



*Financial Planning & Taxation Advice
For your Future*

Financial Services Guide

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This Financial Services Guide (FSG) dated 8 August 2013 is issued with the authority of Lionsgate Financial Group Pty Ltd ABN 92 140 591 484 Australian Financial Services Licence (AFSL) No. 342766 (Lionsgate).

It is designed to assist you in determining whether to use any of the services offered by Lionsgate acting through its Authorised Representatives and contains information about:

- Lionsgate, who, as the AFS Licensee, is responsible for the financial services
- Your financial adviser who provides the services to you on Lionsgate's behalf
- The financial services and products your financial adviser can provide
- How Lionsgate, your financial adviser and other related parties are paid for the financial services provided to you
- Any associations or relationships that could create potential conflicts of interest
- Details of our Professional Indemnity Insurance
- Whom to contact should you have a complaint or require records of advice

What other documents might you receive?

You might receive the following documents to help you make an informed decision on any financial strategy or recommend financial product.

Statement of Advice (SoA)

All personal advice provided to you will be outlined in an SoA. The SoA will contain personal advice, the basis on which it is given, the reasons it is in your best interests, details of fees, commissions and information on relevant associations.

Where further advice is provided that involves a significant change you will be provided with a SoA. Where further advice is provided that does not involve a significant change your adviser will make a record of the advice (RoA).

Product Disclosure Statement (PDS)

You will receive a PDS if your adviser has provided advice on a particular product. A PDS will contain the key

features of the financial product, significant risks and benefits, and fees associated with the financial product.

Who is Lionsgate?

Lionsgate holds an Australian Financial Services Licence (AFSL) issued by ASIC. Lionsgate conducts business through a network of financial advisers whom are appointed as its Authorised Representatives under its AFSL and are each on the Register of Authorised Representatives maintained by ASIC ("the ASIC Register"). Where Lionsgate has appointed a corporate entity as an Authorised Representative, the corporate entity, and each of its employees and independent contractors who give advice will also be authorised by Lionsgate and will also be on the ASIC Register. ASIC has allocated license numbers to all Authorised Representatives, both individual and corporate.

Who is your Financial Adviser?

Your adviser is Mick Steffan, Representative Number 243608. Mick is an authorised representative of Lionsgate

Financial Group, AFSL 342766 and a registered Australian Taxation Agent, Registration number 10192003. Mick operates under Indian Ocean Financial Services ABN 42563472200 and is a Certified Financial Planning professional.

What advice is available to you?

Mick can provide advice and strategies on the following, but not limited to

- Savings and wealth creation
- Financial management
- Investments including Direct Shares
- Superannuation
- Pre Retirement
- Retirement
- Self-managed superannuation funds
- Financial protection and insurance
- Estate planning
- Centrelink
- Salary packaging
- Business succession
- Finance and gearing

Lionsgate maintains an Approved Products List (APL) containing financial products that have been researched by

one or more external research houses. A copy of the APL can be supplied to you upon request.

What kinds of financial services and products are available to you?

Mick is authorised to provide a range of insurance, investment, superannuation products and financial services including:

| Financial Services | Product Types | Is your Adviser authorised to provide this advice? |
|----------------------|--|--|
| To Provide Financial | Basic Deposit Products | Yes |
| Product Advice | Non-Basic Deposit Products | Yes |
| | Managed Investments Schemes inc IDPS | Yes |
| & | Retirement Savings Accounts | Yes |
| | Securities | Yes |
| Deal in a Financial | Government Debentures, Stocks or Bonds | Yes |
| Product | Superannuation | Yes |
| | Investment Life Insurance Products | Yes |
| For Retail & | Life Risk Insurance Products | Yes |

| | | |
|-----------|----------------------------------|-----|
| Wholesale | | |
| Clients | Standard Margin Lending Facility | Yes |

Note that Mick acts for you and not for any life insurance company, fund manager or bank.

What initial services are provided by your financial adviser?

- Identification of your financial goals and objectives
- Collection and analysis of your existing personal and financial situation
- Investigation and consideration of possible financial planning strategies and products that will assist you to meet your goals and objectives that they are in your best interests.
- Presentation of a written recommendation, referred to as a Statement of Advice
- Implementation of your strategy

What ongoing services are provided by your financial adviser?

- Revision of your personal and financial situation at suitable agreed intervals
- Discussion of whether their recommendations remain appropriate should your personal circumstances or the legislative environment change
- Implementation of any recommendations made as part of their ongoing service to you

If your circumstances change over time our initial advice, recommendations, strategies, and products may no longer be appropriate for you.

We can periodically review this initial advice to determine its appropriateness or you can contact us for a review when your circumstances change.

How will you pay for the services provided and what do they cost?

All fees are initially payable to our licensee Lionsgate and then forwarded to Indian Ocean Financial Services and your adviser Mick Steffan. For example, if Lionsgate receives \$100, Lionsgate will

retain up to \$0 and pay up to \$100 to your financial adviser.

Lionsgate and your financial adviser can be paid by fees or commissions, or a combination, for both the initial and ongoing service. Your financial adviser will discuss and agree both the rate and method of payment with you before any financial services are provided.

Fees

Fees may be either a fixed rate fee or based on an hourly rate or a combination of both, and will reflect the complexity of your personal situation and the time and effort in our work for you.

Any new ongoing service fees agreements established after 1 July 2013 will require the adviser to send you on the anniversary of the agreement a Fee Disclosure Statement (FDS).

The FDS describes for the previous 12 months:

- The amount of fees paid by the retail client
- The services that they were entitled to receive
- The services that they did receive

All Fees and Commissions are subject to GST. Fees may also include brokerage on direct share trades. Brokerage is an amount marked up on the cost of the trade.

Indian Ocean Financial Services fees and services are based on an hourly rate and range between \$116 and \$328 per hour depending on the type of service requested and the ongoing relationship established.

Commissions

For clients to whom we provided services before 1 July 2013, we may receive a commission from the product issuer (usually at the end of each month or annually).

Commissions may vary depending on the circumstances, however, may be up to 5% initial and 1% ongoing of the amount for investment products, and up to 125% initial and 40% ongoing of the premium for life insurance products.

For example, for an investment of \$10,000 in a product whose product issuer pays 5%, Lionsgate will receive an initial amount of \$500. Your financial adviser may receive up to 100% of this benefit, i.e. \$500.

Indian Ocean Financial Services and your adviser Mick Steffan may receive commission from existing financial products and or any new products if you are not subject to a monthly charge as part of our ongoing service agreement.

Marketing Allowances

Administration Platforms & Investments
Lionsgate may receive benefits in the form of ongoing additional remuneration of up to 0.22% from certain Platform and Fund Managers.

For example, if you invested \$10,000, up to \$22 per annum may be paid to Lionsgate. Your financial adviser may receive up to 100% of this benefit i.e. \$22.

Insurance Products

In certain restrictive circumstances, Lionsgate may receive benefits in the form of an additional fee (of up to 7.5%). For example, if you paid \$1,000 of premium up to \$75 in the first year may be paid to Lionsgate. Authorised representatives may receive up to 100% of this benefit i.e. \$75.

Indian Ocean Financial Services aims to implement any new insurance business without charging any commission. Note however that this is only applicable to clients that are committed to a long term relationship with their adviser and as such have agreed to pay a monthly charge as part of their service agreement.

Referral Fees

We do not charge or accept any referral fees In the situation that a third party refers you to our office.

What other benefits may product providers give to Lionsgate or your financial adviser?

Some product providers may give Lionsgate or your financial adviser non commission benefits such as entertainment or sponsorship. Both Lionsgate and your financial adviser maintain a Register in line with industry standards to document any alternative forms of payment received. These registers are publicly available and must be provided within 7 days after request.

When you receive personal advice, your SOA will detail all remuneration and other benefits associated with the advice.

Does Lionsgate or Indian Ocean Financial Services have any

relationships or associations with financial product Issuers?

None.

What information should you provide to receive personal advice?

Your financial adviser will complete a Client Questionnaire (also known as a Fact Find) with you which will record your personal objectives, lifestyle goals, details of your current financial situation and any other relevant information.

The information obtained will be assessed by your financial adviser to assist them in providing appropriate advice that is in your best interests.

You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive.

You should read any warnings contained in the Client Questionnaire and SoA carefully before making any decision relating to a financial strategy or product.

How can you give instructions to your financial adviser about your financial products?

You may specify how you would like to give us instructions. For example you may nominate to instruct us to act by telephone, fax, email or other means

What information is maintained in your file and can you examine the client file and who may access it?

Mick Steffan will maintain a record of your personal information including details of your objectives, financial situation and any recommendations made to you. If you wish to examine your file or receive a copy of your record of advice please ask your financial adviser and they will make arrangements for you to do so.

Lionsgate and Mick are committed to complying with a privacy policy to protect the privacy and security of your personal information. Please ask your financial

adviser if you wish to obtain a copy of our privacy policy or visit:

<http://www.lionsgatefinancial.com.au/privacypolicy.aspx>

Compensation arrangements

Lionsgate holds Professional Indemnity (PI) Insurance cover with Vero for the activities covered under its AFS Licence. The limit of the indemnity is \$2.5 million for any one claim and \$5 million in the aggregate for all claims in one year arising out of its AFS licence activities. The Professional Indemnity Insurance cover satisfies the requirements for compensation arrangements under s. 912B of the Corporations Act 2001.

What should you do if you have a complaint?

If you have any complaints about the services provided, you should take the following steps:

- Contact your financial adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within 3 working days, please

contact the Lionsgate Compliance Manager by telephone or in writing. Lionsgate will try to resolve your complaint quickly and fairly.

If you do not get a satisfactory outcome, you have the right to take your complaint to the Financial Ombudsman Service, GPO Box 3, Melbourne Vic 3001, telephone toll free 1300 780 808. Lionsgate is a member of this Service.

This FSG is issued by:

Lionsgate Financial Group Pty Ltd

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AFS Licence 342766

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