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Aeran Pty Ltd

Financial Services Guide

1 January 2019

Version 1.1

Note: This Financial Services Guide (FSG) is made up of two parts and should be read as a single document describing the financial services being offered. Part 1 contains information about Aeran Pty Ltd (Aeran), the company that holds the Australian Financial Services Licence under which financial services are provided. Part 2 contains information about the adviser providing the services to you under Aeran's licence. Aeran has authorised the distribution of this FSG to you by your adviser.

Part 1 – Aeran Pty Ltd

About this guide

This Financial Services Guide (FSG) is intended to provide you with information prior to Aeran providing you with a financial service. This FSG contains important information about:

- who we are
- how we can be contacted
- the advice and services we provide
- how we are paid for those services
- how you can complain about a matter relating to Aeran.

Who delivers the financial services?

The financial services that you receive from Aeran are provided by our employee representatives (financial advisers).

Information about your adviser, including the services that can be provided, the costs to you for those services and the adviser's remuneration, is included in Part 2 of this FSG.

Your adviser is supported by a team of additional Aeran team members including associate advisers, paraplanners, compliance, technology and administration staff.

How we deliver financial services to you

Your Aeran adviser will start by getting to know you and by building an understanding of your situation and advice needs. In most cases this will involve meeting you in person.

You will need to provide your adviser with information. Some information can be provided verbally, however to help ensure that our advice is appropriate, we will ask you to provide financial statements on paper or via email. If information is provided on paper, it will be scanned and securely filed digitally and the source document either shredded (if a copy) or returned to you via trackable post or in person (if original).

Your adviser will then, in consultation with you, your other professional advisers such as accountants and lawyers and other professionals in the Aeran team, assess whether Aeran is the right advice provider for you and your needs.

If Aeran is not the right advice provider for you, we will refer you to an alternative provider as appropriate.

If you wish to proceed and we provide you with personal financial advice, then we will provide this advice in the form of a Statement of Advice (SOA), also known as a financial plan.

In the SOA we will:

- confirm our understanding of your goals and objectives
- make recommendations and explain how they help you achieve your objectives
- explain any risks
- clearly set out our fees
- explain any associations we have with other parties which may have influenced the advice we give you. As we provide independent advice, we are not influenced by any financial product providers.

If we provide further personal financial advice to you after we have issued an initial SOA and if your circumstances have not significantly changed, a new SOA may not be required.

We will, however, always record any further advice in the form of a document, email or file note. These Records of Advice (ROAs) and any SOAs will be retained by Aeran for seven years after providing the advice to you.

You can request a copy of your advice documents from your adviser at any time.

Product recommendations

If we recommend a particular financial product to you, we will give you information about that product by providing you with a Product Disclosure Statement (PDS) or Investor-Directed Portfolio Service (IDPS) guide.

This document, together with the information in the SOA and our explanations in person, will help you make an informed decision about the financial product.

About Aeran

Who is Aeran?

Aeran is an independent financial services company which specialises in personal financial advice and portfolio management.

We hold an Australian Financial Services Licence (AFSL) that authorises us to operate a financial services business and to provide you with financial advice and services. Aeran's AFSL number is 469658.

We hold our AFSL directly – not through a bank or other large provider. We are directly accountable to the Australian Securities and Investments Commission (ASIC) for our conduct under our licence.

Who is my adviser? Information about your adviser is detailed in Part 2 of this FSG.

Who is responsible for the advice I receive? Aeran is responsible for the advice and financial services provided to you, including the distribution of this FSG.

What financial services are you authorised to provide me and what Financial Product/s do those services relate to?

Aeran's AFSL authorises it to provide advice and deal in the following products:

- Deposit products
- Government Debentures, Stocks & Bonds;
- Life Insurance Investment Products;
- Life Insurance Risk Products;
- Managed investment Schemes;
- Retirement Savings Account Products;
- Securities;
- Superannuation including Self-Managed Superannuation Funds; and
- Standard Margin Lending Facilities.

We can restrict the services or products that an adviser may provide on our behalf. Part 2 of this FSG will include your adviser's authorisations.

Will the advice I receive be appropriate for my personal circumstances?

Yes. However, in order to achieve this, we need your help to find out your individual goals and objectives, financial situation and needs before we recommend any financial products or services to you.

You have the right not to divulge this information to us. However, in this situation we would need to warn you about the possible consequences of us not having your full personal information. You should read any such warnings carefully.

Do you have any relationships or associations with Financial Product issuers which could influence your advice?

No. Neither Aeran, its employees, nor any related companies have any association with any product issuer that could be expected to influence us in the provision of our financial services to you. We are proudly independent.

What should I know about any risks associated with the solutions recommended?

Your adviser will explain any risks associated with recommended solutions, as well as the risks associated with not acting on the recommended solutions. The SOA and any ROA, PDS or IDPS documents will contain important information in this regard. If anything is not clear to you, ask your adviser to explain further.

What information do you maintain in my file and can I examine my file?

Your adviser will maintain a record of your personal profile including details of your objectives, financial situation and needs. They also maintain records of any recommendations made to you.

We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. Our Privacy Statement is set out in Part 2 of this document.

Should you wish to examine the information we have on file relating to you, ask your adviser and they will make all necessary arrangements to provide you with relevant information.

How do I have to give you instructions about my financial products?

You need to give us instructions in writing (e.g. email or letter) or another method as agreed by us.

Do you have compensation arrangements in place?

Yes. Aeran holds appropriate compensation arrangements under the Corporations Act in the form of professional indemnity insurance which includes services provided by both current and former representatives. The level and coverage of this insurance meets ASIC's requirements.

How will I pay for the services provided?

Aeran and your adviser are remunerated for the services you receive on a fee for service basis.

Fees may be charged for services such as providing initial financial advice or providing an ongoing advice service. A separate fee may also be agreed if you require other advice or non-advice services.

Fees relate to the breadth and complexity of the advice and ongoing management of your affairs. They may also relate to the time involved in completing services.

Fees may be paid by you directly, or in the case of investment into an IDPS account or superannuation account the fee may be deducted from your account on a monthly basis.

If you receive personal advice from us, we will tell you about any fees that apply to you, where possible in actual dollar amounts, in the SOA, ROA or orally when providing further advice to you.

Your adviser will provide this fee information before we proceed to implement your instructions relating to our advice.

Where time-critical advice is given (where you instruct that the transaction needs to take place before the SOA or ROA is given to you) we will advise you orally of the fees and these will be restated in our SOA or ROA.

All fees generated by your adviser are paid to Aeran.

How are any fees calculated for providing the financial services?

Information about the fees charged and how they are calculated is contained in Part 2 of this Guide.

If you become a client receiving ongoing services then your adviser is also required to provide you with an annual Fee Disclosure Statement (FDS) which will set out the fees paid, and the services offered and taken in the previous 12 months.

Do you have any special remuneration arrangements or conflicts of interest?

No. Aeran does not have any special remuneration arrangements or conflicts of interest. Aeran does not participate in any reward programmes or receive any sponsorships from any product providers.

Will anyone be paid for referring me to you?

No. Aeran does not pay for referrals or accept payment for referrals that we make.

What should I do if I have a complaint?

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

1. Contact your adviser and tell them about your complaint.
2. If your adviser has not satisfactorily resolved your complaint within five days, please contact the Aeran Complaints Manager on ph. (02) 9220 1724 or put your complaint in writing and send it to:

The Complaints Manager
Aeran Pty Ltd
Level 57 MLC Centre
19 Martin Place
Sydney NSW 2000

Please mark the envelope "Notice of Complaint".

We will always try to resolve your complaint quickly and fairly.

What if the complaint is not resolved?

If an issue has not been resolved by Aeran to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA can be contacted on ph. 1800 931 678 or you can write to them at:

The Manager
Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

How do I contact Aeran?

Via email to admin@aeran.com, or via phone and mail to:

NSW:
Level 57 MLC Centre
19 Martin Place
Sydney NSW 2000
T (02) 9220 1724

QLD:
Level 27 Santos Place
32 Turbot Street
Brisbane QLD 4000
T (07) 3181 4356

VIC:
Level 40
140 William Street
Melbourne VIC 3000
T (03) 9098 8612

If you have any further questions about the financial services Aeran provides, please contact your nearest office as per above or contact your adviser directly by mobile phone.

Please retain this document for your reference and for any future dealings with Aeran.

Part 2 – Adviser Profile

This Adviser Profile forms part of the Financial Services Guide (FSG) and must be read in conjunction with Part 1 of the FSG.

About your adviser

Your adviser is Jane Campbell, an employee, director and shareholder of Aeran.

Jane's contact details are:

Level 57 MLC Centre
19 Martin Place
Sydney NSW 2000
T 0421 611 328
E jane.campbell@aeran.com

Jane has been a Financial Adviser since 2003.

Jane started work in the financial services industry in 1988 before becoming a lawyer in 1992. For more than 25 years Jane has worked with injured people and their families, in either legal or financial services roles.

Jane holds the following qualifications:

- CERTIFIED FINANCIAL PLANNER™, Financial Planning Association of Australia
- Bachelor of Laws and Bachelor of Commerce, University of Melbourne
- Advanced Diploma of Financial Services (Financial Planning), Tribeca

Jane Campbell is authorised by Aeran to advise and deal in the following financial products:

- Deposit products
- Government Debentures, Stocks & Bonds
- Life Insurance Investment Products
- Life Insurance Risk Products
- Managed investment Schemes
- Retirement Savings Account Products
- Securities
- Superannuation, including Self-Managed Superannuation Funds
- Standard Margin Lending Facilities.

Jane Campbell is not authorised to provide Managed Discretionary Account Services (i.e. operate discretionarily on your investments with your consent). Jane Campbell is also not authorised to recommend any strategy that involves an agricultural scheme investment.

How your adviser is paid

Jane Campbell is paid a salary by Aeran. As a shareholder, Jane may also receive dividends.

Specific details of what you pay for your advice will be provided in your SOA or ROA.

How you pay for Aeran's advice services

The fees applicable to the services you require will be discussed with you by your adviser, Jane Campbell.

The following types of fees may be charged for our services:

1. Initial financial advice fee

This is a flat fee based on the time and complexity involved in gathering information about your personal and financial needs, liaising with additional stakeholders, researching and developing the recommendations, preparing your Statement of Advice and then implementing the recommendations.

Before providing you with initial advice we will discuss and agree what our initial advice fee will cover and how much it will cost. A typical initial advice fee is \$5,500 including GST.

2. Ongoing financial advice fee

This is a flat fee, indexed to CPI each year, for ongoing advice services you receive and is typically deducted from your investment, superannuation or pension account. The amount of this fee relates to the breadth and complexity of the advice and the ongoing management of your affairs, the number and type of other stakeholders that may need to be engaged with and any travel requirements for regional and remote clients.

Before providing you with ongoing advice we will discuss and agree what our ongoing advice service will include and how much it will cost. A typical ongoing advice fee is \$7,700 per annum including GST, indexed annually to CPI.

3. Ongoing financial advice fee – clients transferred from other advice providers

Aeran frequently has new clients that are transferring from other advice providers. Sometimes these clients are paying ongoing advice fees calculated as a percentage of their invested funds.

At the time of the transfer to Aeran, we will usually change the fees to our normal flat fee, indexed to CPI, as per above. However, if this change would trigger platform or investment

fee increases, we will retain the ongoing fee arrangement set up by the previous adviser. Your adviser will discuss this with you if it applies to your portfolio.

4. Additional fees

If you do not commit to our ongoing advice service and you later request advice, an additional advice fee may be charged. This fee may be quoted on an hourly rate basis or a flat dollar amount. The hourly rate may be up to \$440 per hour including GST.

This fee can be deducted from your account or invoiced to you directly. Any additional advice fee will be agreed with you and disclosed in your advice documents.

5. Non-advice fees

If you ask us to provide services that are not financial advice we may agree upon a fee with you. This fee may be quoted on an hourly rate basis or a flat dollar amount. The hourly rate may be up to \$440 per hour including GST. This fee will be invoiced to you directly.

Privacy Statement

The privacy of your personal information is important to us.

1. Your adviser will ask you many questions. Why is so much information required?

We collect your personal information to enable us to provide you with the products and services that are appropriate to your needs. Under the following Australian legislation (as those acts are amended and any associated regulations) we may be authorised or required to collect your personal information:

- Corporations Act 2001,
- Australian Securities and Investment Commissions Act 2001,
- Anti-Money Laundering and Counter Terrorism Financing Act,
- Taxation Administration Act 1953,
- Superannuation Guarantee (Administration) Act 1992, and
- Superannuation (Unclaimed Money and lost members) Act 1999,

From time to time other acts may also require or authorise us to collect your personal information.

We are required to collect sufficient information to identify a person's needs, objectives and financial circumstances so that we can provide appropriate financial advice.

We will gather the information by asking you numerous questions about you and possibly your family. We will record this information. We endeavour to retain accurate, complete and

up-to-date personal information about you so we will ask you to review the information from time to time to ensure that it's up to date.

If the information you provide to us is incomplete or inaccurate this will impact on our analysis of your requirements and may result in advice that is not appropriate to your needs and circumstances. If this does occur you will need to make your own assessment concerning the appropriateness of our advice.

At times, we may collect personal information from someone other than yourself and you may not be aware that we collect or have collected this information. For example, your lawyer or accountant may provide us with information when first referring you to us. Any information collected is to ensure that we provide you with the most appropriate advice for your situation.

2. Access and correction

You may access and update your information by contacting us. The accuracy of the personal information we hold is largely dependent on the information you provide to us.

We would welcome any corrections as we seek to hold up to date and correct information at all times.

Your right of access is subject to some exceptions allowed by law. However, if we were to deny access for some reason, we would explain the reason.

3. Providing personal information

We may provide personal information to:

- organisations (who are bound by strict confidentiality) to whom we outsource certain functions, such as our auditors (in these circumstances, information will only be used for our compliance and administrative purposes);
- other professionals, such as solicitors, trustee companies, government bodies, accountants and stockbrokers when a referral is required;
- entities based overseas (see below for details);
- third parties when required to do so by law, e.g. legislation or court order.

4. Overseas disclosure

Sometimes we need to provide personal information to or get personal information about you from persons located overseas. For example we may outsource a function involved in the financial planning business to someone based overseas. Nevertheless, we will always disclose, collect and protect your personal information in accordance with relevant privacy principles.

5. Identifiers

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

6. Dealing with us anonymously or using a pseudonym

The nature of the provision of financial services does not lend itself to treating customers with anonymity. All transactions require personal information about the individual for whom the transaction is being completed. In some instances, we may be able to provide information or a service anonymously or to you under a pseudonym, for example, enquiries about products from a potential client. However, you must advise us if you are using a pseudonym. You can deal with us anonymously where it is lawful and practicable to do so.

7. Marketing practices

Every now and then we might let you know about news, products and services that you might be interested in, via mail, email, SMS, telephone or online. We will engage in marketing unless you tell us otherwise. You can contact us at any time to update your marketing preferences.

8. Sensitive information

We will not collect sensitive information about you, for example where information is provided by you for insurance or risk purposes, without your consent. Exceptions to this include where the information is required by law or for the establishment, exercise or defence of a legal claim.

9. Privacy complaints

If you believe your privacy has been breached or you have a privacy complaint you should write to the Aeran Privacy Officer, or email admin@aeran.com, or call Aeran on ph. (02) 9220 1724.

If Aeran does not satisfactorily address your complaint you can escalate it to the Office of the Australian Information Commissioner, www.oaic.gov.au, phone 1300 363 992.

10. Our Privacy Policy

If you require more information, please ask for a copy of our Privacy Policy.