

FINANCIAL SERVICES GUIDE

Future Key Financial Pty Ltd

Corporate Authorised Representative Number 1238170

Trading as Future Key Financial

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This guide contains important information about:

- the services we offer you
- how we, our licensee and our associates are paid
- what associations or relationships we have with financial product issuers
- our internal and external dispute resolution procedures and how you access them

ADVISER PROFILES

Daniel Mathers B.Bus CA Grad.Dip.FP



Financial Advisor / Director

Authorised Representative No. 1238174 of Hunter Green Pty Ltd Australian Financial Services License No. 225962

Daniel is a Financial Advisor and Chartered Accountant. He has over twelve years' experience providing financial and accounting advice to his clients. Daniel has an ability to explain difficult concepts in an easy to understand manner. This, together with his wealth of knowledge both in the accounting and financial advisory fields, together with his own investment and business experience, makes him an ideal person to advise clients in a wide range of industries.

Daniel enjoys staying up to date with current industry and market trends and has a keen interest in ensuring clients investment goals are met with minimum fuss. Clients describe Daniel as trustworthy, empathetic and extremely hard working.

Emily Matthews Adv.Dip.FP



Financial Advisor

Authorised Representative No. 1261200 of Hunter Green Pty Ltd Australian Financial Services License No. 225962

Emily is a Financial Advisor and experienced Paraplanner. She believes that client-focused advice, excellent service and integrity are the key ingredients to providing valuable and relevant financial planning services. She takes great pride in thoroughly understanding each client's goals before giving careful consideration to the most appropriate strategies. Her advice is always realistic, achievable and tailored. One of her key strengths is her ability to explain her recommendations clearly, taking the time to ensure that her clients fully understand their options.

Emily's continual love of learning means she is always up-to-date with the latest legislation, financial products and market trends. Emily intends to undertake a Masters in Financial Planning in the next few years.

Who is our Licensee?

To provide financial advice requires the adviser to either hold an Australian Financial Services Licence (AFSL) or be authorised to provide advice by an AFSL holder. We have chosen to be licensed by Hunter Green Pty Ltd. **Hunter Green is 100% privately owned and holds its own AFSL.** Hunter Green is responsible for ensuring the advice we provide meets the various legal and regulatory requirements, and provides us with Professional Indemnity insurance and dispute resolution systems.

For Hunter Green's services, systems and insurances we pay a monthly fee and may also pay an amount equivalent to up to 2.75% of any remuneration or commissions they, or we, receive for providing you with our advice or services.

HUNTER GREEN PTY LTD

Level 5, 320 Adelaide Street, Brisbane, QLD 4000

Telephone (07) 3532 4051

www.huntergreen.com.au

Email: invest@huntergreen.com.au

Australian Financial Services License No. 225962

What services do we offer?

Cash flow and Debt management

Setting budgets and monitoring cash flow
Strategies to accelerate debt repayment, restructuring and managing debts
Salary packaging advice

Tax effective investing

Advice on shares and managed investments
Portfolio construction and management
Strategic property investment advice
Investing via trust and company structures
Wealth creation strategies
Gearing / home equity strategies

Superannuation

Strategic advice regarding superannuation legislation
Contribution (getting money into super) strategies
Superannuation specific investment advice
Self-managed superannuation; structural, investment and legislative advice

Retirement planning

Retirement lifestyle planning
Strategies to minimise or eliminate tax in retirement
Superannuation pensions / lifetime income streams
Investment portfolios specific to funding retirement income
Maximising Centrelink entitlements

Wealth protection and Estate planning

Life insurance, TPD, trauma and income protection advice
Business succession planning including Buy/Sell and Key man
Estate planning and asset protection advice

Strategies for business owners

Financial planning strategies specific to business owners
Ongoing consulting and advice regarding business issues
Exit strategy: preparing for sale and tax concessions

Other Services

Advice regarding redundancy packages
Dealing with disability payouts tax effectively
Advice regarding received inheritances
Lifestyle planning/ consulting on important financial decisions

Do we have any relationships or associations with Financial Product issuers?

Associations

We at Future Key Financial and Hunter Green Pty Ltd are privately owned and are not part of any company which issues financial products. There are no ownership ties or other relationships with any financial service product provider which might unduly influence which financial products we are authorized by Hunter Green to recommend.

Alternative Forms of Remuneration Register

Licensees and their representatives are required to maintain a register of any form of alternative remuneration paid or received with a value between \$100 and \$300. This register is available for your inspection on request.

What kinds of financial products are we authorised to provide?

I am authorized to provide financial product advice and deal in a financial product, to retail and wholesale clients, in relation to the following financial products:

- securities – meaning shares listed on the Australian Stock Exchange;
- superannuation, whether self-managed, personal super or corporate super;
- interests in managed investment schemes including investor directed portfolio services – these are managed funds, master trusts and “wrap” accounts;
- standard margin lending facilities;
- retirement savings accounts (“RSA”) products;
- debentures, stocks or bonds issued or proposed to be issued by a government;
- deposit and payment products; and
- life products including investment life insurance products and life risk insurance products;

If you do not wish to receive our advice, we may deal on your behalf by carrying out your instructions.

If you do not obtain advice, you face the risk that the Financial Product/s you select will not fully take into account your objectives, financial situation or needs.

How do I pay for Future Key Financial advice?

Future Key Financial charge an 'annual strategy and advice fee'. This fee is based on factors such as the complexity of your situation, the areas of advice & expertise required and the estimated workload. This is a flat fee which increases annually in line with inflation.

The method and the specific amount you will pay for Future Key Financial's advice will be explained in your Letter of Engagement and Statement of Advice (SoA) documents.

How can you give us instructions?

You may provide us with instruction to transact or act on your behalf via phone, e-mail or mail.

What information should you provide to receive personalised advice?

You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information, so that we can offer you the most appropriate advice possible.

You have the right not to tell us, if you do not wish to. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.

We are legally required to verify your identity, so we will ask to see your passport, driver's license or other identity documents. You should read the warnings contained in the *Statement of Advice* carefully before making any decision relating to Financial products.

Other documents you will be given if you receive advice from us.

When we give you with financial advice you will be provided with a Statement of Advice (SoA) which will contain details about:

- the advice provided, including the basis on which it was given
- fees, commissions and other benefits
- any associations we have with Financial Product Issuers or other parties which may have influenced the advice we give you.

After receiving our initial advice, a Record of Advice (RoA) may be produced & retained by us or our Authorised Representative instead of an SoA if there have been no significant changes in your personal circumstances or the basis of the advice since the last SoA was provided. You can request a copy of any RoA at any time.

If we recommend to you a particular Financial Product we will give you information about the particular Financial Product—a *Product Disclosure Statement*—to help you make an informed decision about the Financial Product.

What information do we maintain in your file and can you examine it?

We will retain copies of your identity documents and we will maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you, including the initial Statement of Advice, and any subsequent Statements of Additional Advice and Records of Advice provided. Copies of these can be requested either verbally or in writing.

We are committed to ensuring the privacy and security of your personal information. A copy of the relevant privacy policy is available on our licensees website or by contacting us. If you wish to examine your file, please ask us. We will make arrangements for you to do so.

What should you do if you have a complaint?

1. Contact us and explain the nature of your complaint.
2. If your complaint is not satisfactorily resolved within 20 days, please contact our Complaints Officer Greg Hunter on 07 3532 4051 or put your complaint in writing and send it to Hunter Green Pty Ltd's mailing address. We will try and resolve your complaint quickly and fairly.

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3. Hunter Green Pty Ltd is a member of the Australian Financial Complaints Authority (formerly the Financial Ombudsman Service (FOS)). If the complaint can't be resolved to your satisfaction you have the right to lodge a complain with the Australian Financial Complaints Authority:

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678
Mail: Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

4. 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.

Compensation Arrangements

Our licensee, Hunter Green, holds Professional Indemnity Insurance which includes cover for the work done by Hunter Green's representatives and employees even though they may have ceased employment with Hunter Green. Hunter Green believes its PI insurance complies with the requirements of the section 912B of the Corporations Act and the relevant Regulations.

If you have any further questions about the financial services Future Key Financial provides please contact us on 07 3547 9100. Retain this document for your reference and any future dealings with Future Key Financial.