

Financial Services Guide

Before seeking our advice, you probably have a number of questions you would like to ask about White Robinson & Company Pty Ltd. You have the right to ask us about our charges, the type of advice we will give you 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 (FSG)** is issued with the authority of White Robinson & Company Pty Ltd.

You are entitled to receive a **Statement of Advice (SoA)** whenever we provide you with any personal financial advice. Personal Financial Advice is advice that takes into account any one or more of your objectives, financial situation and needs. An SoA is a record of the personal financial advice provided to you and includes information on the basis on which this advice is given, information about remuneration including fees, commissions, any other benefits and any interests, relationships or associations which might influence the making of the advice.

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

If this advice includes a recommendation to you to acquire a particular financial product (other than securities) or an offer to issue or arrange the issue of a financial product to you, we will also provide you with a **Product Disclosure Statement (PDS)** containing information about the particular product to help you make an informed decision about that product.

Before you get our advice

Who is my adviser?

Details of your adviser are contained in the attached Adviser Profiles.

What advisory services are available?

Your adviser is an authorised representative of White Robinson & Company Pty Ltd.

White Robinson & Company Pty Ltd holds an Australian Financial Services Licence No 239772 and is responsible for the advice provided by its representatives.

White Robinson & Company Pty Ltd and its Authorised Representatives act on behalf of our clients at all times.

White Robinson & Company Pty Ltd is a Principal Member of the Financial Planning Association of Australia (FPA).

The Australian Financial Services Licence held by White Robinson & Company Pty Ltd authorises us to carry on a financial services business to provide financial product advice to retail and wholesale clients and deal in the following classes of financial products:

(i) deposit and payment products;

(ii) debentures, stocks or bonds issued or proposed to be issued by a government;

(iii) life products including:

(a) investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;

(b) life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;

(iv) interests in managed investment schemes including investor directed portfolio services;

(v) Retirement Savings Accounts (RSA) products (within the meaning of the Retirement Savings Account Act 1997);

(vi) securities;

(vii) superannuation

We provide advice on appropriate wealth creation strategies and can recommend new investments in shares, debentures, unit trusts, superannuation, rollover funds, annuities,

insurance bonds, friendly society bonds, mortgage investments and risk products.

We recommend that you regularly review your financial strategy and portfolio with us (we recommend at least yearly), to ensure that they remain appropriate for your circumstances.

Clients are also encouraged to contact us at any time for an interim review, or to answer any queries they may have.

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

White Robinson & Company Pty Ltd offers both personal and general advisory services. Clients should be aware that when general securities advice is provided it will not necessarily be appropriate for every client. That is why we recommend you seek a personalised review of your investment objectives, particular needs and circumstances before making an investment decision.

How will I pay for this service?

We offer a range of payment options. All payments are made to White Robinson & Company Pty Ltd, who in turn pay a percentage or a salary to the Authorised Representative. Where agreed you may enter into any mixture of fee paying options, including:

- **Fee For Service**

You can pay White Robinson & Company Pty Ltd a fee, based on the cost of advice preparation by your Authorised Representative. This amount may vary depending on your needs and objectives, and the complexity of the advice prepared.

Where the implementation of advice leads to the placement of investments, any commissions payable by the fund managers or insurance companies that White Robinson & Company Pty Ltd would normally receive, may be rebated to you. For investments, the rebate is in the form of additional units in the fund to which the rebate will apply and/or for insurance a reduction in premium rate.

Fees charged by your Authorised Representative will be based on the current fee schedule and are payable to White Robinson & Company Pty Ltd. A copy of current fee schedule will be provided prior to advice being prepared. You will be required to sign off on the agreed fee prior to the advice being prepared.

- **Review Fee**

A review fee may be charged for reviews of existing plans and portfolios to ensure strategies remain appropriate. Review fees charged by your Authorised Representative will be based on the fee schedule.

White Robinson & Company Pty Ltd will invoice you for a fee when you receive our written recommendations. Alternatively, this fee may be charged on an ongoing basis from your investments as agreed.

Your authorised representative will advise you to complete an Ongoing Service Agreement prior to entering any servicing arrangement. This will establish the level of service and the fee basis.

- **Commissions/Brokerage**

The fund manager or life company you invest or contract with will pay White Robinson & Company Pty Ltd an initial commission/brokerage and/or an ongoing service fee, which makes up the gross revenue received.

Commission/brokerage or fees which are payable to White Robinson & Company Pty Ltd for recommending a product may vary depending on which companies products you purchase.

Life Insurance companies pay White Robinson & Company Pty Ltd commissions when Risk Insurance products are completed. Commission is calculated as a percentage of the yearly premium with the initial commission varying from 10% up to 125% and ongoing commission varying from between 5% and 40%.

All of these commissions/brokerage can be rebated to you if you choose to pay the fee for service option.

When you get our advice

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

Yes. However, to do so we need to find out your individual investment objectives, financial situation and needs before we recommend any investment 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 investment objectives, financial situation and needs. We also maintain records of any recommendations made to you.

What we expect from you?

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

What kind of compensation arrangements are in place and are these arrangements complying?

As White Robinson and Company Pty Ltd confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended). In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for White Robinson and Company Pty Ltd and our representatives / employees in respect of our authorisations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any representative / employee who has ceased work with White Robinson and Company Pty Ltd for work done whilst engaged with us.'

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.

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 email, telephone, fax or other means. But in all cases we must receive a written confirmation of these instructions.

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 other benefits your adviser receives for recommending investments. We will provide this information to you when we make specific recommendations.

Relationships or associations with Financial Product issuers

White Robinson & Company Pty Ltd is eligible for the AXA Summit Profit Partnership Scheme through our association and relationship with AXA and Summit. The eligibility criteria will be based on the total Funds Under Management (FUM) held under the Summit Master Trust.

Under the scheme White Robinson & Company Pty Ltd may be entitled to receive a cash payment of 0.1 % of total FUM. Across a year this amounts to a maximum of \$60,000.

From time to time, financial product issuers offer our authorised representatives invitations to social and sporting events and the occasional gift such as a bottle of wine or hampers on special occasions. The approximate value of these during the year up to \$3,000 from all providers.

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 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 satisfactorily resolved within 7 days please contact Peter Mulligan at White Robinson & Company Pty Ltd on (02) 9957 3588 or put your complaint in writing and send it to us at 82 West Street, North Sydney NSW 2060. We will try and resolve your complaint quickly and fairly.

3. If we cannot reach a satisfactory resolution, you can raise your concerns with the Financial Ombudsman Service Limited. They can be contacted at GPO Box 3, Melbourne VIC 8001. White Robinson & Company Pty Ltd is a member of this 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.

If your concerns involve unethical conduct, you may wish to consider raising these concerns with the Financial Planning Association of Australia (FPA). They can be contacted at PO Box 109 Collins Street West, Melbourne VIC 8007.

Adviser Profiles

Tony Wray CFP DipFP BBus JP
ASIC Authorised Rep No 249789

- Securities & Investment advice
- Financial Planning strategies
- Self Managed Super Fund Advice
- Superannuation & Rollover advice
- Portfolio Management
- Estate Planning
- Retirement Planning
- Social Security advice
- Facilitating share trading thru stockbroker
- Personal & Business Insurance advice
- Tax planning advice

Stewart French

ASIC Authorised Rep No 249791

- Securities & Investment advice
- Financial Planning strategies
- Superannuation & Rollover advice
- Self Managed Super Fund Advice
- Portfolio Management
- Estate Planning
- Retirement Planning
- Social Security advice
- Personal & Business Insurance advice
- Tax planning advice

Peter Mulligan BFinAdmin CSM
ASIC Authorised Rep No 250067

- Corporate Superannuation
- Investment advice
- Financial Planning strategies
- Superannuation & Rollover advice
- Portfolio Management
- Retirement Planning
- Personal & Business Insurance advice

Anthony Lambert DipFP

ASIC Authorised Rep No 321488

- General Financial Advice

Trevor Berryman

ASIC Authorised Rep No 242541

- Securities & Investment advice
- Financial Planning strategies
- Superannuation & Rollover advice
- Self Managed Super Fund Advice
- Portfolio Management
- Estate Planning
- Retirement Planning
- Social Security advice
- Personal & Business Insurance advice
- Taxplanningadvice

All Authorised Representatives can be contacted at the office of the Licensee:
White Robinson & Company Pty Ltd
82 West Street, North Sydney NSW 2060
Phone (02) 9957 3588 Fax (02) 9957 3720
Email advice@whiterobinson.com.au Web www.whiterobinson.com.au

Privacy Policy

COMMITMENT

White Robinson & Company Pty Ltd is committed to providing you with the highest levels of client service. We recognise that your privacy is very important to you. The Privacy Amendment (Private Sector) Act, 2000 sets out a number of National Privacy Principles (NPPs). The new privacy requirements were introduced to increase the privacy rights of the public. White Robinson & Company Pty Ltd will support the new requirements and comply with them fully. Further information regarding privacy may be obtained by visiting the website of the Office of the Federal Privacy Commissioner at www.privacy.gov.au.

White Robinson & Company Pty Ltd believes that this Privacy Policy discloses how the personal information you provide to us, and our representatives, is collected, used, held, disclosed and disseminated.

White Robinson & Company Pty Ltd is required to meet particular legislative and regulatory requirements. In order to provide comprehensive financial planning advice to you, we are required to collect certain personal information from you. We encourage you to regularly check our website for any updates to our Privacy Policy.

YOUR PERSONAL INFORMATION

Personal information held by White Robinson & Company Pty Ltd may include the following information:

- your name, date of birth, current addresses, telephone/mobile/fax numbers, e-mail address;
- information regarding your dependents and family commitments;
- your occupation, employment history and details, family commitments and social security eligibility;
- your financial needs and objectives;
- your assets and liabilities (current and future), income, expenses;
- your superannuation and insurance details;
- your social security entitlements; and
- your risk profile details.

If you choose not to provide certain personal information or provide incorrect information, the advice and/or recommendations may be inappropriate or inadequate. You can deal with us anonymously where it is lawful and practicable to do so. For example, if you telephone requesting our postal address.

HOW WE COLLECT PERSONAL INFORMATION

White Robinson & Company Pty Ltd collects personal information in a number of ways, including:

- directly from you, when you attend a face-to face interview;
- directly from you, when you provide information through a data collection form;
- directly from you, when you provide information by phone;
- directly from you via an email or the internet;
- directly from fund managers, superannuation funds, life insurance companies and other product issuers once authorisation has been provided by you; and
- directly from our referral partners(only name and phone number) only after referral partner has authorisation from you.

HOW WE USE YOUR PERSONAL INFORMATION

Primarily, your personal information is used in order to provide comprehensive and/or limited financial planning services to you.

From time to time, we may provide you with direct marketing material. This will include articles, questionnaires and newsletters that may be of interest to you. If, at any time, you do not wish to receive this information any further, you may contact us with this request. We will endeavour to meet your request within 2 weeks. We maintain a register for those individuals not wanting direct marketing material.

WHEN DO WE DISCLOSE YOUR PERSONAL INFORMATION

As a Principal Member of the Financial Planning Association of Australia, we are required to meet a level of professional standards. From time to time, we may need to provide the Association with access to your personal information to ensure that we are meeting our compliance requirements.

We collect information about you for the purpose of reporting to AUSTRAC under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

The Corporations Act has provided the Australian Securities and Investments Commission with the authority to inspect certain personal information that is kept on our files about you. For the purposes set out above, we may disclose your personal information to organisations outside White Robinson & Company Pty Ltd. The organisations to which we disclose information may include:

- superannuation fund trustees, insurance providers, fund managers and other product providers in order to implement your financial plan/recommendations;
- compliance consultants to ensure that our representatives are meeting our compliance standards;
- temporary staff to handle workloads during peak periods;
- professional advisers, including solicitors or accountants as authorised by you;
- information technology service providers to manage our IT systems;
- government and regulatory authorities and other organisations, as required or authorised by law;
- another authorised representative of White Robinson & Company Pty Ltd if necessary;
- a potential purchaser/organisation involved in the proposed sale of our business for the purpose of due diligence; and
- a new owner of our business that will require the transfer of your personal information.

In addition, our employees and the outsourcing companies/contractors are obliged to respect the confidentiality of any personal information held by White Robinson & Company Pty Ltd.

YOUR SENSITIVE INFORMATION

Without your consent we will not collect information about you that reveals your racial or ethnic origin, political opinions, religious or philosophical beliefs or afflations, membership of professional or trade association, membership of trade union, details of health, disability, sexual orientation, or criminal record.

This is subject to some exceptions including:
the collection is required by law; and when the information is necessary for the establishment, exercise or defence of a legal claim.

USING GOVERNMENT IDENTIFIERS

Although in certain circumstances we are required to collect government identifiers such as your tax file number, medicare number or pension card number, we do not disclose this information other than when required or authorised by law or unless you have consented to disclose this information to any third party.

HOW WE STORE AND SECURE YOUR PERSONAL INFORMATION

We keep your personal information in your client file. These files are accessible to authorised personnel only and are appropriately secured out of hours.

Your personal information may also be held on our computer database. All computer-based information is protected through the use of access passwords. Data is backed up regularly and stored securely off site.

It is a legislative requirement that we keep all personal information and records for a period of 7 years. Therefore, if you are no longer a client of White Robinson & Company Pty Ltd, we will maintain your personal information on or off site in a secure manner for 7 years. After this, we will ensure it is destroyed in a secure manner.

ENSURE YOUR PERSONAL INFORMATION IS CORRECT

White Robinson & Company Pty Ltd takes all reasonable precautions to ensure that the personal information we collect, use and disclose is accurate, complete and up-to-date. To ensure we can maintain this level of accuracy and completeness, we recommend that you: inform us of any errors in your personal information as soon as possible; and update us with any changes to your personal information as soon as possible.

ACCESS TO YOUR PERSONAL INFORMATION

You have a right to access your personal information, subject to certain exceptions allowed by law. We ask that you provide your request for access in writing (for security reasons) to our Privacy Officer and we will (subject to certain exceptions) provide you with access to that personal information. Access to the requested personal information may include:

- providing you with copies;
- providing you with the opportunity for inspection; or
- providing you with a summary.

Should we refuse you access to your personal information, we will provide you with a written explanation for that refusal.

WEBSITE AND SPAM POLICY

White Robinson & Company Pty Ltd's website provides links to third party websites. The use of your information by these third party sites is not within the control of White Robinson & Company Pty Ltd and we cannot accept responsibility for the conduct of these organisations. Other websites are not subject to our privacy standards, policies and procedures. You will need to contact or review those websites directly to ascertain their privacy stands, policies and procedures.

You may register with us to receive newsletters and other information. By doing so, your name and email address will be collected and stored on our database. We take care to ensure that the

personal information you give us on our website is protected. For example, our website has electronic security systems in place, including the use of firewalls and data encryption. If you do not wish to receive any further information from us, or you wish to update your registration details, please email your request to us. We will endeavour to meet your request within 5 working days.

Our Website utilises cookies to provide you with a better user experience. Cookies also allow us to identify your browser while you are using our site – they do not identify you. If you do not wish to receive cookies, you can instruct your web browser to refuse them.

SPAM ACT

Spam is a generic term used to describe electronic 'junk mail'- unwanted messages sent to a person's email account or mobile phone. In Australia, spam is defined as 'unsolicited commercial electronic messages'.

'Electronic messaging' covers emails, instant messaging, SMS and other mobile phone messaging, but not cover normal voice-to-voice communication by telephone.

White Robinson & Company Pty Ltd complies with the provisions of the Spam Act when sending commercial electronic messages.

Equally importantly, White Robinson & Company Pty Ltd makes sure that our practices are in accordance with the National Privacy Principles in all activities where they deal with personal information. Personal information includes our clients contact details.

INTERNAL PROCEDURE FOR DEALING WITH COMPLAINTS

The three key steps White Robinson & Company Pty Ltd follows:

Consent – Only commercial electronic messages are sent with the addressee's consent – either express or inferred consent.

Identify – Electronic messages will include clear and accurate information about the person and the White Robinson & Company Pty Ltd that is responsible for sending the commercial electronic message.

Unsubscribe – We ensure that a functional unsubscribe facility is included in all our commercial electronic messages and deal with unsubscribe requests promptly.

CONSENTED TO SUCH COMMUNICATIONS

Commercial messages will only be sent to you when you have given consent. This may be express consent – a direct indication that it is okay to send the message, or messages of that nature or inferred consent based on our business or other relationship with you and your conduct.

COMPLY WITH THE LAW REGARDING VIRAL MESSAGES

White Robinson & Company Pty Ltd ensures that Commercial Communications that include a Forwarding Facility contain a clear recommendation that the Recipient should only forward the Commercial Communication to persons with whom they have a relationship, where that relationship means that person could be said to have Consented to receiving Commercial Communications.

COMPLY WITH THE AGE SENSITIVE ONTENT OF COMMERCIAL COMMUNICATION

Where the content of a Commercial Communications seeks to promote or inspire interaction with a product, service or event that is age sensitive, the White Robinson & Company Pty Ltd takes reasonable steps to ensure that such content is sent to Recipients who are legally entitled to use or participate in the product service or event

COMPLAINTS RESOLUTIONS

Please contact our Privacy Officer if you wish to complain about any breach or potential breach of your privacy rights. Your complaint will be responded to within 3 days. If you are not satisfied with the outcome of your complaint, you are entitled to contact the Office of the Privacy Commissioner.

Contact Details

Privacy Officer: **Peter Mulligan**
Address: **82 West Street**
North Sydney
Telephone : **(02) 99573588**
Facsimile: **(02) 99573720**

FSG Receipt Acknowledgement

The Responsible Officers
White Robinson & Company Pty Ltd
82 West Street
North Sydney NSW 2060

Dear Sirs,

I/We acknowledge that I/we have received from White Robinson & Company Pty Ltd their Financial Services Guide (FSG). (Version and date indicated below.)

I/We acknowledge that I/we have received the Privacy Policy of White Robinson & Company Pty Ltd, included in the FSG.

I/We understand that White Robinson & Company is the holder of an Australian Financial Service Licence No 239772.

Yours sincerely,

| | |
|------------------------------|--|
| Signature & Date: | |
| Name: | |

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|------------------------------|--|
| Signature & Date: | |
| Name: | |