

Financial Services Guide

Private Capital Advisers

15 May 2014

**PRIVATE
CAPITAL
ADVISERS**

Financial Services Guide

This Financial Services Guide describes our financial planning and advisory services to assist you in deciding whether to use our services. It describes how we are remunerated, our professional indemnity insurance and how we handle any complaints you may have.

We may give you other documents when providing our services. These may include:

- **Statements of Advice** - If we provide you with advice about your personal circumstances, we will set out our advice in a Statement of Advice or in some cases a shorter document called a Record of Advice. This will also tell you how we will be remunerated for the advice we give you. When we provide further advice to you, we may not give you a Statement of Advice (SOA), however we will record the advice and you can ask us for a copy by contacting us.
- **Product Disclosure Statements** - If we recommend that you acquire a financial product, we will provide you with a Product Disclosure Statement containing information about the product's features and risks.

Our Services

Private Capital Advisers Pty Ltd ('Private Capital Advisers', 'we', 'us' and 'our') holds Australian Financial Services Licence 422593 that is issued by the Australian Securities and Investments Commission (ASIC).

Our financial planning and advisory services can assist you to:

- Identify your financial and investment objectives, taking into account your current financial position and personal circumstances;
- Help you to develop financial goals and investment strategies;
- Advise you how to implement your investment strategies; and
- Recommend and arrange financial products that are suitable for your needs.

We provide advice in the following areas:

- Strategies to enhance your wealth including strategies to achieve asset accumulation, tax minimisation and liability management.
- Cash flow management and budgeting advice.
- Advice on life insurance in order to protect you and your family against the financial impact experienced as a result of accident, illness or death.
- Advice on structuring your investments and superannuation benefits for maximum effectiveness and flexibility.

- Investment consulting advice focussed on ensuring that you hold appropriate investments in order to achieve your financial goals.
- Administration and reporting on investment portfolios and self managed superannuation funds.
- Advice on the preparation or review of investment programs in Managed Discretionary Account (MDA) services.

The financial products we can arrange to implement for you include:

- Deposit and payment products
- Securities
- Managed investment schemes
- Superannuation, including advice on Self Managed Superannuation Funds
- Derivatives
- Managed discretionary account services
- Government debentures, stocks and bonds
- Retirement savings accounts
- Life risk and investment products
- Margin lending

We research a broad range of products and select those that are worthy of recommendation to our clients. We continually review the performance of those products to ensure they remain competitive and will meet your ongoing needs.

We act for you when giving advice and arranging financial products.

How can you deal with us?

You can deal with us in person, by phone, fax or email. It is important that you provide us with complete and accurate information about your circumstances and take the time to check any assumptions we make and the basis for our advice. If you don't our advice may not be appropriate for your needs.

Naturally, your circumstances may change over time. When this happens, our initial advice and recommendations may no longer be appropriate for you. We can periodically review your financial position, personal circumstances, financial goals and investment strategies to decide whether those strategies and goals and the financial products you hold remain appropriate. Alternatively, you can contact us for a review when your circumstances change.

How are we paid?

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| <p>Financial planning and investment services</p> | <p>We charge for our financial planning and investment services on the basis of the time that we spend looking after your needs. The rate will depend on the nature of the services you ask us to provide, for example:</p> <p>Initial advice fee - For our initial review and recommendations we charge a fee that will depend on complexity of the advice provided. Typically this fee will be in the range of \$550 to \$3,300 inclusive of GST.</p> <p>Implementation fee – For implementing our recommendations, we may charge a fee depending on the extent of the work required.</p> <p>Ongoing advice fee –Our fee for providing ongoing advice will depend on what ongoing services we provide, and may either be an agreed fixed fee or a percentage of your portfolio value.</p> <p>We will provide a fee estimate for all of the above services before you engage us to provide services to you.</p> |
| <p>Share transactions</p> | <p>If we recommend you buy or sell shares, we will charge a fee on each share transaction we execute on your behalf. The brokerage rate that will be charged on transactions for your account will be disclosed prior to implementation. Brokerage is charged at a rate of up to 1.10%, subject to a minimum fee of \$110. For example if you trade \$10,000 of shares then the fee will be \$110.</p> |
| <p>Life insurance services</p> | <p>If we arrange life insurance for you, we will receive commission from the insurers with whom we place your insurance. This commission is included in the premium for the policy.</p> <p>The amount of commission will vary depending upon the type of insurance, but is in the range of 20% to 120% of the first year’s premium (excluding taxes and statutory charges). We also receive an ongoing commission from the insurer during the life of your policy in the range of 10% to 33% of the premium (excluding taxes and statutory charges). These commissions are included in the premium you pay for the policy.</p> <p>We will tell you the exact amounts that we will receive when we advise you about your insurance requirements.</p> |
| <p>Clients prior to 1 July 2014</p> | <p>For clients to whom we provided services before 1 July 2014, we may receive an ongoing commission from the product issuer (usually at the end of each month or annually) for the life of their financial products. The amount varies depending upon the product, but is in the range of:</p> <ul style="list-style-type: none"> • Investment and superannuation– up to 0.66% of the funds invested. • Insurance– between 10% and 33% of the premium you pay. |

Who we pay?

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| Advisers | Our advisers are paid a salary and may be eligible to receive a performance bonus if they meet pre-set agreed key performance indicators or dividend if they are a shareholder in the business. |
| Referrers | If you were referred to us, we may pay a fee or commission to the external party who referred you to us. We will disclose the referral arrangements to you when we provide you with an SOA. |

Important associations

Private Capital Advisers Pty Ltd is wholly owned by entities associated and controlled by Peter Wright.

Our professional indemnity insurance

We hold professional indemnity insurance in place which covers us for any errors or mistakes relating to our financial planning services. This insurance meets the requirements of the Corporations Act and covers the services provided by our advisers.

What to do if you have a complaint?

If you wish to complain about our services, you can either discuss the matter with your adviser or contact our Complaints Officer on 08 9384 6516. We will acknowledge receipt of your complaint within 5 business days, and attempt to resolve it within 28 business days.

We are a member of the Financial Ombudsman Service (FOS), an external dispute resolution scheme. If you are not satisfied with the manner in which we handle your complaint, you are entitled to take your complaint to them. The contact details for FOS are outlined on their website at www.fos.org.au and their phone number is 1300 780 808.

You can access this scheme for free and any decision they make is binding on us, but not on you.

How we protect your privacy?

We are committed to protecting your privacy. We use the information you provide us to advise you on your financial circumstances, goals and strategies. We will only disclose your information:

- To the product issuers with whom you choose to deal (and their representatives).
- Where the law requires us to do so
- If you consent for us to provide your information to an external party.

You can check the information we hold about you at any time. For more information about our Privacy Policy, ask us for a copy or visit our website at www.privatecapitaladvisers.com.

How can you contact us?

Private Capital Advisers Pty Ltd can be contacted at:

Private Capital Advisers Pty Ltd

Street Address: Unit 8, 88 Forrest Street, Cottesloe WA 6011
Postal Address: PO Box 183, Cottesloe WA 6911
Phone: (08) 9384 6511
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AFSL Number: 422593

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