

ELSTON

ASSURE



FINANCIAL SERVICES GUIDE



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Information about Elston Assure

Elston Assure Pty Ltd ABN 46 072 760 279 holds an Australian Financial Services Licence, number 228898 (“AFSL”). Elston Assure’s contact details are:

Elston Assure
Level 21 Riverside Centre
123 Eagle Street
Brisbane Q 4000
GPO Box 2220
Brisbane Q 4001
Toll Free: 1300 ELSTON (1300 357 866)
Tel: 07 3211 9555
Fax: 07 3211 9444
Email: info@elstonassure.com.au
Web: www.elstonassure.com.au

Purpose and content of the Financial Services Guide (“FSG”)

This FSG is an important document which we, as an Australian Financial Services Licensee, are required to provide to you. This FSG is designed to inform you of items to consider before deciding whether to use our financial services or products. The FSG is designed to provide you with an understanding of what to expect from our relationship. The items covered by the FSG include:

- who we are and how we can be contacted;
- details of the financial products and services we are authorised to provide;
- information on remuneration paid to Elston Assure and other relevant persons in relation to the services offered; and
- details on our complaints handling procedure and process.

If you choose to use any of our financial services and products, you may also receive other important documents. These documents may include a statement of advice and product disclosure statements.



Statement of Advice

When we give you personal advice, in most instances we will be required to provide you with a statement of advice (SOA). An SOA is normally provided to retail clients when personal advice is given. The SOA is designed to enable you to make an informed decision about whether to act on the personal advice received.

It will include (but is not limited to) statements and information in relation to:

- the advice;
- the basis on which the advice was given;
- the identity of the person or person(s) advising you;
and
- any remuneration, commissions, other benefits and conflicts of interest related to the provision of the advice.

On an ongoing basis, a Record of Advice (ROA) will be provided instead of an SOA if there have been no significant changes in your personal circumstances and/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.

Product Disclosure Statement

When we recommend a particular financial product, we are generally required to provide you with a product disclosure statement (“PDS”) for that financial product. A PDS is an important document that sets out the significant features of a financial product, including its risks, benefits and costs (including any applicable fees). A PDS is designed to help you compare and make informed choices about financial products.

Financial Services Available from Elston Assure:

Elston Assure' AFSL authorises it to carry on a financial services business to provide financial product advice and deal in the following classes of financial products:

- Life Risk Insurance such as Life, Trauma, Total and Permanent Disablement, Income Protection, Business Expense Insurance, Consumer Credit Insurance;
- Annuities; and
- Other Investment Life Insurance products such as the Investment Growth Bond.

to retail clients.

Depending on the circumstances, our advice in relation to financial products may be:

- **General Advice:** this is advice which does not take into account your objectives, financial situation and needs. Documents will be issued with a warning that they contain only general advice. Before making an investment decision on the basis of general advice, you need to consider, with or without the assistance of your adviser, whether the advice is appropriate given your particular personal investment objectives, current financial situation and needs; and/or
- **Personal Advice:** this is advice which takes into account your objectives, financial situation and needs.



Providing instructions to Elston Assure

You can give us instructions by telephone, mail, email, fax or other methods, as agreed with your adviser.

Payments to Elston Assure for the services provided

Elston Assure may charge fees for services and products it provides. Where we provide you with personal advice, detailed information about fees, commissions or other benefits will be contained in the SOA. Generally, we do not charge separately for our advice. However, we may charge an hourly rate or a flat fee for certain specialist advice or portfolio monitoring, but any fees will be disclosed and agreed with you.

These fees may be charged for various services and products, and may include:

- account opening fee;
- plan preparation fees (these are charged on a case by case basis depending on the level of work involved and other relevant factors. The fee charged will be agreed with you prior to your adviser preparing the SOA); and
- commissions (we may receive up to 130% of the premium for insurance products we recommend to you. Some companies also pay us ongoing commission.)

Remuneration or other benefits received by Elston Assure staff

Our employees and directors receive salaries, bonuses, commissions and other benefits from us. The benefits will be determined by meeting various quantitative and qualitative targets. Elston Assure will set out the remuneration and commissions that their employees and directors may receive in the SOA given to you when providing personal advice.

Our employees may from time to time receive a benefit from preferred product providers by way of sponsorship of educational seminars, conferences or training days. Details of benefits above \$300 will be maintained on a Register.

You have a right to request 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.

Disclosure of fees in the SOA

Where the amount of Elston Assure remuneration (including commission) or other benefits or those of Elston Assure employees, directors or associates (“Fees”) cannot be ascertained at the time we give you this FSG, we will provide you with the following information at the time we give you personal advice (by way of an SOA or otherwise):

- the amount of the Fees if the Fees are able to be calculated at the time we give you personal advice; or
- the manner in which the Fees are to be calculated if the Fees are not calculable at the time we give you personal advice.

Associations and relationships

When we recommend products to you, we do so on the basis of research either conducted by us or by third party service providers.



Compensation

Elston Assure maintains professional indemnity and fraud insurance that meets the requirements for compensation arrangements under section 912B of the Corporations Act 2001 (Cth).

Personal information

Elston Assure respects your right to the privacy of your personal information. Any personal information provided by you to Elston Assure will be handled in accordance with our privacy policy. Our privacy policy details how we comply with the requirements of the Privacy Act 1988 (Cth) in the handling of your personal information.

A copy of that policy can be obtained by visiting the Elston Assure website at www.elstonassure.com.au.

Anti Money Laundering and Counter Terrorism Finance 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 licence. 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.

Making a complaint

Elston Assure is committed to providing a high standard of client service and to maintaining our reputation for honesty and integrity. Elston Assure acknowledges that you have the right to complain if you are dissatisfied with the service you receive from Elston Assure. Elston Assure is committed to the efficient and fair resolution of complaints.

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

1. Contact your adviser and tell your adviser about your complaint.
2. If your complaint is not resolved to your satisfaction within a reasonable time, please contact our Complaints Manager on (07) 3211 9555 or put your complaint in writing and send it to:
The Complaints Manager, Elston Assure,
PO Box 2220, Brisbane Q 4001.
3. If you are unhappy with our response to your complaint, you may raise the matter with the Financial Ombudsman Service (“FOS”). Our FOS membership number is 10356. The FOS toll free number is 1300 780 808 or write to FOS GPO Box 3, Melbourne VIC 3001.
Website: www.fos.org.au



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