

Part One: Financial Services Guide

Financial Services Guide (FSG)

Allan Hall Business Advisors Pty Ltd (AHBA), a corporate authorised representative of Allan Hall SMSF Advisory Pty Ltd, Australian Financial Services Licence No. 485203

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Purpose and content of this FSG:

1. To assist you to determine whether to use any of the services described herein;
2. This FSG includes details of how we and our associations are remunerated for our services;
3. This FSG contains details about how complaints against us will be handled.

Statement of Advice (SoA) and Record of Advice (RoA)

When we provide you with personal advice we are required to provide you with a SOA. This document provides written confirmation of any advice you receive, its basis and scope, any fees or commissions and any benefits or associations we may have relevant to the advice provided.

On an ongoing basis, if you are provided with further advice either another SoA will be provided, or if there are no significant changes in your personal circumstances or the basis of the advice has not significantly changed since your last SoA was provided, your Adviser will record this advice in a document called a Record of Advice (RoA). Where a RoA is prepared (e.g. as part of an ongoing service arrangement with you) we will keep a copy in our files and you are free to request (at no cost) a copy up to 7 years after the date of that record's creation.

Product Disclosure Statement (PDS)

If we recommend a particular financial product(s) a PDS will be provided from one or more product issuers. These documents contain important information about a product and are designed to help you make informed decisions in relation to the product recommended.

Our authorised services

Our AFS Licence permits us to advise in the following areas:

- Superannuation
- SMSFs and
- Existing super funds

We are also able to provide advice in the following Class of Product areas:

- Life insurance
- Basic deposit products
- Securities
- Managed Investment Schemes

If required, we will refer you to another party who is able to provide specific recommendations in these areas.

Who we act for when providing our authorised services

We act for you as our client and not for any product issuer or financial institution. AHBA will not hold funds in its own name for the account of clients. All funds are deposited with nominated financial institutions in accounts held by you or your nominated entity in accordance with your instructions.

Remuneration for those authorised services

We believe the services we offer are valuable and the remuneration received is a fair reward for our expertise and skills. Prior to providing you any services we will provide you with a cost estimate and will be subject to the complexity of your situation.

All fees charged by us are receivable by AHBA as the authorised representative of Allan Hall SMSF Advisory Pty Ltd, the Australian Financial Services Licensee.

Full details of all fees payable as a result of recommendations to you will be provided in our Statement of Advice document.

Cost of advisory services may comprise one or more of the following components:

1. Initial Advice Fees

- Fees for advice presented in a SoA and implementation based upon the time taken and the complexity of your situation;
- Meetings with you charged at our hourly rates published in our engagement letter provided to you upon becoming a client of AHBA;
- Establishment and registration costs for a SMSF and any entity associated with the SMSF such as a trustee or bare trustee company;
- Compliance documentation for a strategy implemented within the SMSF including pensions and limited recourse borrowings.

2. Ongoing Advice Fees

As mentioned above ongoing advice may be provided following a phone call, electronic communication or meeting with you. A new SoA may be required or a RoA, depending upon the nature of advice provided.

If a new SoA is required we will provide you with a cost prior to the provision of advice. A RoA is charged on the basis of our hourly charge rates published in our engagement letter provided to you upon becoming a client of AHBA .

3. Other fees

If you seek the services of an adviser who can recommend products (eg Insurance and/or investments), their fees will be disclosed separately in full.

Associations with issuers of financial products

As mentioned above we are not authorised to provide specific investment or insurance product recommendations and where required our associated entity, [Allan Hall Financial Planning](#) may provide this advice.

Special instructions you can provide to us

In addition to instructions you give us in meetings, you can provide any additional instructions to us by telephone, fax or email. If you do not wish to receive our advice, we may in limited circumstances, deal on your behalf by implementing your instructions. If you do not obtain advice, you face the risk that the financial product(s) you choose may not fully take into account your needs, objectives and financial situation.

Complaints handling

It is important to inform us about any complaint or concern you may have with your Adviser. If you are not satisfied that your Adviser has resolved your complaint, we ask that you escalate by writing to our Complaints Officer:

Mark Shepherd
Partner
Allan Hall Business Advisors Pty Ltd
Suite 126, 117 Old Pittwater Road
BROOKVALE NSW 2100
02 9981 2300
markshepherd@allanhall.com.au

When dealing with a complaint that you have submitted to us in writing:

- We will provide written acknowledgement of our receipt of your complaint in the first instance; and
- We will prepare a response within 30 days in consultation with your Adviser to ensure all matters raised are thoroughly investigated and responded to appropriately.

If you are not satisfied with our complaint resolution procedures, you have the right to take your complaint to an independent complaints resolution body.

Disputes handling

We are a financial member of the Financial Ombudsman Service, an ASIC approved External Disputes Resolution scheme.

FOS can be reached at 1300 78 08 08
FOS mail address is GPO Box 3, Melbourne Vic 3001
FOS website is www.fos.org.au

Compensation arrangements

We believe we have put in place compensation arrangements (via maintenance of professional indemnity insurance and adequate financial provision for any policy excess) that are adequate having regard to the size, nature and complexity of our business. We believe that these arrangements are sufficient for the purpose of meeting our compliance obligations under section 912B of the Corporations Act.

Our Privacy Policy

In order to provide quality advice and services we are required to obtain certain information about you. Our privacy policy procedures ensure that your personal information is maintained in a confidential and secure environment.

We will maintain records of our dealings with you which will include your personal details, objectives and financial situation. To fulfil the purposes of collecting personal information, we may make such information available to:

- Any member or affiliate of Allan Hall Business Advisors Pty Ltd;
- Any entity carrying out functions on behalf of Allan Hall Business Advisors Pty Ltd; and
- Any other entity we engage to assist in the provision of services requested by you.
- You should note that the personal information we collect about you may be disclosed to third parties if that disclosure is required or authorised by Law.

Allan Hall Business Advisors Pty Ltd is also subject to certain legislative and regulatory requirements which necessitate us obtaining and holding certain personal information.

A copy of our privacy policy is available on our website or on request directly from us.

As a financial service provider, we also 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 provide identification documents (e.g. Passport and Driver's Licence) on becoming a client.

Contact

If you have any questions about this Financial Services Guide, please contact:

Sally Rorke
Associate Director
Allan Hall Business Advisors Pty Ltd
Suite 126, 117 Old Pittwater Road
BROOKVALE NSW 2100
02 9981 2300
sallyrorke@allanhall.com.au

Part Two: Adviser Profile

Mark Shepherd

This Adviser Profile forms part of the Allan Hall SMSF Advisory Pty Ltd FSG dated 13 July 2016 and they should be read together. It states specific adviser information and may assist you in making an informed decision.

Introducing your Adviser

Mark Shepherd joined Allan Hall in 1998. He is a partner at Allan Hall Business Advisors Pty Ltd (AHBA), the corporate authorised representative of Allan Hall SMSF Advisory Pty Ltd. Mark is also an authorised representative of and responsible manager for Allan Hall SMSF Advisory Pty Ltd. Mark has over 22 years experience in public practice and has been a partner at Allan Hall for 14 years. In relation to SMSFs, Mark provides advice on their establishment as well as the implementation of strategy for taxation, accumulation, retirement and estate planning purposes.

Mark's qualifications and professional memberships include:

- Diploma in Accounting from North Sydney TAFE (1993)
- Bachelor of Business (Accounting) from Charles Sturt University (1998)
- Graduate Diploma of Chartered Accounting (CA) (2001)
- Diploma of Financial Services (Financial Planning) (2011)

Advice Services

Mark Shepherd is authorised to provide advisory services in the following areas:

- Superannuation
- SMSFs and
- Existing super funds

He is also able to provide advice in the following Class of Product areas:

- Life insurance
- Basic deposit products
- Securities
- Managed Investment Schemes

If required, we will refer you to another party who is able to provide specific product recommendations in these areas.

Cost of advisory services

These are fully disclosed in the FSG for which this Adviser Profile forms a part. They will also be fully disclosed in the Statement of Advice and/or any Product Disclosure Statement prior to any charges being incurred.