



MOORE AUSTRALIA FINANCIAL SERVICES

FINANCIAL SERVICES GUIDE

Moore Australia Financial Services (QLD/NNSW) Pty Ltd

ABN: 91 608 106 038

AFSL: 485435

PART ONE

VERSION ONE

DATE OF ISSUE 31 AUGUST 2021

ABOUT THIS GUIDE

This Financial Services Guide (FSG) is issued with the authority of Moore Australia Financial Services (QLD/NNSW) Pty Ltd or referred to as “us” or “we”. This FSG is designed to assist you in determining whether to use any of the services offered by us and/or our authorized representatives. This guide is only complete when you also have Part Two “Authorized Representative Profile”.

This guide contains important information about:

- 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
- details of our internal and external complaint procedures, along with how you can access them, and
- privacy (i.e. collection and handling of your personal information)

This guide must be accompanied by an Advisor Profile which outlines your advisor’s skills, qualifications and the services they are authorised to provide.

FINANCIAL SERVICES WE PROVIDE

We hold an Australian Financial Services Licence (AFSL) and are authorised to:

- Provide financial product advice
- Deal in financial products

The financial products that we are authorised to provide you, within both retail and wholesale environments include:

- Government debentures, stocks and bonds.
- Life products, including life investment and life risk insurance.
- Managed Investment Schemes, including Investor Directed Portfolio Services.
- Retirement savings accounts products (RSA).
- Securities, Basic deposit products.
- Superannuation, including Self-managed Super Funds.
- Wealth creation and retirement planning.

- Personal and corporate superannuation.
- Personal and business risk Insurance.
- Cash flow and debt reduction strategies.
- Portfolio review and ongoing service.
- Direct equities.
- Estate planning.

We are licensed to “deal” in the above products. This allows us to apply for, acquire, vary or dispose of those financial products in the implementation of the advice provided.

LACK OF INDEPENDENCE STATEMENT

Under recently introduced legislation we are unable to use the words Independent, unbiased or impartial as, like a vast number of Advice Firms we have elected to receive commissions from the Insurance companies when arranging insurance, as opposed to charging fees to clients for this service.

Your advisor will provide you with an advisor profile, which, along with this FSG, provides the information necessary for you to make an informed decision. Your advisor will be acting as a representative of Moore Australia Financial Services (QLD/NNSW) Pty Ltd, and we are therefore responsible for the financial services and advice as set out in this FSG that your advisor provides to you.

WE CAN PROVIDE YOU WITH ADVICE ON THE FOLLOWING SERVICES

FINANCIAL PLANNING AND INVESTMENTS

- Assessment of current position, financial needs and personal goals.
- A strategy to support the lifestyle you want to live.
- Investment planning (including savings programs).
- Estate planning.
- Superannuation (including retirement planning, annuities and allocated pensions).
- Sourcing of taxation, accounting, legal and property selection services.

SECURITIES AND PORTFOLIO MANAGEMENT ADVICE

- Research.
- Portfolio development and reporting.
- Acquisition and disposal.
- Cash and interest-bearing investments.

SUPERANNUATION

- Self-managed Super Funds.
- Employer sponsored superannuation.
- Rollovers, annuities and allocated pensions.
- Transition to retirement.
- Investment accumulation plans.

INSURANCE

- Life insurance.
- Income protection.
- Total and permanent disability.
- Trauma protection.
- Business expenses, succession planning, and partnership protection.

Specific information about your advisor's experience and specialisation is provided in the advisor profile, which is issued in conjunction with this FSG.

Your advisor is only responsible for services offered as a representative and not in any other capacity.

It is especially important that you are aware that the range of products that our representatives are authorised to offer you is limited to an Approved Product List (APL)

established by approved independent research and endorsed by an internal research team.

COMMUNICATION

HOW DO YOU COMMUNICATE INFORMATION TO US?

It is preferable that information is provided in a way that gives us a clear and substantiated basis for mutual understanding of your circumstances, needs and preferences. This can include copies of documents and written communications in emails or other online systems that we will give you information about when required.

INFORMATION YOU WILL RECEIVE

If we provide you with personal financial advice, we will confirm our recommendations in writing so that you can make an informed decision about the appropriateness and suitability of our advice. Our recommendations are usually given to you in a written SoA. Subsequent advice on recommended actions may be provided in a written Record of Advice (RoA).

Where we recommend a particular financial product, we will provide a Product Disclosure Statement (PDS), which contains specific and important information about that product. It is especially important for you to read and understand any PDS that we provide you before you act on a financial product recommendation.

In most cases personal advice will be provided, however if you do not require personal advice, general advice is available.

We can also act without providing financial advice on your specific instructions to transact on your behalf and place a financial product, that we are able to offer. We can act on your instructions whether you provide them by telephone, email or other means of communication agreed to.

FEES AND PAYMENTS

REMUNERATION AND BENEFITS

Our fee schedule is structured to ensure that you only pay for services as they are agreed to be implemented.

The basis and amount of any initial fees, commissions, on-going advisor service fees and any referral fees will be fully disclosed in your SoA or RoA and explained by your advisor prior to the implementation of any advice. An explanation of the fees and charges of the product provider will also be outlined in the relevant PDS.

INITIAL UPFRONT FEES

Before providing advice or service, your advisor may charge you an upfront fee for services based on either:

- Time spent developing advice or implementing services
- A fixed dollar amount
- A percentage of funds invested, or
- A combination of these methods.

These fees will be disclosed before service is provided to you and you will need to agree to our terms of engagement.

ADVISOR ONGOING SERVICE FEE

When you elect to have ongoing advice, you will be charged a fee, which will be disclosed to you at the time of making the arrangement.

INSURANCE COMMISSIONS

Commissions on insurance products are based on a percentage of the premium, which is the industry standard practice.

REFERRALS

If you have been referred to your advisor by a third party, (e.g. accountant) the third party may receive a fee, commission, or other benefit for the referral. This fee comes out of the fees received by us and your advisor and does not represent an additional cost to you.

ALTERNATIVE REMUNERATION

If we or your advisor receive alternative remuneration such as entertainment and gifts from financial institutions, in accordance with the Industry Code of Practice, we and our advisor maintain a register of material alternative remuneration paid and received. Copies of these registers are available on request.

POST FSG NOTIFICATION BENEFIT

There will be occasions when a benefit cannot be ascertained at the time of issue of the FSG and in those cases once we do ascertain the amount or nature of a benefit to us, we will inform you as soon as practical.

The SoA will detail fees, commissions or benefits that relate to your specific matter.

ASSOCIATIONS AND RELATIONSHIPS

Moore Australia Financial Services (OLD/NNSW) Pty Ltd is an Australian Financial Services Licence holder. The majority shareholders are also shareholders in the Moore Australia (QLD/NNSW) Pty Ltd, SuperSense Administration Services Pty Ltd, Moore Insurance (OLD/NNSW) Pty Ltd and any other of its Australian related companies.

DISPUTE RESOLUTION

HOW DO YOU COMPLAIN ABOUT THE SERVICES PROVIDED?

We are committed to providing a high level of client satisfaction and maintaining our reputation for honesty and integrity. If you feel that we have fallen short of our commitment we would like you to tell us.

We are committed to resolving any concern you have and will deal with it quickly, fairly and in the strictest confidence. If you have a complaint that has not been dealt with to your satisfaction by your advisor, you can notify it verbally to the Compliance Officer for our licensee Moore Australia Financial Services (QLD/NNSW) Pty Ltd, who can be contacted on +61 7 3340 3800, or in writing to disputeqld@moore-australia.com.au.

We are a member of Australian Financial Complaints Authority (AFCA) and you have recourse to that organisation if you are dissatisfied with our efforts to resolve the dispute or query. If a complaint is not resolved to your satisfaction by us, you have the right to take the complaint, free of charge, to AFCA on 1800 931 678.

We have Professional Indemnity Insurance for compensation claims made against us and our representatives and advisors.

PRIVACY

HOW IS PERSONAL INFORMATION DEALT WITH?

We are committed to implementing and promoting a privacy policy that will ensure the privacy and security of your personal information.

Moore Australia Financial Services (QLD/NNSW) Pty Ltd keeps records of your personal profiles, including the information supplied to the advisor relating to investment and insurance objectives, financial position, and personal needs. We also maintain records of recommendations made to you. Personal information supplied may be stored electronically.

PRIVACY POLICY

Our Privacy Policy has been designed to ensure the privacy and security of your personal information. A copy of our Privacy Policy can be viewed or downloaded from our website or can be requested from your advisor or the Compliance Officer on +61 7 3340 3800.

MORE INFORMATION

If you have any questions about the information in this guide or about our services, talk to your advisor, or contact us directly.

CONTACT US

Level 12, 10 Eagle Street
Brisbane QLD 4000

T +61 7 3340 3800

E financialservicesqld@moore-australia.com.au

www.moore-australia.com.au