

HOLZWORTH PARTNERS

FINANCIAL SERVICES GUIDE

Version 4 | November 2018

Holzworth Partners Pty Ltd ABN 89 162 463 096
Corporate authorized representative no. 1253952

and

HWP Financial Pty Ltd ABN 89 162 463 096
Corporate authorized representative no. 440011

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of

Zenith Representatives Pty Ltd ABN 64 606 833 434,
Address GPO Box 5073, Brisbane Qld 4001
Telephone: 07 3999 9751
Email: admin@zenithrepresentatives.com
Australian Financial Services Licence Number: 479263

Let us guide you

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we offer and whether they are appropriate to meet your needs. This FSG provides you with important information on how to engage with one of our Advisers.

This FSG covers the following:

- Information about Zenith Representatives as a licensee
- Details on how you may instruct your Adviser
- Who will be responsible for providing the financial services
- Details of the financial services and/or products Zenith Representatives can provide
- The documents you may receive
- Remuneration received by your Adviser
- Other forms of remuneration or benefits
- Privacy (i.e. collection and handling of your personal information)
- The complaints procedure
- Compensation arrangements in place

Please take the time to review this document before engaging our services.

Throughout this FSG, Zenith Representatives is referred to as “we”, “us”, “our” or any variations. The term “Adviser” refers to Zenith Representatives authorised representatives.

Our responsibility

Your Adviser provides financial advice and services on behalf of Zenith Representatives and accordingly we are responsible for the financial advice and services they provide.

Our Advisers are committed to providing quality financial advice and a wide choice of products and/or services to suit individual client circumstances.

Your Adviser is obliged by law to act in your best interests and provide appropriate advice, when providing financial advice to you.

As part of our commitment to you, Zenith Representatives advisers adhere to the Codes of Ethics/Conduct of Institute of Public Accountants (IPA).

The adviser profile

Prior to providing any personalised financial advice products and/or services our Advisers are required to provide you with a copy of this FSG along with an Adviser Profile.

The Adviser Profile contains important information about your Adviser. This includes their Authorised Representative number and/or Corporate Authorised Representative number (if applicable), accreditations, and qualifications.

What we can provide

Zenith Representatives is licensed to provide financial product advice on the following services:

- Wealth creation strategies
- Life insurance advice
- Superannuation strategies
- Debt reduction strategies
- Cash flow management

- Retirement planning
- Aged care strategies
- Estate planning strategies
- Tax (financial) advice

We can advise in the following products:

- Basic deposit products
- Debentures, stocks and bonds
- Life insurance (personal and business)
- Managed investments
- Investor Directed Portfolio Services (IDPS)
- Retirement Savings Accounts (RSA)
- Securities
- Derivatives
- Standard margin lending
- Superannuation
- Self-managed superannuation

Zenith Representatives maintains an Approved Product List (APL). Subject to attaining required accreditation, your Adviser is able to recommend any product on the Zenith Representatives APL.

There may be instances where your Adviser will need to consider products outside of the APL. In these cases, your adviser may apply to Zenith Representatives' Research Department to obtain a one-off product approval.

Documents you may receive

If you decide to obtain personal financial advice, your Adviser will need to determine your needs, objectives and relevant financial circumstances.

At the initial advice appointment, your Adviser will typically gather the relevant information by using a client data collection form. You will be asked to provide accurate information about your personal and financial situation and keep your Adviser informed of any changes to your relevant circumstances.

Your Adviser will also need to verify your identity.

When your Adviser provides personal financial advice to you, you may receive one or more of the following documents:

- Letter of Engagement
- Statement of Advice (SoA)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Fee Disclosure Statement (FDS)
- Renewal Notice

The SoA will set out the advice that has been tailored to your specific circumstances and provide you with details of all relevant disclosures including details of any remuneration payable.

Where you receive ongoing or further advice a RoA may be provided.

A PDS will be provided if a product recommendation is made and includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

An FDS will be issued to you in instances where you enter into an Ongoing Fee Arrangement with your Adviser for a period greater than 12 months. The FDS will contain information about the services you were entitled to receive, the services you actually received and the fees you paid during the period. The FDS will be provided to you annually.

Should you commence an ongoing fee arrangement for the first time after 1 July 2013 (or in circumstances where the ongoing fee arrangement is significantly varied after 1 July 2013), your Adviser will also issue a Renewal Notice every 2 years. The Renewal Notice will give you the option of renewing the ongoing fee arrangement.

You may request in writing a copy of any advice document up to seven (7) years after the advice has been given.

How to give instructions

Your Adviser may accept your instructions by phone, letter, email or fax. In some instances, your Adviser can only accept written instructions from you and they will let you know when this occurs.

Your privacy

Your Adviser is required to maintain physical or electronic records of documentation for any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not to provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may also decline to provide advice if they feel they have insufficient information to proceed.

Zenith Representatives respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please see our Privacy Policy.

This Policy is located at: www.Holzworth.com.au - Privacy Policy

Disclosure of information

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers
- IT service providers

Zenith Representatives may engage third party service providers to assist in the provision of products or services.

Some services may require disclosure of personal information to service providers outside Australia. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents for Zenith Representatives Advisers.

All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

Adviser remuneration

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your Adviser provides a recommendation for a financial product or service, your Adviser may be remunerated through either:

- An initial fee for service; or
- An ongoing fee for service; or
- A contribution fee or implementation fee; or
- Commission payments from product providers where applicable; or
- A combination of any of the above.

Details of the ranges and amounts of remuneration are set out below. Amounts are inclusive of GST.

| <i>Types of Remuneration</i> | <i>Initial</i> | <i>Ongoing</i> |
|------------------------------|--------------------------------|--------------------------------|
| Adviser Service Fee | | \$220 - \$10,000 (0.0% - 5.5%) |
| SoA/ Advice Preparation Fee | \$220 – \$10,000 (0.0% - 5.5%) | |
| Hourly Rate | \$330 per hour | \$110- \$330 per hour |
| Insurance Commission | 88% | 33% |

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply.

All fees or commissions are initially paid to Zenith Representatives before being distributed in full or in part to Holzworth Partners Pty Ltd or HWP Financial Pty Ltd.

Licensee remuneration

Zenith Representatives receives a flat fee from Holzworth Partners Pty Ltd and HWP Financial Pty Ltd for the provision of services required under its Australian Financial Services Licence.

Referrals

Should you be referred to your adviser by a third party, such as an Accountant or Mortgage Broker, the third party may receive a fee for the referral. You will receive more detailed information concerning any referral fee in your SoA or other relevant document.

Other forms of remuneration or benefits

Zenith Representatives and/or its Advisers may receive non-monetary benefits where:

- The amount is less than \$300 and identical or similar benefits are not given on a frequent basis;
- The benefit has a genuine education or training purpose (including attendance to conferences) and is relevant to providing financial product advice; and/or

- The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider

Payments or benefits received are disclosed in a register. A copy of the register is available upon request.

Related companies

Your Adviser may hold shares in Zenith Representatives or other companies related to product providers which may influence, or be seen to influence, the advice that they provide you. Your Adviser will disclose any relevant shareholding and any other potential conflicts within the Adviser Profile and/or advice document.

Sponsorship

Zenith Representatives and its related companies may receive payments or benefits from product providers in return for granting rights such as being recognised as a sponsor and the right to promote their product and give presentations at conferences and/or professional development training days.

Zenith Representatives may use these payments to pay for costs associated with such conferences, training or professional development days.

Professional Indemnity

Zenith Representatives maintains a group policy which includes appropriate Professional Indemnity Insurance cover for Zenith Representatives as required by the Corporations Act 2001.

Reporting your concerns

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact Zenith Representative to discuss your complaint.

Phone 07 3999 9751

Email admin@zenithrepresentatives.com

Mail Manager Zenith Representatives

GPO Box 5073

Brisbane, Qld 4001

2. We will acknowledge receipt of a complaint immediately, however, where this is not possible, acknowledgement will be made as soon as practicable.
3. We will then investigate the complaint and respond to you within 45 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution.
4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

The contact details for AFCA are:

Phone 1800 931 678 (free call)

Online www.afca.org.au

Email info@afca.org.au

Mail GPO Box 3

Melbourne VIC 3001

Furthermore, the Australian Securities and Investments Commission (ASIC) has a free of charge infoline on 1300 300 630, which you may use to obtain information about your rights and to make a complaint.

Contact us

Zenith Representatives

Phone 07 3999 9751

Email admin@zenithrepresentatives.com

Mail Manager Zenith Representatives

GPO Box 5073

Brisbane, Qld 4001

For more information:

Please visit moneysmart.gov.au for more information on financial advice.

Adviser Profile

The following people are authorised to provide financial product advice on behalf of Holzworth Partners Group. Please visit www.holzworth.com.au for more team information:

Mark Holzworth



- Fellow, Institute of Public Accountants (FIPA);
- Fellow, Institute of Financial Accountants (UK) (FFA);
- Master of Commerce (Professional Accounting) (MCom) degree;
- Graduate Certificate in Professional Accounting (Grad Cert Prof Acctg);
- Advanced Diploma of Business (Accounting) (Adv Dip Bus);
- Diploma of Financial Planning (Dip FP);
- Registered Tax Agent;
- Approved Self-managed Superannuation Fund Auditor;
- Accredited Derivatives Adviser;
- Accredited Foreign Exchange (FX) Adviser
- Accredited Margin Lending Adviser.

Australian Securities and Investments Commission (ASIC) Authorised Representative No. 0271831

Jane Purnell



- Member, Institute of Public Accountants (MIPA);
- Associates of Financial Accountants (AFA);
- Bachelor of Business Psychology degree (BPSB);
- Diploma of Financial Planning (Dip FP);
- Accredited Margin Lending Adviser.

Australian Securities and Investments Commission (ASIC) Authorised Representative No. 1256547

Neil Hamilton



- Diploma of Financial Planning (Dip FP);

- Certificate III Banking and Finance;
- Accredited Margin Lending Adviser;
- Certificate in Superannuation Management.

Australian Securities and Investments Commission (ASIC) Authorised Representative No. 0253053

Seton Samson



- Bachelor of Commerce (Finance and Accounting);
- Diploma of Financial Planning (Dip FP);
- Associate, Institute of Public Accountants (AIPA).

Australian Securities and Investments Commission (ASIC) Authorised Representative No. 1256601

Kyle Reardon



- Bachelor of Business (Finance);
- Diploma of Financial Planning (FP);
- Accredited Derivatives Adviser;
- Associate, Institute of Public Accountants (AIPA).

Australian Securities and Investments Commission (ASIC) Authorised Representative No. 1265847

Sylvia Cartmill



- Bachelor of International Business and Commerce;
- Diploma of Financial Service (Financial Planning);
- Diploma of Finance and Mortgage Broking;
- Associate, Institute of Public Accountants (AIPA).

Australian Securities and Investments Commission (ASIC) Authorised Representative No. 1267768