Financial Services Guide

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Licensee:

Dawson Financial Services Pty Limited (AFSL# 529568 ABN 12 110 293 895) (*previously Dawson & Partners Financial Services Pty Ltd*)

This Financial Services Guide (FSG) is authorised for distribution by Dawson Financial Services.
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Purpose of this FSG

This FSG will help you decide whether to use the services that we offer. It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

Our services

We are authorised to provide personal advice and dealing services in the following areas:

- Superannuation including SMSF
- Retirement planning
- Portfolio management
- Managed investments
- Securities (direct shares)
- Personal risk insurance

Independent Financial Advice

We provide independent financial advice which means we are solely remunerated on the fees you pay. We do not receive commissions or any other payments from financial product providers.

The financial advice process

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

We will provide you with a Product Disclosure Statement where we recommend a financial product other than securities. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and the products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice, it will be documented in a Record of Advice which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

Fees

Initial Advice Fees
Our initial advice fees include meeting with you, the time we take to determine our advice, the production of the SoA, and any subsequent implementation. They will be based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

Subsequent Advice Fees
Our subsequent fees depend on the services that we provide to you. They may be an agreed fixed fee or based on your account balance. They are invoiced to you at or after the time the relevant services are provided. Our services and fees will be set out in an annual agreement with you.

Insurance Commissions

We are authorised to provide insurance advice, however since we do not specialise in this area, we believe that our clients will receive better advice if referred to a specialist practitioner. We do not receive any commissions on referrals which may occur as a part of the advice process.

Other Benefits

We may receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received above $100 will be maintained on a register which is available to you on request.

Adviser Remuneration

Tim Meares, Matthew McNamara and Andrew Loveridge are the owners of the practice and are remunerated through the profits that the practice makes. Charlie King is an employee of the practice and is paid a salary. He may also receive a bonus which is based on the performance of the practice and contribution.

Associated Business

We may refer you to Dawson Chartered Accountants and/or Dawson Capital Advisory. Dawson Chartered Accountants, Dawson Financial Services and Dawson Capital Advisory have common owners and directors.

Making a Complaint

We endeavour to provide you with the best advice and service at all times. If you are not satisfied with our services, then we encourage you to contact us. Please call us, send us an email or put your complaint in writing to our office.

If you are not satisfied with our response, you can lodge a complaint with the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or via their website www.afca.org.au. AFCA provides fair and independent financial services complaint resolution which is free to consumers.

Dawson Financial Services is required to hold adequate Professional Indemnity insurance for the financial services that it and its current and past representatives provide.

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website.