



Financial Services Guide

Issued by

T u p i c o f f s Pty Ltd

Australian Financial Services Licensee No 302670

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The Purpose of the Financial Services Guide

Before providing financial services or advice to you, we must provide you with a Financial Services Guide. The purpose of the Financial Services Guide is to convey important information which you need to know before receiving financial services and advice from us.

You should retain this document.

This guide contains important information about:

- ✓ The services we offer
- ✓ How we are paid for the services and advice we provide
- ✓ Any potential conflict of interest we may have
- ✓ Our Complaints Resolution Procedures
- ✓ Our Privacy Policy

When we give you financial advice, to make sure that the advice is appropriate to you, we must make reasonable enquiries about your current financial situation and future needs. We will also rely on the information you give to us, and will provide our initial advice in a document called a *Statement of Advice*. In the Statement of Advice, we will provide sufficient information to enable you to understand what we have recommended and why. The purpose of the Statement of Advice is to enable you to make an informed decision on whether to act on the advice we have provided.

Should you retain us to provide ongoing advice we will provide that to you in the form of either a Statement of Advice, or a reduced document called a Statement of Additional Advice or Record of Advice that relies on the information provided in the Statement of Advice.

Should you purchase financial products you will receive a Product Disclosure Statement explaining exactly how that product operates. You should read and retain any of these you are given.

You should not act on our advice until you have received these documents, and read and understood them. We would be pleased to assist you with understanding any of these documents

Tupicoffs Pty Ltd is responsible for the advice provided to you by its Authorised Representatives and acts on your behalf.

Tupicoffs Advisers

Neil Kendall *CFP B.Bus DFP MAICD*

Authorised Representative of Tupicoffs Pty Ltd No 249766

Neil has nearly 20 years experience in financial planning and has held senior positions with a number of fund managers. He has qualified twice for the Masterclass Top 50 advisers in Australia. He won the two FPA Value of Advice Awards in QLD in 2006 as well as one of the 4 National Awards. He won another FPA Value of Advice Award in 2007.

Neil was the Money Management “ Financial Adviser of the Year” for 2006. He is a Certified Financial Planner became a Fellow of the FPA in 2008.

Ross McConachie *B.Com LLB CA*

Authorised Representative of Tupicoffs Pty Ltd No 253230

Ross has 27 years experience in the financial services industry. As a Chartered Accountant within a public practice, he has advised individual and corporate investors on a range of investment, taxation, and business issues. He has a particular interest in intergenerational wealth transfer.

James Kenny *B.Com FP&I*

Authorised Representative of Tupicoffs Pty Ltd No 250935

James has spent nearly twelve years working within the Banking and Finance Industry and holds a Bachelor Degree in Commerce with a Financial Planning and Investments specialisation. James left the Corporate Financial Planning world and joined Tupicoffs in 2006 to pursue a role which would allow him to provide a more personalised service and a holistic approach to Financial Planning.

Kearsten James *B.Com FP&I*

Authorised Representative of Tupicoffs Pty Ltd No 325836

Kearsten joined Tupicoffs in 2006 and completed a Bachelor of Commerce in Financial Planning and Investments winning an award for receiving the highest Grade Point Average in her graduating class. Kearsten brings previous experience in servicing the needs of clients from a financial planning practice on the Gold Coast. She has achieved High Distinctions and Academic Excellence awards throughout her university career, and has a high ethic and degree of professionalism. Bringing a fresh approach to financial planning, she has the ability to recommend realistic and achievable financial planning strategies helping clients reach their personal and financial goals both now and in the future.

Scope of Advice

Authorised Representatives are trained and authorised to provide advice in the following areas:

- Financial Strategies
- Retirement Planning
- Estate Planning
- Investment Strategy and Advice
- Goal Setting
- Borrowing
- Personal Insurances
- Asset Protection
- Effective Financial Structures
- Asset Allocation

They are able to provide advice on the following general and personal financial products:

- Shares
- Investment Platforms
- Term deposits and Cash Management Trusts
- Wrap accounts
- Master Trusts
- Managed Funds
- Bonds and Debentures
- Superannuation Funds
- Self Managed Superannuation Funds
- Annuities and Pensions
- Retirement Savings Accounts
- Listed and Unlisted Property investments
- Home Loans
- Margin Loans

We do not provide either legal or accounting services. Where requested we can refer you to an accountant or solicitor for these services. We are not real estate agents and do not provide transaction or valuation services relating to individual properties.

Fees and Charges

Ongoing Advice - Annual

A fee is charged for the provision of our ongoing advice service. This includes the implementation of our recommendations, reviewing of strategies and investments and any changes required throughout the year. The fee will be quoted to you at your first appointment and is payable within 14 days of the delivery of the advice.

Where we are implementing recommendations to buy, sell or switch investments that have any form of commission attached we will rebate this back to our Ongoing Advice Clients wherever possible. Where it is not possible to rebate this back the ongoing fee payable will be reduced by a corresponding amount.

Indicative Annual Fees - Ongoing Advice Annual	
Advice Type	Fee including GST
Standard Advice	\$3,850 to \$12,600
Complex Advice	\$12,600 - \$24,000
Family Office	\$24,000 +

Payments can be made by cheque, credit card or direct bank transfer.

Statement of Advice – Initial One-off Fee

A fee is charged for the research, preparation and delivery of this document. The fee will be quoted to you at your first appointment and is payable within 14 days of the delivery of our advice.

Indicative Fees - Initial Statement of Advice	
Advice Type	Fee including GST
Standard Advice	\$3,300 to \$6,050
Complex Advice	\$6,050 upwards

Tupicoffs Pty Ltd offers a money back guarantee should you decide the initial advice does not add more value than it costs.

Implementation of Insurances

Where we are implementing personal insurances there are often commissions paid by the insurance company on the successful completion of the policy. We prefer not to take commissions from product providers as payment for our services.

If insurances will be required the fee for implementing this will be included in the quoted ongoing advice fee. In some cases we may recommend that commission be taken on completion of an insurance policy. In this case we would either refund that commission back to you or reduce our ongoing advice fee accordingly. This will be both discussed with you and documented in the Statement of Advice that will be provided to you.

In the case that the insurance does not proceed, either for medical or other reasons the full ongoing advice fee would still be payable.

Our Managed Discretionary Account services

We offer limited types of Managed Discretionary Account services (MDA services) where you allow us to manage your investments for you, using our discretion and without obtaining your instructions before each transaction we undertake on your behalf. These services are limited to the Limited Power of Attorney and Authority to Operate facilities within a Wrap Platform. Please note, these facilities do not authorise us to open new accounts, withdraw funds, or contribute new funds to your investment. **The limited MDA service is optional.**

What are the significant risks associated with using an MDA service?

By authorising us to make changes to your investments without seeking your prior authority, you cannot claim we were not acting on your behalf. Provided we act within that authorisation, our acts become binding on you. Therefore it is important you understand what we are authorised to do and carefully read and understand the activities that you are authorising us to perform on your behalf.

How can I give you instructions on how to exercise rights relating to the financial products in my portfolio?

Generally, the financial products which we invest in on your behalf do not have any additional rights or entitlements attached to them. However, if there are, we will let you know and you can provide us with instructions at the time as to how you wish for us to proceed. You can instruct us in writing, by facsimile transmission or by email. Our postal, facsimile and email contact details are contained at the end of the FSG that this MDA insert forms a part of.

Do I have to enter into a contract for you to provide MDA Services?

Yes. As of 11 December 2004, to receive MDA services you must first enter into an MDA Contract. This contract will set out the terms and conditions of the authority and also the investment program, which sets out how your money will be invested.

Who prepares the investment program?

We will prepare the investment program for you based on your relevant personal circumstances, financial objectives and needs.

Will the investment program in the MDA Contract comply with the law?

Where this is relevant, the investment program set out in the MDA Contract will comply with the law. The relevant law is Division 3 of Part 7.7 of the Corporations Act.

The contract will also contain:

- statements about the nature and scope of the discretions we will be authorised and required to exercise under the MDA Contract
- any investment strategy that is to be applied in exercising those discretions

- information about any significant risks associated with the MDA Contract
- the basis on which we consider the MDA Contract to be suitable for you, and
- warnings that the MDA Contract may not be suitable to you if you have provided us with limited or inaccurate information relating to your relevant personal circumstances and specify that the MDA service may cease to be suitable for you if your relevant personal circumstances change.

Who is responsible for reviewing the investment program?

We are responsible for reviewing your investment program. We will review your investment program at least every 12 months.

Do you provide custodial or depository services for my portfolio?

We do not provide custodial or depository services. Either you will hold the investments in the portfolio, or the custodian nominated for the Wrap Platform will hold them for you.

Is there a cost for the MDA Contract or the MDA?

There is no additional cost for this service. Tropicoffs services provided under the MDA contract are part of the Tropicoffs Pty Ltd annual fee.

Payment for referrals

We do not pay anyone to refer clients to us.

We do not accept payment for referrals to other professionals.

We do not accept payment for referrals to banks and other lending institutions.

Conflicts of Interests

There is no ownership of Tropicoffs Pty Ltd by any financial institution, nor does Tropicoffs own or distribute any of its own financial products.

Tropicoffs Pty Ltd, related entities, and staff may invest in similar or the same investments as those recommended to clients. These holdings have no influence on the price or returns of the investments.

Tropicoffs Pty Ltd Advisers are remunerated by salary. An annual bonus may be paid based on personal and company performance.

Tropicoffs Pty Ltd does not permit any product related incentives or bonuses to be received by it or any of its authorised representatives or associated entities. An authorised representative may participate in training, minor refreshments or entertainment, provided that they are of less than \$300 value from any single source over the course of a year.

Tropicoffs Pty Ltd does negotiate reduced charges on some investments or products it may recommend. Any benefits negotiated are passed onto clients using those products. Tropicoffs Pty Ltd does not accept any form of incentive in these arrangements.

Privacy Policy

In order to comply with the requirements of the Privacy Act, we are required to advise you that this firm holds personal information about you. The information has been and will continue to be collected by us for the purpose of providing you with financial services. We are required, pursuant to the Corporations Act and certain regulations issued by the Australian Securities and Investments Commission, to collect information about you for the purpose of providing you with the services referred to above. If you do not provide us with the information requested by us, we may not be able to provide you with the services you require of us.

Tupicoffs Pty Ltd has the facility to record phone calls to its clients for the purposes of retaining records of advice discussions. Please advise us if you do not wish to have conversations recorded.

We will from time to time disclose information about you to representatives of this firm and to other professionals, insurance providers, superannuation trustees and product issuers in connection with providing you with financial advice or implementing that advice.

In the event we consider it necessary to use or disclose information about you for purposes other than those detailed above, or related purposes, we will seek your consent. You are entitled to obtain access to the information which we hold about you by contacting Tupicoffs on (07) 3221 3066 or by writing to us.

Professional Indemnity Insurance

Tupicoffs Pty Ltd holds Professional Indemnity Insurance which is designed to protect our clients in the event of a loss from an error or negligence on behalf of Tupicoffs Pty Ltd or its employees. This amount is \$5,000,000 for any one claim and \$10,000,000 in the aggregate. This policy does not cover losses from normal market movements. If you would like more information regarding this cover you can request this from our office.

Complaints Procedure

If you have any complaint about the service provided to you, you should take the following steps:

- 1 Contact your adviser to discuss your complaint and put your complaint in writing to them.
2. If your complaint is not satisfactorily resolved within 7 days, please put your complaint in writing and send it to;

The Complaints Officer
Tupicoffs Pty Ltd
GPO Box 704
BRISBANE QLD 4001.

We will endeavour to resolve your complaint quickly and fairly.

3. If you do not get a satisfactory outcome or it is not resolved within 45 days, you can contact the following:
 - Australian Securities & Investments Commission (ASIC) at their freecall Infoline on 1300 300 630 to obtain information about your rights.
 - You have the right to complain to the Financial Ombudsman Service. We are a member of this scheme. This service is provided to you free of charge.

GPO Box 3, Melbourne VIC 3001
Toll free for consumers 1300 78 08 08 or info@fos.org.au