



LEISHMAN FINANCIAL  
SERVICES PTY LTD

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# Financial Services Guide

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Australian Financial Services Licence Holder No. 227747

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**This Financial Services Guide (version 18) was prepared on 15/01/2016  
and issued by  
Leishman Financial Services Pty Ltd**



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# FINANCIAL SERVICES GUIDE

You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.

This Financial Services Guide (“FSG”) is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include, who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures, along with how you can access them.

It is intended that this FSG should assist you in determining whether to use any of the services described in this document.

You should also be aware that you are entitled to receive a Statement of Advice whenever we provide you with any specific advice, which takes into account your objectives, financial situation and needs. The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

In the event we make a recommendation to acquire a particular financial product (other than securities), we must also provide you with a Product Disclosure Statement containing information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product.

## **Further advice:**

If our representative provides further advice to you, which is related to a previous Statement of Advice, and we do not give that advice in writing, you may request a copy of the record of that further advice. The request can be made by contacting the representative or us in writing or by telephone or by email, up to 7 years after the date of the advice.

## **THE FINANCIAL PLANNING PROCESS:**

The **Financial Planning Association of Australia Limited** (FPA) has provided the following definition of financial planning:

“Financial Planning is the process of providing advice and assistance to a client for the purposes of achieving the client’s financial goals.”

The FPA defines the six steps of the financial planning process as follows:

1. The collection and analysis of all relevant personal and financial data.
2. The identification of financial problems.
3. The identification of financial goals and objectives.
4. The provision of a written report with recommendations.
5. The co-ordination and implementation of recommendations.
6. The provision of periodic reviews and plan updates.



**1. Before you receive our advice**

Your Questions	Our Answers
<p><b>Who will be providing the financial service to me?</b></p>	<p><b>The Licensee</b> Leishman Financial Services Pty Ltd ABN: 76 074 579 749 Australian Financial Services Licence Number: 227747 <b>Address</b> 4<sup>th</sup> Floor, 295 Springvale Road, Glen Waverley. Victoria. 3150 <b>Tel No:</b> (03) 95619699 <b>Fax:</b> (03) 95619301 <b>Email:</b> <a href="mailto:simone@leishmans.com.au">simone@leishmans.com.au</a> <a href="mailto:chris@leishmans.com.au">chris@leishmans.com.au</a> <a href="mailto:chrish@leishmans.com.au">chrish@leishmans.com.au</a></p>
<p><b>Who is my adviser?</b></p> <p><b>Simone Vanden-Driesen</b> CFP, Senior Adviser</p> <p><b>Chris Vanden-Driesen</b> CFP, Senior Adviser</p> <p><b>Chris Harrower</b> Adviser</p>	<p>Your adviser will either be Simone Vanden-Driesen or Chris Vanden-Driesen or Chris Harrower. All of whom are Representatives employed by Leishman Financial Services Pty Ltd.</p> <p><b>Simone Vanden-Driesen</b> is a Certified Financial Planner, as designated by the FPA, and started in the Financial Planning profession in 1990. Simone holds a Bachelor of Business degree from Deakin University and a Diploma of Financial Planning. Simone Vanden-Driesen is a Director of Leishman Financial Services Pty Ltd.</p> <p><b>Chris Vanden-Driesen</b> is a member of the Financial Planning Association and holds a Degree from Swinburne University and a Diploma of Financial Planning from Deakin University. Chris joined Leishman Financial Services in 1997. Chris is a Certified Financial Planner.</p> <p><b>Chris Harrower</b> is a Financial Planner who joined Leishman Financial Services Pty Ltd in 2006. Chris is authorized to provide advice to clients. He is currently undertaking the Advanced Diploma of Financial Services.</p>
<p><b>What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?</b></p>	<p><b>Leishman Financial Services Pty Ltd is authorised to offer you the following services:</b> Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.</p> <p><b>We can provide advice in the following areas:</b></p> <ul style="list-style-type: none"> <li>• Superannuation &amp; Rollover Funds</li> <li>• Transition to Retirement Pensions;</li> <li>• Managed Investments</li> <li>• Share Related Investments</li> <li>• Retirement Income Planning</li> <li>• Account Based (Allocated) Pensions</li> <li>• Life Insurance Risk Products</li> <li>• Self-Managed Superannuation Investment</li> </ul> <p><b>We can advise and deal in the following products:</b></p> <ul style="list-style-type: none"> <li>• Deposit products</li> <li>• Government Debentures, Stocks &amp; Bonds</li> <li>• Life Insurance Risk Products</li> <li>• Investor Directed Portfolio Services</li> <li>• Retirement Savings Account Products</li> <li>• Non-cash payment products</li> <li>• Life Insurance Investment Products</li> <li>• Managed investment Schemes</li> <li>• Securities; (Shares &amp; Managed Funds)</li> <li>• Superannuation</li> </ul> <p>However we cannot provide a service to buy or sell Securities. We are able to refer you to a stockbroker who will arrange for your purchase or sale of securities.</p> <p><b>Portfolio Monitoring:</b> Internal databases are maintained detailing client’s investments that were recommended by Leishman Financial Services Pty Ltd. This does not constitute portfolio monitoring. Client portfolios are reviewed on an annual basis, subject to the client’s discretion.</p>

<p><i>Who do you act for when you provide financial services for me?</i></p>	<p>Leishman Financial Services Pty Ltd is responsible for the financial services provided to you.</p>
<p><i>How will I pay for the service?</i></p>	<p>Leishman Financial Services Pty Ltd can provide you with written financial advice, for a fee of between \$880 and \$1,100 depending on the complexity of the advice given.</p> <p>If you require a high degree of Centrelink assistance, either an annual fee of \$550, or \$250 per hour will be charged.</p> <p>Leishman Financial Services Advisers can provide Consulting Services (including Salary Packaging &amp; Self Managed Super) at a rate of \$660 per hour.</p>
<p><i>Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me and how is that commission calculated?</i></p>	<p>(1) <b>All</b> Leishman Financial Services Pty Ltd representatives receive a salary.</p> <p>Fees are charged commensurate with the degree of complexity and work involved in establishing and maintaining the strategies recommended. Ongoing fees cover the ongoing review of the products in which you are invested, as well as ongoing services as outlined in the Statement of Advice. LFS determines the fees on a client by client basis, and generally collects these fees through the product providers.</p> <p>(2) We charge a fee for the provision of our initial advice and implementation of our recommendations if accepted by you. <u>You and Leishman Financial Services Pty Ltd will agree as to amount of this fee and how it is paid.</u> The fee ranges between 0% and 3.3% and calculated on your investment amount based on the service required. The fee can be a direct payment by you or deducted from your initial investment by the fund managers / platform and paid to LFS.</p> <p>(3) We also charge an annual <b>ongoing</b> advice fee. This fee can vary depending on service required by you and may range from an hourly rate of \$330 where transaction only advice is provided, or up to \$7,700 per annum based upon the complexity of your situation and the service standard required. This fee is paid each year that you hold the product. This fee is in addition to any investment management fee charged by the product providers. This fee is generally referred to as an 'Adviser Fee' and is deducted by the fund manager/ platform periodically and paid to LFS.</p> <p>For example, if you invested \$50,000 and we were paid an initial fee of up to 3.3% we will receive \$1,650. In addition, if the ongoing fee was \$3,500 and your account balance was \$55,000 in the 2<sup>nd</sup> and subsequent years, we will receive \$3,500.</p> <p>(4) Where a <b>life insurance</b> company product has been recommended the issuer of the product will pay Leishman Financial Services Pty Ltd a commission. This commission ranges between 0% and 13 % of your annual premium and is paid each month that you hold the product.</p> <p>For example, if your annual premium is \$500 and we receive 13% commission we will receive \$64.</p> <p>(5) Where the services of a <b>stockbroker</b> are utilised to deal in shares the licensee will receive \$55 per stock. You will also have to pay the Stockbroker brokerage.</p> <p>(6) The <b>exact amounts</b> of any fees, bonuses or other incentives received by Leishman Financial Services Pty Ltd or their advisers will be included in the written Statement of Advice that is provided to you.</p> <p>(7) Where Self-Managed Super Fund investment advice and administration is provided, a fee of \$3,500 per annum may be charged if we are not managing the Fund investments via a platform. This is an administration charge to cover the greater time required to keep records and maintain the SMSF for compliance purposes.</p>

## 2. When you receive our advice

<i>Will you provide me advice, which is suitable to my needs and financial circumstances?</i>	Yes. But to do so we need to find out your individual 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, 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 information. You should read the warnings carefully.
<i>What should I know about the risks of the financial products or strategies you recommend to me?</i>	We will explain to you any significant risks of financial products and strategies which we recommend to you. If we do not do so, you should ask us to explain those risks to you
<i>What information do you maintain in my file and can I examine my file?</i>	We maintain a record of your personal profile, which includes details of your objectives, financial situation and needs. We 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. A copy of our privacy policy is enclosed for your information. If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded. We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise of the likely cost in advance and can help to refine your request if required. <b>In order to meet federal Anti-Money Laundering and Counter Terrorism regulations, we must collect and retain proof of your name, date of birth, current address, place of birth and country of citizenship.</b>
<i>Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my financial products?</i>	Yes. You may specify how you would like to give us instructions, for example by telephone, fax, or other means.

## 3 If you have any complaints

<i>Who can I complain to if I have a complaint about the provision of the financial services to me?</i>	<p>Leishman Financial Services Pty Ltd has Professional Indemnity Insurance as required by law and ASIC (Regulatory Guide 126). This insurance covers the activities of present and past Leishman Financial Services Pty Ltd's adviser.</p> <p>Leishman Financial Services Pty Ltd is a member of the Financial Ombudsman Service ('FOS'). If you have any complaint about the service provided to you, you should take the following steps:</p> <ol style="list-style-type: none"><li><b>Contact Leishman Financial Services Pty Ltd and tell us about your complaint.</b></li><li>If your complaint is not satisfactorily resolved within 3 days, please contact the Director of Leishman Financial Services Pty Ltd or put your complaint in writing and send it to the 4th Floor, 295 Springvale Road, Glen Waverley, Victoria 3150. <b>We will seek to resolve your complaint quickly and fairly.</b></li><li><b>If the complaint cannot be satisfied to your satisfaction you have the right to complain to FOS They can be contacted on 1800 335 405. This service is provided to you free of charge.</b></li></ol> <p>Stage 1 of the FOSS process is where FOS facilitates discussions and negotiations between the parties. All relevant documents are exchanged and the issues in dispute are identified.</p> <p>Stage 2 is conciliation and the parties come face to face with a conciliator from the FOS national panel. The role of the conciliator is to assist the parties to explore options for settlement of the dispute and to help parties to agree on their own outcome.</p> <p>Stage 3 is where the independent adjudicator is requested to make a decision "on the papers" taking into account the relevant law, fairness and reasonableness. If you accept the adjudicator's decision it is binding on the member.</p> <p>The Australian Securities and Investments Commission (ASIC) also has a free call Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.</p>
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## **Privacy Policy Statement, 2002.**

*Leishman Financial Services Pty Ltd is committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. The following Privacy Policy Statement expresses our policies on the management of your personal information.*

1. Leishman Financial Services Pty Ltd abides by the National Privacy Principles established under the Privacy Amendment (Private Sector) Act, 2001. A summary of the National Privacy Principles is available on our website or by contacting our office.
2. As a financial planning organisation we are subject to certain legislative and regulatory requirements which necessitate us obtaining and holding detailed information which personally identifies you and/or contains information or an opinion about you (“personal information”). In addition, our ability to provide you with a comprehensive financial planning and advice service is dependent on us obtaining certain personal information about you, including:
  - (i) employment details and employment history;
  - (ii) details of your financial needs and objectives;
  - (iii) details of your current financial circumstances, including your assets and liabilities (both actual and potential), income, expenditure, insurance cover and superannuation;
  - (iv) details of your investment preferences and aversion or tolerance to risk;
  - (v) information about your employment history, employment circumstances, family commitments and social security eligibility;
  - (vi) information about your taxation position.
3. As we are required pursuant to the Corporations Act and Rules of Professional Conduct of the Financial Planning Association of Australia to collect sufficient information to ensure appropriate advice can be given in respect of recommendations made to our clients, if you elect not to provide us with the personal information referred to above, we may elect to terminate our relationship with you if we believe we are unable to provide you with a complete service.
4. We will not collect any personal information about you except when you have knowingly provided that information to us or authorised a third party to provide that information to us. We will only collect, maintain and use Personal Information about you if it is necessary for us to adequately provide to you the services you have requested including:
  - (i) the preparation of your financial plan;
  - (ii) the provision of financial planning advice to you;
  - (iii) making securities and investment recommendations;
  - (iv) reviewing your financial plan;
  - (v) reviewing securities and investment recommendations;
  - (vi) assessing your taxation position or Social Security or Veterans Affairs entitlement.

## Use and Disclosure Policies.

- a. We may not disclose to your partner (business or personal) or accountant or solicitor, or other professional adviser, any information from our records, without your express written consent. Once granted, this consent is assumed to be ongoing, until such time as we are notified in writing by you to cease such disclosure, or should we learn of a marriage or relationship breakdown, sharing of information between partners will immediately become prohibited.
- b. We are required under the Rules of Professional Conduct of the Financial Planning Association of Australia to make certain information available for inspection by the Association on request to ensure ongoing compliance with mandatory professional standards. This may involve the disclosure of your personal information. We are also obliged pursuant to the Corporations Act to maintain certain transaction records and make those records available for inspection by the Australian Securities and Investments Commission.
- c. We may use the personal information collected from you for the purpose of providing you with direct marketing material such as articles that may be of interest to you, however you may, by contacting us by any of the methods detailed below, request not to receive such information and we will give effect to that request. Please allow 2 weeks for your request to be actioned.
- d. We may disclose your Personal Information to superannuation fund trustees, insurance providers, and product issuers for the purpose of giving effect to your financial plan and the recommendations made by us.
- e. In order to ensure that you receive a personal and tailored service, your Personal Information may be transferred to one of our agents or authorised representatives who will be your primary point of contact with the organisation. It is a condition of our agreement with each of our representatives that they adopt and adhere to this privacy policy. You can be assured that your information will be maintained by any agent or representative in accordance with this policy. If you have any concerns in this regard, you should contact us by any of the methods detailed below.
- f. We may disclose your personal information to external contractors for the following purposes:
  - (i) Provision of additional advice such as specific life insurance quotes or mortgage referral services.

It is a condition of our agreement with each of our external contractors that they adopt and adhere to this privacy policy. You can be assured that your information will be maintained by any contractor to whom it is disclosed in accordance with this policy. If you have any concerns in this regard, you should contact us by any of the methods detailed below.

- g. In the event that we propose to sell our business we may disclose your personal information to potential purchasers for the purpose of them conducting due diligence investigations. Any such disclosure will be made in confidence and it will be a condition of that disclosure that no personal information will be used or disclosed by them. In the event that a sale of our business is affected, we may transfer your personal information to the purchaser of the business. As a client you will be advised of any such transfer.

5. Storage and security policies and practices.
  - a. Your personal information is generally held in your client file. Information may also be held in a computer database.
  - b. In the event you cease to be a client of this organisation, any personal information which we hold about you will be maintained in a secure off site storage facility for a period of 7 years in order to comply with legislative and professional requirements, following which time the information will be destroyed.
6. You may at any time, by contacting us by any of the methods detailed below, request access to your personal information and we will (subject to the following exceptions) provide you with access to that information either by providing you with copies of the information requested, allowing you to inspect the information requested or providing you with an accurate summary of the information held. We will, prior to providing access in accordance with this policy, require you to provide evidence of your identity. In the event we refuse you access to your personal information, we will provide you with an explanation for that refusal.
7. Access and correction policies and procedures.
  - a. We will endeavour to ensure that, at all times, the personal information about you which we hold is up to date and accurate. In the event that you become aware, or believe, that any Personal Information which we hold about you is inaccurate, incomplete or outdated, you may contact us by any of the methods detailed below and provide to us evidence of the inaccuracy or incompleteness or outdatedness and we will, if we agree that the information requires correcting, take all reasonable steps to correct the information.
  - b. We will endeavour to respond to any request for access within 14-30 days depending on the complexity of the information and/or the request. If your request is urgent please indicate this clearly.
8. If you wish to complain about any breach or potential breach of this privacy policy or the National Privacy Principles, you should contact us by any of the methods detailed below and request that your complaint be directed to the Privacy Officer. Your complaint will be considered within 7 days and responded to. It is our intention to use our best endeavours to resolve any complaint to your satisfaction, however, if you are unhappy with our response, you are entitled to contact the Office of the Privacy Commissioner who may investigate your complaint further.
9. Leishman Financial Services' web site contains links to other Web sites whose operator may or may not adhere to a privacy policy or be governed by the National Privacy Principles.

### **Contact Details**

Privacy Officer:	<i>Simone Vanden-Driesen</i>
Address:	<i>4/295 Springvale Road, Glen Waverley Vic 3150</i>
Telephone:	<i>03 9561 9699</i>
Facsimile:	<i>03 9561 9301</i>
e-mail:	<i>simone@leishmans.com.au</i>