



# FINANCIAL SERVICES GUIDE

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ABN 54 007 375 420  
An Australian Financial Services Licensee  
Licence Number: 244565

Important Document: Must Read

Level 2 608 St Kilda Road Melbourne 3004

**This document gives you information about your Australian Financial Services Licensee, your Financial Planner and the protection of your personal information.**

### About Your Licensee

At Security National Financial Services we aim to make you feel totally at ease with the services we offer. In doing so we are providing you with this easy-to-understand Financial Services Guide, designed to answer frequently asked questions. If you'd like more information or clarification, please don't hesitate to contact us.

The Australian Securities and Investments Commission (ASIC) require Security National to provide a Financial Services Guide, before giving you any investment advisory services.

Our Financial Services Guide is designed to assist you in deciding whether or not to use any of the services offered in the Guide. It contains information about remuneration paid in relation to the services offered and contains information on what to do if you have a complaint about our services. This document also provides you with information about your Financial Planner and your privacy, details of any potential Conflicts of Interest and our complaints resolution procedures.

Should you proceed with Security National, you may also be provided with other documentation including Statements of Advice or Product Disclosure Documents.

- A Statement of Advice ("SoA") is a record of our recommendations that outlines the scope and basis of our advice, including the information on which we've relied, and clearly details any fees, relationships or other relevant factors that may have influenced our advice.
- A Product Disclosure Statement ("PDS") is designed to assist you in making an informed decision about financial products. It contains details of "cooling-off" periods and remuneration details. We'll provide you with a PDS whenever we recommend that you acquire financial products other than shares.

### Our Vision

In today's competitive environment, business relationships are founded on professionalism, integrity and exceptional client service. These are the principles upon which Security National is founded. In our dealings with clients, Security National and its Representatives aim at all times to be professional, honest and provide excellence in service.

### Who are we?

Established in 1991, Security National is a leading provider of financial products and services. Security National provides wealth accumulation strategies, estate planning, superannuation advice, insurance advice, general financial planning, lending advice and also offers ongoing services such as financial plan review, portfolio monitoring and client newsletters/seminars. Security National is distinguished by its commitment to personal service.

Security National is an Australian Financial Services Licensee under the Corporations Act. We are authorised to initiate and advise on a range of financial products and services. Whether you've previously received financial services advice or not, Security National can help you develop solutions tailored to your circumstances.

Key information is provided in answer to the following questions. If you need more information or clarification, please ask us.

**Questions you may have prior to receiving our advice**

**Q. Who is my Financial Adviser?**

**A.** Your Adviser is a representative of Security National Financial Services. Information about your Adviser's name, including authorisation, qualifications and experience are contained in the Supplementary section of this Guide.

**Q. Who is responsible for the advice I receive?**

**A.** Your Security National Financial Adviser is an authorised representative of Security National. We are responsible for the advice provided to you by our representatives. Information about your Adviser including authorisation qualifications and experience are contained in the supplementary section of this Guide.

Our representatives are competent and experienced professionals who will work with you to provide advice and services that are appropriate for your needs and circumstances. Your Adviser will be acting on behalf of Security National when recommending solutions, including securities product recommendations, life and other insurance recommendations.

**Q. What advisory services are available to me?**

Security National holds an Australian Financial Services License that allows us to deal in and provide advice for a broad range of financial products and services. Our approved portfolio of products is sourced from a variety of institutions and is selected according to external research results, quality and value for money and most importantly, our clients' needs. They include:

- Financial services planning
- Superannuation & Retirement planning
- Estate and succession planning
- Risk management
- Gearing strategies
- Personal portfolio management and monitoring
- Tax effective strategies
- Personal budget planning
- Personal wealth creation
- Direct investments
- Life insurance advice
- Salary packaging advice
- Redundancy packaging
- Finance, Homes Loans, Car leases, Commercial loans

**Financial Products we advise on:**

- Deposit and payment products
- Government debentures, stocks and bonds
- Life products including annuities, life insurance, term, income protection, trauma, death & total and permanent disability, as well as disability products in general
- Managed investment schemes including unit trusts, investment bonds, direct shares, property trusts, growth funds, balanced funds, indexed funds, cash management accounts, etc
- Retirement savings account products
- Securities (shares & Derivatives)
- Superannuation plans and Self Managed Superannuation
- Home loans, leases, novated leases, commercial finance

In some circumstances, external advice (eg legal advice) may also be sought to assist in delivering these services.

Under proposed new Money-Laundering regulations, steps must be taken by us to ascertain your identity and the identity of any beneficial owners of investments that you may make on their behalf.

Depending on your requirements, Security National can provide different levels of service, for example from advice on a particular product to the preparation of a comprehensive Statement of Advice. Your Adviser will explain the available levels of service together with the associated fee options and risks to enable you to decide the type of service you require.

Based on your circumstances your Adviser will recommend an appropriate level of service. You are able to tell your Adviser how often you would like them to undertake a review of your financial situation. Security National recommends that reviews should be undertaken at least every 12 months.

Your Adviser may charge a fee for undertaking the review. The amount of the fee will be agreed with you and will depend on the complexity of the review and the amount of time spent preparing the review.

Should you be referred to your adviser by a third party i.e. an accountant, the third party may receive a fee for referral. You will receive details of this fee from both your adviser and the third party who referred you.

**Q. How will I pay for the services?**

**A.** Security National has a flexible fee structure. You may be charged a “Plan fee”, “ongoing servicing fee” and or “brokerage” (commission) or any combination, depending on the complexity of your financial requirements and suitability for your circumstances.

Any Plan fee charged is intended to cover the costs involved in preparation of a Statement of Advice. Before we proceed to prepare a plan for you any fee applicable will be explained to you.

Servicing fees and or Brokerage relates to placement of financial, insurance or equities products and any ongoing servicing or review requirements. This amount may vary; refer to your Statement of Advice. An example of a 4% brokerage based cost for funds invested of \$1,000 would be \$44 including GST. However if a fee for service is charged this will be agreed to between you and your adviser on an annual basis.

Brokerage is paid by the product provider from funds you have invested. We may also receive marketing support from fund managers, as detailed in your individual advisers supplementary Financial Services Guide.

All fees and charges will be discussed and disclosed to you prior to the commencement of any work and will be detailed in the Statement of Advice provided to you.

Security National may receive an ongoing brokerage from the product provider for as long as the investment or policy remains in force. Refer to your Product Disclosure Document for details. This ongoing fee will pay for your reviews, seminars and portfolio monitoring.

Please refer to the ‘About Your Financial Planner’ section of this Guide to ascertain his/her preferred methods of remuneration.

**Q. Are there any relationships that will influence your advice to me?**

**A.** Security National is neither owned nor controlled by any financial product provider and our advice will always be suitable and appropriate for your needs and circumstances. While we may receive brokerage and other benefits from product providers (which will be disclosed in your Statement of Advice) no fund manager, bank or insurance company is currently in a position to influence our advice to you. Security National holds shares in Ventura Investment Management and DKN Financial Group.

**Questions you may have after receiving our advice**

**Q. Do I receive information associated with the receipt of advice from my Adviser?**

**A.** Yes, you will receive a Statement of Advice and Product Disclosure Statements. A Statement of Advice sets out important and comprehensive information, relating to the recommendations your Adviser is making to you in relation to the provision of Financial Services. A Product Disclosure Statement contains important disclosure information about the financial products being recommended.

If you have not been provided with these documents, please consult with your Adviser, or alternatively please contact us on 03 9510 5400 and we shall endeavour to provide you with these documents.

It is important to receive and fully understand your Statement of Advice and Product Disclosure Statement/s before you commit to any recommendations made to you.

**Q. Do I receive information about brokerages and other benefits my Adviser gets for making recommendations?**

**A.** Yes. You have the right to know the details of brokerages and other benefits your Adviser receives for recommending solutions. Your Adviser will also notify you of any conflicts of interest or if there is anything that may influence their recommendation to you. In addition to the information detailed in this FSG your Adviser will also provide this information to you when they make specific recommendations. Detailed information regarding the remuneration and how it is calculated will be contained in the Statement of Advice or the relevant Product Disclosure Statement.

You are also entitled to obtain a copy of the Register of Alternative Forms of Remuneration, and Conflict of Interest register. These registers outline any alternative forms of remuneration which are paid and received by Security National Financial Services Pty Ltd or Authorized Representatives of Security National Financial Services Pty Ltd. The Conflict of Interest Register identifies any potential for conflict of interest. Registers are maintained by fund managers, IDPS (or platform) providers, Authorized Representative and Australian Financial Services Licensees.

Security National Financial Services Pty Ltd's Registers are publicly available for inspection on request. A copy of the Register is to be provided to you within 7 days of the request date. At this time, Security National Financial Services Pty Ltd receives no alternative forms of remuneration.

**Q. Will the advice I receive be appropriate for my personal circumstances?**

**A.** Yes. Before your Adviser recommends any investment solutions they will need to understand your personal circumstances including your individual investment objectives, financial situation and needs. Of course, you have the right not to share this information with your Adviser. In this case they may not be able to advise you or, if they do, are required to warn you of the possible consequences of not having all your information.

You should read any possible warning carefully as the scope of the advice able to be provided to you will be limited as a consequence of you exercising your right not to disclose all the information sought by your Financial Adviser.

You will be provided with comprehensive documentation in addition to this Financial Services Guide, being the Statement of Advice and/or a Product Disclosure Statement (or its equivalent) which detail recommended solutions, the basis for the recommendations and the methods of Adviser remuneration, as well as other key information.

If your adviser provides you with further advice with respect to financial products you may request from him/her a record of the advice given (if you have not previously been provided with such a record). The request may be verbal or in writing and it should be made within thirty (30) days of the advice being given.

#### **Q. What should I know about any risks associated with the solutions recommended?**

**A.** Your Adviser will explain any significant risks associated with recommended solutions, as well as the risks associated with not acting on the recommended solutions. If they don't, you should ask them to explain the risks to you. A Statement of Advice and/or a Product Disclosure Statement will contain important information in this regard.

#### **Q. Can I instruct you to buy or sell my investments?**

**A.** Yes. You may also specify how to deliver these instructions. For example you are able to give your Adviser instructions by telephone, fax or other means.

#### **Q. What documentation will I need to complete?**

**A.** To properly consider your needs and objectives and to deliver recommendations, which are designed to satisfy your requirements, your Adviser will need to obtain from you or your representative, key facts as to your unique circumstances. These facts will need to be confirmed by you by way of your signed acknowledgement of your key facts.

Your Adviser shall provide you with a discovery document entitled "Client Needs Analysis" or "Client Data Form" which summarises your circumstances. This document will be required to be signed confirming the accuracy of the information, and receipt of this Financial Services Guide.

#### **Q. What information is maintained in my file, and can I examine it?**

**A.** Your Adviser will maintain a record of your personal profile, including details of your investment objectives, financial situation, financial needs and any other information relating to your specific financial position. They will also maintain records of any recommendations they make.

Security National is committed to ensuring the privacy and security of your personal information in accordance with the principles of the Privacy Amendment (Private Sector) Act 2001 (Privacy Act).

You have a general right to examine the relevant contents of your file and you should have been provided with our privacy statement (included in this FSG), which details our approach to privacy. Should you wish to examine your file just ask your Adviser and they will make all necessary arrangements to provide you with relevant information. Further details on our information handling policy can be obtained by contacting:

Christina Ibbotson  
Operations Manager  
C/- Security National Financial Services  
L2, 608 (East Tower) St Kilda Road  
MELBOURNE VIC 3004

**Questions you may have if you have a complaint**

**Q. Who can I talk to if I have a complaint about the advisory services?**

**A.** If you have a complaint about the services provided, you should take the following steps:

1. Contact your Financial Adviser and tell them about your complaint.
2. Your complaint will be acknowledged in writing.
3. If your complaint is not satisfactorily resolved by the Financial Adviser within five business days, please put your complaint in writing and send it to us at:

Security National Financial Services Pty Ltd  
L2, 608 (East Tower) St Kilda Road  
MELBOURNE VIC 3004

The Manager will investigate your complaint and attempt to fairly resolve your complaint within 14 business days.

If you are not satisfied with Security National's handling of your complaint or our decision, you may contact the Financial Industry Complaints Service (FICS). FICS is an independent body set up by the Financial Planning Association of Australia to assist investors to resolve certain types of complaints with Licensed Securities Dealers.

FICS may be able to assist you to resolve your complaint, but only if you are not satisfied with the response received from our handling of your complaint. If FICS accepts your complaint, it will attempt to resolve the matter through conciliation, which involves assisting you and us to come to a mutual agreement. If conciliation is unsuccessful, the complaint is referred to an independent adjudicator for a determination that is binding, should the investor accept.

If you wish to find out whether FICS can handle a complaint and the type of information you would need to provide, you may contact them on 1800 335 405 or by fax on (03) 9621 2291 or alternatively, at the following address:

Financial Industry Complaints Service Limited  
PO Box 579  
Collins Street West  
Melbourne Vic 8007  
Email: [fics@fics.asn.au](mailto:fics@fics.asn.au)

4. Alternatively, you can contact the Australian Securities & Investments Commission(ASIC) on their Free call Info line, 1300 300 630 to find out which industry complaints scheme can help you settle your complaint.

*AS A PROFESSIONAL FINANCIAL SERVICES BUSINESS, WE ARE COMMITTED TO ACTING EFFICIENTLY, HONESTLY AND FAIRLY. WE VALUE YOUR SUPPORT AND APPRECIATE ANY FEEDBACK THAT WILL HELP US TO MEET YOUR NEEDS AND EXPECTATIONS.*

### **Security National Financial Services P/L Privacy Policy**

The privacy of your personal information has always been important to us at Security National Financial Services P/L. (The Company). We are bound by The National Privacy Principles, set out in The Privacy Amendment (Private Sector) Act 2001 that governs confidential information that you provide to us. We are committed to supporting this and any other applicable laws affecting your personal information.

This privacy policy outlines Security National Financial Services P/L policy on how we manage your personal information. It also sets out generally what sort of personal information we hold, for what purposes and how we collect, hold, use and disclose that information.

#### **Collecting Your Personal Information**

Your personal information will be collected and held by Security National Financial Services P/L for the purpose of your financial adviser who is an authorised representative of Security National Financial Services P/L holder of an Australian Financial Services License number 244565. It will be used for the purposes of:

- providing you with the advisory services that you have requested;
- managing our relationship with you
- contacting you about products and services in which you may be interested.
- Updating your records

To enable your financial adviser to provide you with financial advice you request that is suitable for your investment objectives, financial situation and particular needs we need to obtain and hold personal information about you. This includes:

- your name, contact details and date of birth;
- employment details and history;
- financial details including information about your financial needs and objectives, your current financial circumstances including your assets and liabilities, income, expenditure, insurance cover and superannuation;
- details of your investment preferences and risk tolerance;
- family circumstances and social security eligibility; and
- any other information that we consider necessary.

The personal information collected may include sensitive information such as health information and memberships of professional or trade associations.

If it is reasonable and practicable we will only collect your personal information from you. Generally your personal information will be collected when you meet with your adviser in person, provide your adviser with information over the telephone or with written material. We may need to collect personal information from third parties such as your accountant. The Corporations Act and the FPA Rules of Professional Conduct require us to collect sufficient information to ensure appropriate advice can be given in respect of recommendations made to you. If you elect not to provide this information it may affect the adequacy of our advice.

#### **How Your Personal Information is Held**

Your personal information is generally held in client files or a computer database. Your personal information may also be held in a secure archiving facility.

We will seek to ensure that we take reasonable steps to ensure that the personal information that we hold is protected from misuse and loss and from unauthorised access, modification and disclosure. Some of the measures that we have adopted are having facilities for the secure storage of personal information, having secure offices and access controls for our computer systems.

We will also take reasonable steps to destroy or permanently de-identify personal information that we no longer need for any purpose for which may be used or disclosed under the National Privacy Principles.

#### **Using and Disclosing Your Personal Information**

Your personal information may be disclosed for purposes related to the provision to you of the financial advice you have requested. The types of service providers that may be provided with your personal information are:

- Any other financial advisers, brokers and organisations involved in providing the financial advice you have requested (which may include ongoing service) such as fund managers who assist us in providing financial advice and paraplanners;
- Insurance providers, superannuation trustees and product issuers in connection with the provision to you of the financial advice you have requested;
- organisations that assist in operating a financial planning business such as those that provide administrative, financial, accounting, insurance, research, legal, computer or other business services;
- your representatives or service providers such as your accountant, solicitor, tax agent, broker, stockbroker or bank;
- organisations involved in a business restructure or a transfer of all or part of the assets of our business or the due diligence procedures prior to any such sale or transfer;
- government authorities and other organisations when required by law; and
- Organisations that you have consented to your personal information being disclosed to.

Your personal information may also be used in connection with such purposes.

We will seek to ensure that your personal information is not used or disclosed for any purpose other than:

- the primary purpose for which it was collected or a purpose that is related to the primary purpose for which it was collected or a related secondary purpose;
- where you have consented to the use or disclosure; or
- in other circumstances where the National Privacy Principles authorise the use or disclosure such as when it is required by or authorised under law.

We may disclose your personal information to third parties who provide services to us, in which case we will seek to ensure that the personal information is held, used or disclosed consistently with the National Privacy Principles.

### **Accessing your Personal Information**

You can gain access to your personal information that we hold. This is subject to exceptions allowed by law such as where providing you with access would have an unreasonable impact upon the privacy of others. If we deny a request for access we will provide you with the reasons for this decision. To request access please contact us (see "Contacting Us and Privacy Issues" below).

### **Correcting Your Personal Information**

We endeavour to take reasonable steps to ensure that the personal information that we collect, use or disclose is accurate, complete and up-to-date. If you believe that any of the personal information that we hold is not accurate, complete or up-to-date please contact us (see "Contacting Us and Privacy Issues" below) and provide us with evidence that it is not accurate, complete and up-to-date.

If we agree that the personal information requires correcting we will take reasonable steps to do so. If we do not correct your personal information we will provide you with the reasons for not correcting your personal information. If you request that we associate with the information a statement claiming that the information is not accurate, complete and up-to-date we will take reasonable steps to comply with this request.

### **Contacting Us and Privacy Issues**

You can obtain further information on request about the way in which we manage the personal information that we hold or you can raise any privacy issues with us by contacting us on 03 9510 5400.

### **Disclaimer**

In preparing your plan, we have relied on information supplied to us, which, where reasonable, we have assumed to be correct. We do not accept liability whatsoever whilst all reasonable efforts have been made to substantiate such information, no responsibility can be accepted if the information is incorrect or inaccurate. This plan is prepared solely for the use of the client to whom it is addressed and to third parties.

Whilst every effort has been made to include relevant financial considerations, you are advised to discuss your annual tax liability and other financial implications of this plan with your tax adviser as the estimates contained herein are intended as a guide only.