Financial Services Guide

Before seeking our advice, you probably have a number of questions you would like to ask about us. You have the right to ask about our charges, the type of advice we will give and what you can do if you have a complaint about our services.

Key information is set out in answer to the questions below. If you need more information or clarification, please ask us. This Financial Services Guide is issued by your Adviser with the authority of Bell Partnership FP Pty Ltd.

You should also be aware that you are entitled to receive a Statement of Advice (SOA) whenever we provide you with any advice which takes into account your objectives, financial situations and or needs. The SOA will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

If further advice is subsequently provided, or when no financial product is recommended, a Record of Advice (ROA) may be provided to you instead of an SOA. You have the right to request a copy of the ROA (if you have not previously received a copy) within seven years of that further advice being given.

In the event we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

"Understanding clients' lifestyle goals and objectives

is critical when formulating an appropriate financial plan"

Before you get our advice

Who is my adviser?

The following persons are authorised to provide financial product advice on behalf of Bell Partnership FP Pty Ltd:

Your Financial Advisers will be Malcolm Bell, Lachlan Bell & Andrew Bell

Who does the adviser act for when providing financial services to me?

Your Adviser will be acting for you on behalf of Bell Partnership FP Pty Ltd.

What advisory services are available to me?

- Retirement planning strategies
- Superannuation strategies
- Gearing strategies
- Estate planning
- Wealth creation
- Salary packaging
- Insurance services
- Social security advice
- Self-managed superannuation advice

In addition, your Adviser is able to offer you an on-going monitoring and review service for your investment portfolio or life insurance program.

We provide financial product advice for the following financial products:

- Deposit and payment products, including basic deposit products, deposit products other than basic deposit products and non-cash payment products
- Risk insurance products, including life, trauma, income protection and total and permanent disability insurance
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Retirement savings accounts
- Securities
- Superannuation
- Managed investments
- Promissory notes

We will only recommend a financial product to you after considering its suitability for your individual needs, objectives and financial situation. The products we recommend are selected from our approved list of products and they have been researched by external experts.

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When you get our advice

Do I get detailed information about actual commissions and other benefits my adviser gets from making the recommendations?

Yes. You have the right to know about details of commissions and or other benefits your Adviser receives for recommending investments. We will provide this information to you when we make specific recommendations in the Statement of Advice, or Record of Advice.

Will you give me advice that is suitable to my needs objectives and financial circumstances?

Yes. However, to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial product to you. You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

What should I know about any risks of the investments or investment strategies recommended to me?

We will explain to you any significant risks of investments and strategies that we recommend to you. If we do not do so, you should ask us for further clarification.

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile that includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you. If you wish to examine your file, you should ask us and we will make arrangements for you to do so.

We are committed to implementing and promoting a Privacy Policy which will ensure the privacy and security of your personal information. A copy of our Privacy Policy is enclosed for your information.

How will I pay for the service?

It is important to us that you understand how you pay us for the services we provide.

Our fees reflect four stages in our advice process:

- Initial Consultation
- Preparation of advice
- Assistance with implementation
- Ongoing review and monitoring.

You will receive an invoice for our initial consultation with you and this is currently $660. This fee is due and payable on completion of our initial consultation.

If you instruct us to prepare a Statement of Advice you will receive an invoice for this which currently ranges from $1,100 to $2,200 (inclusive of GST) depending on the complexity and time spent. This fee will be reduced by any fee that we receive from implementation of a plan for you. Before we commence preparation of a Statement of Advice for you we will advise you in writing of the fees and ask for your agreement in writing before commencing work on the Statement of Advice.

If we recommend actions and you appoint us to assist you with implementation of these actions we will charge you an implementation fee. The fee will be detailed in the Statement of Advice and agreed by you in writing before payment. The fee charged to you for assistance in implementation will be expressed as a dollar amount that will have no relationship to the amount invested in any particular investment by you. The fee will be determined taking into account the complexity and time involved in implementation of the actions recommended. While the implementation fee will have no relationship to the amount invested we will express the fee in both dollar and percentage terms in our Statement of Advice to you.

If you appoint us to provide ongoing review and monitoring we will charge a fee for this. Normally this fee will be a percentage of the investments we have responsibility for monitoring.

For example if we held responsibility for monitoring and review of $100,000 of investment our annual fee would be .8% or $800 per year.

In regard to both implementation and ongoing review and monitoring fees these will usually be deducted from your investment by the product provider and remitted to us by them on your behalf. We use this method for its efficiency in collection however if you would prefer to pay our agreed fee in some other way please advise and we will accommodate you.

If we recommend action to implement risk insurance financial products such as life insurance, income protection, critical illness, insurance and we assist you in implementing a particular policy or policies we will receive a fee from the provider. This currently can range from 33% to 66% of the first years premium. We will also receive an ongoing payment from the product provider for ensuring the insurance remains appropriate to you and this can range between 13% to 37% of the annual premium. For example an insurance policy with a $1000 per year annual premium could pay a fee to us of up to $660 on implementation and up to $370 per year thereafter.

Do any relationships exist with product providers which may influence the advice being given?

Neither your Adviser or the Licensee have any association or relationship with the issuers of financial products that might reasonably be expected to be capable of influencing them in the provision of financial services.

Bell Partnership FP does not receive any payment of any kind from product providers in the form of volume based remuneration, marketing allowance or assistance with office overhead costs. The only fee benefit Bell Partnership FP receives from its relationship with you is the fee that is agreed between yourself and Bell Partnership FP.

Can I tell you how I wish to instruct you to buy or sell my investment?

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

If you have any complaints

Who can I speak to if I have a complaint about the advisory service?

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided, you should take the following steps:

Contact Andrew Bell at Bell Partnership FP Pty Ltd on 03 9645 9777 about your complaint.

We will try and resolve your complaint quickly and fairly.

If we cannot reach a satisfactory resolution, you can raise your concerns with the Australian Financial Complaints Authority (AFCA) on 1800 931 678 or by post at GPO Box 3, Melbourne, Vic. 3001. We are a member of AFCA complaints resolution service. The Australian Securities & Investments 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.

Professional Indemnity Insurance

We hold Professional Indemnity Insurance cover for the activities conducted under our AFS licence. The limit of the indemnity is $2,500,000 for any one claim and in the aggregate for all claims arising out of our AFS licence activities. We confirm that our Professional Indemnity Insurance cover satisfies the requirements of s.912B of the Corporations Act.

Privacy Notification Statement

At Bell Partnership FP Pty Ltd, we are committed to protecting the privacy of your personal information. Below is information about how your personal information will be handled.

Collecting your personal information

As stated in the Financial Services Guide, Bell Partnership FP Pty Ltd an Australian Financial Services Licensee holder and insurance broker, collects your personal information. This is done so that Malcolm Bell, Andrew Bell, Lachlan Bell, Olivia Hodge and David Gleeson can provide you with the financial services that you have requested, managing your financial adviser's relationship with you and contacting you about products and services in which you may be interested.

Your adviser is required under the Corporation Act 2001, Insurance (Agents and Brokers) Act 1984, certain policies issued by the Australian Securities and Investments Commission (ASIC) and its predecessors, Financial Transactions Reports Act 1988 and taxation laws to collect information about you when providing the financial advice that you have requested. If the personal information requested for the provision of the financial advice requested is not provided. Your adviser may not be able to provide the financial advice you have requested or will not be able to provide you with financial advice that is appropriate to your investment needs, objectives and financial circumstances

Using and disclosing your personal information

Your personal information may be disclosed for purposes related to the provision to you of the financial advice you have requested. The types of service providers that may be provided with your personal information are:

- other financial advisers and organisations involved in providing the financial advice you have requested (which may include ongoing service) such as fund managers who assist us in providing financial advice and paraplanners;
- insurance providers, superannuation trustees and product issuers in connection with the provision to you of the financial advice you have requested;
- organisations that assist in operating a financial planning business such as those that provide administrative, financial, accounting, insurance, research, legal, computer or other business services;
- your representatives or service providers such as your accountant, solicitor, tax agent, stockbroker or bank;
- organisations involved in a business restructure or a transfer of all or part of the assets of the financial adviser's or their employer's (if any) business;
- government authorities and other organisations when required by law; and
- organisations to which your personal information is being disclosed with your consent.

Gaining access to your personal information and contacting us

You can gain access to your personal information held by Bell Partnership FP Pty Ltd. In some circumstances allowed by law, request for access can be denied. Bell Partnership FP Pty Ltd can be contacted by calling 03 9645 9777.

Contacting us

To obtain more information about how we manage your personal information, or if you would like a copy of our privacy policy or a form requesting access, please call our office on

03 9645 9777.