

Financial Services Guide (FSG)

The purpose of this Financial Services Guide (FSG) is to provide you with important information before a financial service is provided to you, so you can make an informed decision about whether to use our services. Our FSG contains details about:

- *Who We Are*
- *Our Services and Our Advisors*
- *What to Expect from the Financial Planning Process?*
- *How We Charge for Our Services*
- *Other Remuneration*
- *Any Interest, Associations and Other Relationships*
- *How We Manage Your Personal Information*
- *What You Should Do If You Have a Complaint*

Who We Are

Horse Jameson Bird Pty Ltd (HJB) is an Australian Financial Services Licensee (AFSL) Number 222029 (ABN 83 057 778 702) and is one of Australia's most respected boutique financial planning firms. Established in 1982, holding our own Australian Financial Services License, we provide holistic advice observing and adhering to the highest level of professional, ethical, and service focussed standards.

HJB is responsible for the financial planning advice provided by your adviser and has the obligation to always consider your best interests.

This FSG has been prepared and issued by Horse Jameson Bird.

Our contact details are as follows:

S: 55 Baxter Street, Fortitude Valley QLD 4006

T: 07 3257 1055

E: info@horsejamesonbird.com.au

W: www.horsejamesonbird.com.au

Legislative Notice – Lack of Independence

HJB may receive commission based on your life insurance premium for the duration of time you hold an insurance policy, or receive gifts, or other non-monetary benefits from product issuers. For this reason, we do not represent ourselves as independent, impartial or unbiased.

As your advisers we are required to act in your best interests, and we will only recommend any associated products if we believe they will meet your needs. We can use products from a wide approved product list and we are bound by the Code of Ethics Standards in giving advice to you.

Our Services

Horsey Jameson Bird Pty Ltd holds its own Australian Financial Services License which allows us to provide advice across a broad range of strategies using a broad range of financial products. We are authorised to provide financial advice in relation to the following areas:

- Wealth Accumulation and Creation
- Investment Advice
- Income and Asset Protection
- Tax Strategies
- Superannuation
- Retirement and Redundancy Planning
- Salary Packaging
- Corporate Superannuation
- Estate Planning
- Government Benefits
- Cash Flow Planning
- Debt Reduction

We are also authorised to provide advice and deal in the following financial products:

- Securities includes shares and ETFs
- Unit Trusts, Master Trusts & Platforms
- Basic Deposit & Non-basic Deposit Products
- Life Insurance Products
- Managed Investment Schemes, (including Investor Directed Portfolio Services IDPS)
- Superannuation Products
- Self-Managed Superannuation Funds (SMSFs)
- Retirement Savings Accounts
- Annuities and Pensions
- Government Debentures and Bonds
- Margin Lending Facilities

We only recommend an investment after considering its suitability for your investment objectives, financial situation, and specific needs.

Authorised Representative details

The Corporate Authorised Representative (**CAR**) is:

Name	HJB Advice Pty Ltd
ABN	30 662 708 723
Authorised Representative Number	001299276
Address	55 Baxter Street Fortitude Valley, QLD 4000
Website	www.horseyjamesonbird.com.au
Phone	07 3257 1055

HJB Advice Pty Ltd is an authorised representative of Horsey Jameson Bird Pty Ltd (AFSL 222029). The following individuals are authorised by of Horsey Jameson Bird Pty Ltd to provide personal financial advice through HJB Advice Pty Ltd:

Jessica Read (Director & Senior Adviser) – Authorised Representative No: 000406290

Jessica has been working in the Financial Planning industry since 2008 and has completed her Bachelor of Business (Banking and Finance and Accounting) and Master of Financial Planning.

Anthony Smith (Senior Adviser) – Authorised Representative No: 001269630

Anthony has been working in the Financial Planning industry since 2013 and has completed his Bachelor of Business (Finance).

Caroline Rees (Senior Adviser) – Authorised Representative No: 001245722

Caroline has been working in the Financial Planning industry since 1999 and has completed her Diploma of Financial Planning, Certified Financial Planner and Aged Care Specialist designations.

What to Expect from the Financial Planning Process?

The right financial advice can protect your lifestyle and shape your future.

Before your adviser provides you with financial planning advice, you will need to agree to the type and scope of advice to be provided, which is detailed in our Letter of Engagement. For your adviser to provide you with personal advice, you need to provide them with detailed information about your current situation, needs, goals and current and future objectives. If you choose not to provide your adviser with this information, any advice they provide may not be appropriate to your needs.

Initial Advice

The first time you receive personal advice, and before you invest in a financial product, we will need to provide you with a Statement of Advice (SoA). The SoA contains our strategy and product recommended solutions, the reasons for providing that advice, as well as information about risks, benefits, features and fees payable to assist you in making an informed decision about proceeding.

If your adviser recommends a particular investment or insurance product to you, they will provide you with the relevant product brochures such as Product Disclosure Statements (PDS) and/or Investor Directed Portfolio Service (IDPS) guides. The PDS / IDPS will provide you with information to enable you to make an informed decision about your investment or whether to acquire a financial product, including information about the key benefits, risks and costs associated with the product. We encourage you to read these documents carefully and to ask your adviser any questions that you might have.

Further Advice

You may require subsequent advice, such as adjustments to superannuation contributions, insurance benefit amounts or a review of your strategy or investments. Further personal advice can generally be documented in a Record of Advice (RoA), provided that the basis of the advice and your circumstances have not changed significantly from the initial advice or previous Statement of Advice (SoA). In some instances, or where there are significant changes, an SoA may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

Your instructions

If you decide to act on the advice, you will need to provide your consent to proceed with the advice. This usually means completing a document called an 'Authority to Proceed' to confirm that you understand both the advice you have received, and the benefits, risks and costs associated with the products or services recommended to you. Your Adviser may accept other instructions by phone, letter, or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.

How We Charge

All advice fees will be discussed and agreed between you and your adviser prior to providing their services. The level of fees will depend on complexity of the advice required and will always be agreed with you prior to proceeding.

We will agree with you the amount you pay based upon:

- An Hourly Rate;
- A Flat Dollar Fee;
- The Amount You Invest; or
- A Combination of The Above.

Initial advice fees will be directly invoiced by us while fixed term advice fees will be deducted from your portfolio. In some instances, advice fees may be deducted with your consent as a direct debit from your bank account.

Any remuneration paid to Horsey Jameson Bird for advice, or by a product provider that relates to an individual financial product recommendation will be disclosed in the advice document provided to you.

Initial Advice Fee

Our hourly rates (exclusive of GST) are as follows:

	Hourly Rate
Senior Adviser	\$500 + GST
Administration Staff	\$250 + GST

The minimum initial advice fee charged is \$8,000 + GST.

Should your circumstances change, and consequently the advice we have provided becomes obsolete, an additional SoA is required to update our recommendations. Under this scenario the same hourly rate would apply for the work undertaken.

Please note any fee for the initial meeting and the preparation of the Letter of Engagement (LOE), will be incorporated into the Initial Advice Fee as outlined above. If you elect not to proceed to the preparation of a Statement of Advice, a separate fee for the initial meeting, file note and preparation of the Letter of Engagement (LOE) will be charged based on the hourly rates outlined in the table above.

Fixed Term Fee

Once your strategy is in place it is critical to monitor and review your strategy regularly. For the review of your portfolio and your broader financial planning strategy, your fixed term arrangement and advice fee is based on the complexity of the advice and services provided. We will confirm our fixed term advice arrangement, including services and fees in writing.

Our fixed term fee can be charged be in the form of a percentage of funds under management or a fixed dollar fee depending on the advice provided. The minimum fixed term advice fee is \$2,750 p.a. + GST per individual or \$5,500 p.a. + GST per couple. We reserve the right to adjust our fees when there are exceptional circumstances. If we recommend you borrow funds to invest, your fixed term advice fee will be a fixed dollar amount and reviewed annually.

Our Fixed Term Agreements will not be longer than 12 months and you can disengage from our fixed term agreement at any time during the period.

We may also receive ongoing commission (as outlined below) for any life insurance products you have in addition to this fee.

Late payment fees: Interest of 2.5% per calendar month may apply if your account is not paid within our trade terms relating to invoices issued by us.

Other Remuneration

Life Insurance Products

Horsey Jameson Bird may receive an upfront commission and an ongoing commission based on your insurance premium for the duration of time you hold an insurance policy. These commission payments are made by the

relevant product issuers and are not an additional cost to you and are based on up to 66% of the premium amount in the first year and up to 22% of the premium amount in subsequent years. For insurance policies entered prior to 1 January 2020, we may receive commissions higher than disclosed here. Horsey Jameson Bird may also charge initial and ongoing adviser services fees for life insurance advice. Insurers can deduct premiums directly from you or from your superannuation account balance.

What Other Payments and Benefits may Horsey Jameson Bird and Your Adviser Receive?

Sometimes in the process of providing advice and other financial services, Horsey Jameson Bird or your adviser may receive benefits from product providers such as sponsorship of events, subsidised educational conferences, rebates, bonuses, preferred product rates or other fees.

Non-Monetary Benefits

Horsey Jameson Bird keep a register detailing certain non-monetary benefits received e.g. benefits valued between \$100 and \$300, and those that relate to genuine education or training and technology software and support. Horsey Jameson Bird does not accept benefits that exceed \$300.

Remuneration of Your Adviser

All Horsey Jameson Bird employees are salaried and do not participate in commission packages or incentives. Directors of Horsey Jameson Bird are remunerated by dividends.

Any Interest, Associations and Other Relationships

Referrals

Horsey Jameson Bird does not receive or pay fees for referrals of business.

Associations

The licensee, Horsey Jameson Bird Pty Ltd has associations with and may deal or provide advice on the HJB Portfolio Series, issued by Ironbark Asset Management (Fund Services) Limited and currently accessible through Edge Investments or Edge Super and Pension, operated by Colonial First State. Horsey Jameson Bird Pty Ltd is the portfolio manager, providing investment management services to Ironbark Asset Management Pty Ltd for the HJB Portfolio Series. The HJB Portfolio Series is our preferred portfolio management solution. We consider it an efficient means to provide the portfolio management component of our service to clients. The licensee is of the view that to offer a similar portfolio management service via an alternative investment platform, we would need to charge additional service fees which may be prohibitive. The licensee and your financial adviser do not receive any revenue or payments from the product provider by recommending the HJB Portfolio Series or Colonial First State products.

Other Relationships

No relationships exist which might influence us in providing you with financial services.

What You Should Do if You Have a Complaint?

Horsey Jameson Bird takes all complaints very seriously and we hold professional indemnity insurance that meets legislative requirements.

Stage 1 - Our Complaint Handling Process

If you have a complaint about your adviser or Horsey Jameson Bird, please contact our Complaints Manager on 07 3257 1055 or write to us at:

Email: info@horseyjamesonbird.com.au

Mail: GPO BOX 1370, Brisbane QLD 4001

We will acknowledge receipt of your complaint within one (1) business day. Where this is not possible, acknowledgment will be made as soon as practicable.

We will then investigate your complaint and provide you with a final response that includes reasons for

our decision within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to a resolution. If additional time is required, we will advise you in writing.

Stage 2 - External Dispute Resolution

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority, GPO BOX 3, Melbourne VIC 3001

Professional Indemnity Insurance

We have professional indemnity insurance in place that complies with the Corporations Act 2001. Our insurance covers claims made against former representatives for their conduct while they were authorised by us.

How We Manage Your Personal Information

Horsey Jameson Bird is committed to protecting your privacy. The purpose of our Privacy Policy is to ensure that you understand the ways in which we collect, maintain, use, and disclose your personal information and how we comply with the Australian Privacy Principles.

Horsey Jameson Bird and our advisers keep records containing the personal information that you have provided, as well as documents and details of your financial objectives, situation, and needs. We also keep records of advice documents and recommendations provided to you for at least 7 years. On request, we will provide you with copies of your personal information and advice documents, although a fee may apply in respect of any costs that we incur in doing so.

You have the right to not provide personal information however, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may not be able to provide you with the advice you require.

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

We may engage third party service providers to assist in the provision of products or services. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents.

For more detailed information, please refer to our Privacy Policy on our website www.horseyjamesonbird.com. You can contact our Privacy Officer if you have any questions on privacy related matters. You can also visit the Australian Information Commissioner's website at www.oaic.gov.au for more information about privacy.