds a Graduate Diploma in Financial Planning from The Securities Institute of Australia (now FINSIA)
- has completed the Certified Financial Planner Professional Education Program through the University of Western Sydney and the Financial Planning Association of Australia
- is a Fellow, Financial Services Institute of Australasia (FINSIA)
- is a Certified Financial Planner TM.

JAMES GOODMAN

Senior Adviser

James Goodman is a Director of the firm. Among his academic and professional qualifications, James:

- holds a Bachelor of Economics degree from The University of Queensland
- holds a Master of Professional Accounting degree from The University of Queensland
- is a member of the Institute of Chartered Accountants in Australia and is recognised by them as a Financial Planning Specialist
- holds a Graduate Diploma in Financial Planning from the Securities Institute of Australia (now FINSIA).

WHO IS RESPONSIBLE?

In advising you, our advisers will be acting on behalf of Goodman Private Wealth Ltd and it is the firm that is responsible for the advice you receive.

WHAT KINDS OF FINANCIAL SERVICES ARE WE AUTHORISED TO PROVIDE YOU AND WHAT KINDS OF PRODUCTS DO THOSE SERVICES RELATE TO?

Goodman Private Wealth Ltd is licensed to offer the following financial services:

- Deal in financial products
- Provide financial product advice.

The firm provides financial product advice and deals in:

- Deposit and payment products
- Debentures, stocks and bonds
- Life insurance products including investment life insurance products and risk insurance products
- Managed investments including Investor Directed Portfolio Services (IDPS) such as wrap accounts and master trusts
- Retirement products including superannuation and retirement savings accounts
- Securities (such as listed shares)
- Standard margin lending facilities.

ABOUT THE SERVICES WE OFFER

We offer a comprehensive range of financial services designed to help you put your financial house in order and then keep it that way forever.

We do this by having a clearly structured process for meeting with you to firstly develop a Financial Road Map, and then meeting with you regularly each year to ensure that you are making progress. That is why, when you engage us, you are committing to a long term relationship and not just financial product advice. The result is that you have the highest level of confidence that no matter what happens in the markets, the economy or the world, you can achieve your goals.

Below we provide more details about the comprehensive financial planning services you can expect to receive through our structured meeting process.

Financial Road Map Meeting

At our first meeting with you we will develop your Financial Road Map. This meeting will help put things in perspective by facilitating a discussion about what's important to you and your personal goals. Your Financial Road Map becomes a living document that helps you make better decisions about money, by aligning your financial choices with your most deeply held values and your most important goals.

After we have determined that there is a basis for working together, we take your Financial Road Map and create a comprehensive lifetime financial plan. This plan considers all the strategies that are required to help you make your Financial Road Map a reality and culminates in a comprehensive step-by-step plan of action. This plan of action is implemented over time and regularly reviewed at ongoing progress meetings.

Ongoing Progress Meetings

We will conduct at least one progress meeting each year to deliver everything we promise and to hold you accountable to all the promises you make to yourselves and your family. Through the actions that are agreed at these meetings, we will help you put your financial house in order and keep it that way forever.

Our commitment to you will be agreed, in writing, by our Service Agreement but as a minimum, we will deliver the following:

- a minimum of one meeting each year that will cover:
- an update of your Financial Road Map
- action items that give you the greatest probability of making your Financial Road Map a reality.
- analysis of your progress towards your most important goals
- projection of your financial future and whether you can achieve your goals
- cash reserves and debt management strategies
- cash flow strategies
- asset and money management strategies
- risk management strategies
- tax planning strategies
- estate planning strategies.

Reports you will receive at the meetings will include:

- the Greatest Probability Strategy
- the Circle Chart.

OUR MANAGED DISCRETIONARY ACCOUNT SERVICES

We offer a limited type of Managed Discretionary Account service (MDA service) where you allow us to manage your investments for you, using our discretion and without obtaining your instructions before each transaction we undertake on your behalf. These services are limited to the Limited Power of Attorney and 'Authority to Operate' facilities within The Private Wealth Service platform. Please note, these facilities do not authorise us to open new accounts, withdraw funds, or contribute new funds to your investment.

What are the significant risks associated with using an MDA service?

By authorising us to make changes to your investments without seeking your prior authority, you cannot claim we were not acting on your behalf. Provided we act within that authorisation, our acts become binding on you. Therefore it is important you understand what we are authorised to do and carefully read and understand the activities that you are authorising us to perform on your behalf.

How can I give you instructions on how to exercise rights relating to the financial products in my portfolio?

Generally, the financial products which we invest in on your behalf do not have any additional rights or entitlements attached to them. However, if there are, we will let you know and you can provide us with instructions at the time as to how you wish for us to proceed. You can instruct us in writing or by email. Our postal and email contact details are contained at the end of this FSG.

Do I have to enter into a contract for you to provide MDA Services?

Yes. As of 11 December 2004, to receive MDA services you must first enter into an MDA Contract. This contract will set out the terms and conditions of the authority and also the investment program, which sets out how your money will be invested.

Who prepares the investment program?

We will prepare the investment program for you based on your relevant personal circumstances, financial objectives and needs.

Will the investment program in the MDA Contract comply with the law?

Where this is relevant, the investment program set out in the MDA Contract will comply with the law. The relevant law is Division 3 of Part 7.7 of the Corporations Act.

The contract will also contain:

- statements about the nature and scope of the discretions we will be authorised and required to exercise under the MDA Contract
- any investment strategy that is to be applied in exercising those discretions
- information about any significant risks associated with the MDA Contract
- the basis on which we consider the MDA Contract to be suitable for you, and
- warnings that the MDA Contract may not be suitable to you if you have provided us with limited or inaccurate information relating to your relevant personal circumstances and specify that the MDA service may cease to be suitable for you if your relevant personal circumstances change.

Who is responsible for reviewing the investment program?

We are responsible for reviewing your investment program. We will review your investment program at least two times a year.

Do you provide custodial or depository services for my portfolio?

We do not provide custodial or depository services. Either you will hold the investments in the portfolio, or the custodian nominated for The Private Wealth Service platform will hold them for you.

Is there a cost for the MDA Contract or the MDA service?

There is no additional cost for the MDA Contract or the MDA services.

Our authority to offer MDA services

The Australian Securities and Investments Commission (ASIC) executed a 'No Action' letter on 5/11/2004 permitting Australian Financial Services Licences (AFSL) not otherwise authorised to provide MDA services to deliver those services under their existing AFSLs provided they did so pursuant to the terms of the No Action letter.

Hence, although we do not hold an AFSL authorisation permitting us to provide MDA services we are permitted to do so pursuant to ASIC's No Action letter dated 5/11/2004.

INVESTMENT ADVICE WHERE YOU DO NOT USE OUR MDA SERVICE

Where you do not have a MDA service contract in place we will provide recommendations for your investments as required from time to time due to changes in:

- the quality and value of specific assets
- general investment market conditions, or
- your own personal circumstances.

These investment recommendations will be in the form of a SOA or ROA as explained on page three of this guide.

OTHER SERVICES

Our other services enable you to delegate to our team of professionals. They include:

- ongoing daily service by experienced staff of Goodman Private Wealth
- assistance in the administration of your investments, including the preparation of paperwork and dealing with financial product providers on your behalf where appropriate.

Our role is to give you the time and freedom so that you can focus on those things in life that are more important than money.

HOW DO YOU PAY FOR OUR SERVICES?

Our policy is to be remunerated solely on a fee for service basis.

For all clients, we will charge a fixed annual fee. This fee will be commensurate with the amount of work required, the complexity and the level of responsibility we take on. This fee will be disclosed to you in your Service Agreement and shall be agreed before our services begin. The fee shall be payable in monthly instalments and deducted directly from an agreed bank, investment or superannuation account.

For some clients, we will agree to undertake additional services. These services will be charged to you at the hourly rate of our various staff members. The scope of the additional services and our hourly rates will also be outlined in your Service Agreement and shall be agreed before our services begin.

For the advice we provide to you neither we, nor any related or associated company or person, will receive commissions or other material benefits from third parties.

OTHER COSTS PAYABLE TO THIRD PARTIES

There are likely to be costs other than our fees as a result of our recommendations and advice. Examples of the most common costs you might incur are:

- where we arrange for share transactions to be undertaken on your behalf through a stock broker, share brokerage will be payable to the broker for each transaction
- most managed funds charge a fee for their investment management services. The fees are typically based on a percentage of the amount invested in a fund, and are drawn from the capital invested
- investment administration facilities, such as personal superannuation accounts and wrap accounts, typically charge a fee for the use of their service
- premiums will be payable to insurance companies on any personal insurances recommended
- fees payable to your other professional advisers relating to implementation of agreed strategies. For instance, the cost of having a new Will completed or a new tax structure created.

All fees and costs associated with placing or changing a financial product will be disclosed to you at the time of making our recommendations.

HOW IS YOUR ADVISER REMUNERATED?

Your adviser is a salaried employee of Goodman Private Wealth. He/she does not receive any fees or commissions directly from product providers. In addition to a fixed salary, your adviser may be eligible to receive a performance bonus payable out of company profits.

ASSOCIATIONS WITH PRODUCT PROVIDERS

Goodman Private Wealth is a privately owned company, meaning that our business is not owned by a financial product provider. As such, we are under no obligation to recommend products offered by any particular product provider, or act in any manner other than in the best interest of our clients.

We have a strict policy of not accepting payments or other material incentives from financial product providers.

Goodman Private Wealth has an exclusive right to distribute an investment administration facility known as The Private Wealth Service. This facility is generically referred to as a Wrap Account and is owned and operated by BT Financial Group. This facility is offered to clients at wholesale rates and Goodman Private Wealth receives no remuneration from this financial product.

OUR COMMITMENT TO YOU

We undertake to advise you ethically and honestly, and to act at all times in your best interests.

BASIS OF ADVICE

Our advice and recommendations are based on the judgment of your personal adviser and the team of experts who support them. Our advice to you will be suitable for your needs and financial circumstances, taking account of your current situation and your stated objectives.

Your adviser and their team will draw on technical, taxation and investment research from a wide range of sources. All professional staff also undergo an ongoing professional development and training program to maintain their personal knowledge and skills at the highest standards.

We will advise you of any significant risks in the financial products and strategies we recommend. If we do not do so to your satisfaction, you should ask us to explain those risks to you.

Execution related telephone advice can only be given in relation to financial products that are traded on a licensed market (such as listed shares). In time critical cases our written advice will be issued within five business days of the execution of the instructions/advice. This will not apply if you have a MDA service contract in place with us.

PERFORMANCE STANDARDS

We set out to maintain the highest standards, not just in the advice we give you but also in the way you are treated as a client of our firm.

You can expect to receive:

- courtesy and understanding
- prompt attention to your enquiries
- ready access to your adviser and their team
- our co-operation with your other professional advisers
- most importantly, our commitment to do everything we can to turn your financial goals into reality.

CONTINUITY

Each of our clients is looking for a long-term relationship with our firm. By this we mean an association which may extend to future generations who, in many cases, are an important factor in the planning we do today.

With this in mind, our firm has deliberately been set up to be a permanent organisation. Our own succession planning is designed to ensure continuity of advice and service to you and your family, regardless of what happens to you or your current adviser.

PROFESSIONAL INDEMNITY INSURANCE

Goodman Private Wealth Ltd holds a professional indemnity insurance policy which limits payouts for any one event at \$5 million, and \$10 million in aggregate for all events. The level of professional indemnity cover held by the firm is subject to change.

ROLES AND EXPECTATIONS

Your relationship with the firm and its staff requires mutual trust and co-operation. It is important that communication by both parties be honest and respectful.

From time to time you will be asked to answer questions, provide information and follow our advice. It is in your best interest that you be responsive in these interactions with the firm.

You will be asked to attend regular progress meetings. This is a necessary part of the process to help us understand your ongoing situation and changing circumstances, and in turn provide you with the best possible advice. It is expected that you attend and participate in these meetings.

If you have a significant change in your circumstances, you should advise us of the changes as soon as is practical. This will allow us to better tailor our advice to you.

We will encourage you to provide feedback (both positive and negative) about our service to you. Any feedback you provide us will be valued and will help us improve our service to you.

PRIVACY AND CONFIDENTIALITY

In order to comply with the requirements of the Privacy Act, we are required to advise you that this firm will hold personal information about you. The information has been and will continue to be collected by us for the purpose of providing you with our services.

A copy of our Privacy Policy Statement is available on our website - www.goodmanwealth.com.au.

We are required, pursuant to the Corporations Act and certain regulations issued by the Australian Securities and Investments Commission as well as the Financial Planning Association's Code of Professional Practice, to collect information about you for the purpose of providing you with the services referred to above.

If you do not provide us with the information requested by us, we may not be able to provide you with the services you require of us.

All information you provide to us shall be treated as confidential and will only be disclosed to third parties as you approve, or as is required by law.

We will obtain from you written consent to disclose your information to your professional advisers and other external parties.

You are entitled to access the information which we hold about you by contacting your adviser using the contact details provided in this FSG.

COMMENTS OR COMPLAINTS

We welcome any suggestions you may have about how we can improve our service. We will occasionally ask you to participate in formal feedback on your level of satisfaction and areas for improvement.

We sincerely hope that you will not have any cause for complaint. If you do, you should in the first instance contact your adviser at Goodman Private Wealth and explain your complaint.

If your complaint is not resolved to your satisfaction, you have the right to complain to the Financial Ombudsman Service. Their contact details are:

Financial Ombudsman Service Ltd
GPO Box 3
Melbourne VIC 3001

Phone: 1800 367 287
Email: info@fos.org.au
Web: www.fos.org.au

The Australian Securities and Investments Commission also has a freecall Infoline on 1300 300 630 which you can use to obtain information about your rights.

OUR CONTACT DETAILS

OFFICE ADDRESS

Level 16
300 Queen Street
Brisbane Qld 4000

POSTAL ADDRESS

GPO Box 1203
Brisbane Qld 4001

CAR PARKING

Car parking is available in nearby commercial parking stations at Post Office Square (entry via Adelaide Street) or at Macarthur Central (entry via Elizabeth Street).

TELEPHONE NUMBER

(07) 3221 0333

EMAIL ADDRESS

advisers@goodmanwealth.com.au

WEBSITE ADDRESS

www.goodmanwealth.com.au

This FSG complies with the Australian Securities and Investment Commission Class Order 04/194.

