Financial Services Guide

A guide to our relationship with you and others

Entello Pty Ltd ABN 79 088 113 599 • PO Box 286 Albany Creek QLD 4035 • 3 Paddy Rd Warner QLD 4500
Authorised Representative (No 230455) of Briamark Ltd. • Australian Financial Services Licensee No 227096
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Overview

This document has been prepared to provide you with detailed information regarding Entello's services and what information you are entitled to receive by law. This guide contains important information about:

- Who we are and how we can be contacted;
- The services we are authorised to offer you;
- How we and our associates are paid;
- Any potential conflict of interest we may have; and
- Our internal and external dispute resolution procedures and how you can access them.

Entello provides independent financial planning advice on a fee for service basis. We believe this provides a fairer, more objective service for you. Please read through this Financial Services Guide carefully and if you have any questions, please do not hesitate to contact our office.

Who are we

Name:	Entello Pty Ltd
ACN:	088 113 599
ABN:	79 088 113 599
Authorised Representative No:	230455
Phone:	(07) 3264 1122
Toll Free:	1300 361 571
Fax:	(07) 3264 1033
Website:	www.entellogroup.com.au
Email Address:	admin@entello.com.au
Office Address:	3 Paddy Road Warner QLD 4500
Postal Address:	PO Box 286 Albany Creek QLD 4035

Entello Pty Ltd is an Authorised Representative (No. 203455) of Briamark Ltd. **Briamark Ltd** holds the Australian Financial Service Licence (No. 227096). Briamark Ltd is an independent company which has no other arrangements or associations with other companies or entities.

Our practice and financial planners are covered by professional indemnity insurance which is taken out to ensure sufficient resources will be available to meet any potential claims against our practices and/or planners.

Other Authorised Representatives	**Authorised Representative No.**
Brian Costello	246575
Pedram Firooztash	277337
Leanne (Chia-Fang) Hsieh	319257
Leonie Mohr	343320
Tony Mucha	227916

Who is my Adviser?

For details about your Entello Financial Adviser please ask for an “About Your Adviser” profile.

What services do we provide?

Financial Planning Services: Our financial planning team aims to provide an independent, comprehensive and personalised financial advisory service for you. To achieve this, we conduct an initial consultation to understand your situation, prepare a written Statement of Advice to summarise our recommendation, carry out a follow up consultation to clarify any queries you may have and assist you to implement the strategies.

When we give you financial advice there is a set process which is followed:

1. Collecting your Information. An Investor Profile is sent to you to capture all information relating to your circumstances. 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. A representative from Entello will contact you by telephone to ensure all necessary information is captured so that we can provide relevant advice to you at the time of your consultation.

You have the right not to tell us all your information, 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.

2. Consultation. The consultation process is with a qualified Financial Planner and is conducted over the telephone or in person. The costs associated with a consultation will be $315.00 (+GST) for the first hour and $100.00 (+GST) per subsequent hour or part thereof.

   Should you opt not to receive a *Statement of Advice* after your initial consultation, our discussions and guidance will be of a general nature only, and will not bring into consideration your specific personal circumstances.

3. Statement of Advice. We provide a written Statement of Advice (SOA) which details the strategies we recommended in relation to the issues discussed in the consultation.

   In the documentation provided to you we will tell you about:

   - Recommendations going forward;
   - Our fees and commissions; and
   - Any associations we have with Financial Product Issuers or other parties which may have influenced the advice we give you.

4. Follow Up Consultation. Approximately two weeks after receiving your Statement of Advice a Financial Planner will contact you by telephone or you may request a face to face meeting to discuss the plan you have received from Entello.

If we recommend a particular investment product or service we will provide you with the relevant information/kits which provide the detail of our services and the fees we charge for the service.

You should read the warnings contained in the *Statement of Advice* carefully before making any decision relating to financial products.

Portfolio Management Services: To assist our clients with the establishment of their share portfolios, we have developed a Share Portfolio Service Division which has qualified staff who will be able to assist you in portfolio construction, share transactions, detailed analysis and portfolio management during the appropriate phase of the Economic Cycle.

Buyers Agency Services: Our Buyer's Agent Division was established to assist our clients with the purchase of investment property in different areas all over Australia. The services we provide include comprehensive region and property research, price negotiation and property inspection reports. The core aim of our Buyer's Agency is to ensure that the investment properties we select and negotiate for our clients meet all investment property criteria and which then provide substantial rental income and capital growth over the long term.

Financial Broking Services: Our financial broking service is provided free of charge for you. Our financial broker is an independent broker who can provide various financial products across different lenders. The services we provide include pre-approval for new property, refinancing and restructuring your existing loans.

While there may be no cost to you for the provision of these services, the lending institution may pay a commission to us and if this is the case we will inform you as to the extent of such a commission.

<u>What other documents might be provided to you?</u>

Financial Planning: A Statement of Advice may be prepared after your consultation with our financial adviser.

Portfolio Management Services: An Information Kit will be forwarded to you to complete and return. A representative will contact you to discuss the next step.

Buyers Agency: A Buyers Agent Kit will be forwarded to you to complete and return. A representative will contact you to discuss the next step.

Financial Broking: A Loan Request Form will be forwarded to you to complete and return. Our finance broker will contact you to discuss the next step.

What kinds of financial services are you authorised to provide me and what kinds of Financial Products do those services relate to?

Entello Financial Advisers are authorised by Briamark Ltd to provide advice and deal in the following financial products:

- Deposit and Payment Products;
- Derivatives;
- Government Debentures, Stocks or Bonds;
- Interests in Managed Investment Schemes;
- Retirement Savings Account Products;
- Securities; and
- Superannuation.

What relationships or associations does Entello have with a Financial Product issuer?

Entello has relationships with the following providers:

- ANZ Margin Lending;
- BT Margin Lending;
- CommSec Margin Lending;
- Leveraged Equities Limited Margin Lending;
- Macquarie Margin Lending;
- National Australia Bank Limited Margin Lending;
- Norris Smith Stockbroking Pty Ltd (D2MX);
- St George Margin Lending;
- Suncorp Margin Lending;
- Commonwealth Bank of Australia;
- Colonial Geared Investments;
- MF Global;
- ETrade; and
- Paritech.

Entello may, at times receive a commission from these institutions. Further details of commission payments can be obtained by contacting our office.

Entello and our finance broker also receive a commission from various lenders when we provide you a loan product.

What information does Entello maintain in my file and how does Entello use your information?

We 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 on various electronic and hardcopy systems. All forms you have filled in for Entello are electronically stored in our office, on an offsite database, and the hard copies are stored in a locked file room.

Your privacy is important for us. Unless you are informed otherwise your personal information is used for establishing and managing your financial products or services, reviewing your ongoing needs, enhancing customer service and product options and providing you with ongoing information that we believe may be relevant to your financial needs and other circumstances.

We may also provide your information to the relevant regulators, such as Australian Securities and Investments Commission, if they request it.

Can I examine my file?

Yes, you may request your file or information through an email or a written document. Should there be a request from another entity regarding your file(s), we will need your permission in writing prior to disclosure. Please note this process may incur an administration fee.

How can I give you instructions about changes to my Financial Products?

You may tell us how you would like to give us instructions. For example by telephone, fax or other means such as e-mail.

How will I pay for the services provided?

You can pay by electronic transfer directly into our account which is shown on the invoice or you may pay by cheque or credit card. Any services that Entello provide to you will be invoiced.

What are the commissions, fees and benefits for providing the financial services?

Generally Entello will charge a set fee for services provided and a set percentage of ongoing management fees for the share portfolio management. If there are any other potential fees involved we will disclose these upfront.

Financial Planning Services: An invoice is issued and this is based on the type, time and complexity of advice / services provided.

Pricing schedule: (please contact the office if you require further information)

Consultations: $315 (+GST) for the first hour and $100 (+GST) per subsequent hour or part thereof.

Statements of Advice (SOA): Can range from $500 (+GST) through to $6,000 (+GST) depending on the number of strategies that are recommended, the degree of complexity of individual client situations and the amount of time taken to complete the Statement of Advice. We will provide a guide as to the estimated cost of preparing a SOA during your consultation.

Follow Up: All statements of advice include a meeting or phone call to discuss the recommendations we have made and answer any questions or queries that you may have in relation to the advice we have given.

Portfolio Management Services: You will be invoiced a $1,500 (+GST) set up fee. An ongoing Management Fee paid monthly in arrears on the commencement of building the portfolio is based on the value of your portfolio. This fee will be direct debited from your ANZ Cash Management Account or in the case of margin lending clients from their ANZ margin lending facility. A brokerage fee of $70 (+GST) is chargeable per share transaction and is deducted from your account at the time the transaction occurred. Specific fees will be outlined on a service by service basis.

Entello also receives trail commissions of up to 0.5% on margin lending facilities, and deposit and payment products that we arranged for you. This trail commission is then passed onto you, the client, in form of a discount.

Buyers Agency Services: A fee will be payable based on the value of the property purchased. A non-refundable deposit invoice of $1,200 (+GST) per property is payable in advance and this amount will be deducted from the final invoice. The fee is based on between 1.2 – 2.0% of the value of the property purchased. There is a minimum charge of $5,000 for an individual property.

Financial Broking Services: A trail commission up to 0.6% from a loan provider will be paid to Entello when a loan product is settled through us.

Will anyone be paid for referring me to you?

No, Entello does not pay commissions or fees to third parties for client referrals.

What should I do if I have a complaint?

1. Contact us and tell us about your complaint.
2. If your complaint is not satisfactorily resolved within 20 days, please contact the Client Relation Manager of Entello on either 1300 361 571 or (07) 3264 1122, or alternatively put your complaint in writing and send it to the Managing Director at Entello' address, noted at the beginning of this Financial Services Guide (page 2). We will try and resolve your complaint quickly and fairly.
3. If the complaint can not be resolved to your satisfaction you have the right to refer the matter to the Financial Ombudsman Service Limited for independent resolution. The Financial Ombudsman Service Limited can be contacted directly on 1300 780 808.

If you have any further questions about the financial services Entello provides, please contact our office on 1300 361 571 or (07) 3264 1122.
Please retain this document for your reference and any future dealings with Entello.