

Financial Services Guide

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The provide of the services described in this Financial Services Guide is **Switzer Financial Group** ACN 61 094 529 987
Australian Financial Services Licence Number 286 531 trading as Switzer Financial Services
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PURPOSE OF THE FINANCIAL SERVICES GUIDE (FSG)

This Financial Services Guide (FSG) is a disclosure document, which provides an outline of the financial services we can offer you. The detail of our advice will be provided in a Statement of Advice (SoA) and information on any products recommended will be contained in a Product Disclosure Statement (PDS)

You have the right to ask us about our charges, the type of advice we provide and what you can do if you have a complaint about our services. Key information is set out in answer to these questions following. If you need more information or clarification, please ask us.

BEFORE YOU GET OUR ADVICE

YOUR QUESTIONS

OUR ANSWERS

<p>What is the purpose of the FSG?</p>	<p>This document provides basic information about the nature of the financial service provided by Switzer Financial Services ('SFS') and its representatives. The FSG will be supplemented by a Statement of Advice (SoA) and by Product Disclosure Statements (PDS).</p>
<p>Who is my adviser?</p>	<p>Your adviser will be Switzer Financial Services.</p>
<p>Who will be responsible for the advice given to me?</p>	<p>Switzer Financial Services (SFS)</p> <p>Your adviser will be acting on behalf of SFS and is responsible to you for any advisory services your adviser provides.</p> <p>SFS is the trading name of Switzer Financial Group (SFG) Pty Ltd which is licensed by the Australian Securities and Investment Commission (ASIC) under the Corporations Act.</p> <p>We are covered by professional indemnity insurance satisfying the requirements under the Corporations Act for compensation arrangements. This insurance is subject to terms and exclusions. However, the insurance cover claims arising from the actions of former employees or representatives of us, even where subsequent to these actions they have ceased to be employed by, or act, for us.</p>
<p>What financial services are available to me?</p>	<p>SFG is licenced to provide the following services to its clients:</p> <ul style="list-style-type: none"> • To provide advice on and deal in the following range of financial products: <ul style="list-style-type: none"> - Deposit products (including non-cash payment products) - Government Debentures, stocks and bonds - Managed Investment Schemes (including Investor Directed Portfolio Services) - Retirement Savings Accounts - Securities (including listed securities) - Superannuation (including Self Managed Super Funds) - Life Risk Insurance products and Life Investment products <p>The advice we provide will be tailored to your specific situation and has regard to your current financial situation, your needs and your objectives.</p> <p>We recommend that your financial situation be reviewed every 12 months or more frequently if your situation changes.</p>

BEFORE YOU GET OUR ADVICE CONT.

YOUR QUESTIONS

OUR ANSWERS

How are the commissions/fees calculated and deducted?

If advice fees are charged, they are payable upfront. Commissions are calculated on the total value of funds invested or premiums paid and (in the case of investment products) are usually deducted from the funds invested.

How are you remunerated for your services?

Our SFS advisor is a salaried employer of SFS. SFS is remunerated by advice fees (flat dollar fees based on time) issuers. It is our preference to charge advice fees and rebate investment product brokerage to you in the form of additional investment units.

The details of this brokerage – ie. the gross amount paid to the licensee (SFS) will be fully disclosed to you in the Statement of Advice (SoA), which is provided to you before you action any recommendations which may be made.

SoA fees may be charged by SFS. SoA fees range from between \$2,500 and \$11,000, plus of GST, depending on the complexity of the advice. The gross amount paid to SFS for the SoA will be fully disclosed by the end of your first appointment with us. Ongoing advice fees range from between \$2,500 and \$11,000 per annum, plus of GST, and are fully disclosed to you in the SoA.

Brokerage on life insurance risk products may range from 30% to 115% of the annual premiums. For example on an annual premium of \$1500 with a commission rate of 100%, the brokerage that Switzer Financial would receive is \$1500.

How do we protect your privacy

Your privacy is important to SFS. We have systems and process in place to protect your privacy. We need to collect personal information to administer our customer relationship, to provide you with appropriate products and services, and to comply with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

For detailed information on how we handle your personal information, please read our Privacy Statement on our website www.switzer.com.au, refer to the relevant PDS or call us on (02) 9327 8622

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 SFS receives for recommending investments. We will provide this information to you when we make specific recommendations within the Statement of Advice (SoA).

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

Yes but 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

WHEN YOU GET OUR ADVICE CONT.

YOUR QUESTIONS

YOUR ANSWER

<p>What should I know about any risks of the investment or investment strategies you recommend to me?</p>	<p>We will explain to you any significant risks of investments and strategies that we recommend to you. If we did not do so satisfactorily, you should ask us to explain those to you.</p>
<p>What information do you maintain in my file and can I examine my file?</p>	<p>We maintain a record of your personal profile which includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations made to you.</p> <p>If you wish to examine your file, you should ask us, and we will make arrangements for you to do so.</p>
<p>Can I tell you how I wish to instruct you to buy or sell my investment?</p>	<p>Yes. You may specify how you would like to give us instructions. For example, by telephone, fax or other means.</p>
<p>Referral Sources</p>	<p>SFS and/or its representatives may have agreements in place for referral of clients for our services; or where you are referred to another service provider, the referring party may receive a referral fee or commission or a non-monetary benefit as a consequence of the products or services you purchase. We will provide this information to you when we make specific recommendations within the Statement of Advice (SoA).</p>

WHEN YOU GET OUR ADVICE CONT.

YOUR QUESTIONS

OUR ANSWERS

<p>Who can I complain to if I have a complaint about the advisory service?</p>	<p>If you have any complaints about the service provided, you should take the following steps:</p> <ul style="list-style-type: none"> • Contact your adviser and explain your complaint. • If your complaint is not satisfactorily resolved within 3 days, put your complaint in writing and send it to Peter Switzer, CEO, Switzer Financial Group Pty Ltd, Suite 2, Level 1 36-40 Queen St Woollahra 2025. SFS will try to resolve your complaint quickly and fairly. • If you still do not get a satisfactory outcome, you have the right to complain to the Financial Ombudsman Service Ltd – GPO Box 3, Melbourne, Vic 3001 Ph: 1300 780 808. • The Australian Securities & Investment Commission (ASIC) also has a freecall Infoline on 1300 300 630, which you may use to make a complaint and obtain information about your rights.
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