



Your Financial Services Guide

The Financial Services referred to in this guide are offered by the following advisers:

Michael Cusick	Authorised Representative No. : 242144
John Hall	Authorised Representative No. : 242126
Karen Douty	Authorised Representative No. : 272640
Rachael Danastasi	Authorised Representative No. : 293817

on behalf of Apogee Financial Planning Limited.

The Financial Services the above advisers offer are provided by Trenthills Financial Services Pty Ltd
ABN 13 059 750 748 Authorised Representative (AR) number 242369 Suite 1, 194-196 Mann Street,
Gosford, NSW 2250.

To help you understand the services offered, this guide outlines:

- the services and types of products we are authorised to offer to you
- how we and our associates are paid
- any potential conflict of interest we may have
- details of our internal and external dispute resolution procedures and how you can access them

Please retain this document for your reference and any future dealings with Apogee FP.

What else you will receive

If you obtain initial personal financial advice from us we will provide you with a written *Statement of Advice*. To make sure that advice is appropriate to you we need to make reasonable enquiries about your current financial situation, tolerance to risk and future needs.

The Statement of Advice will include:

- the strategies recommended to help you achieve your objectives
- the financial services or products recommended and the basis for these recommendations taking into account your objectives, financial situations and needs
- our fees and/or commissions, and
- any associations we have with financial product issuers or other parties which may have influenced the advice we give you.

If you receive further personal financial advice, you will receive a written record of that advice (eg another Statement of Advice) or we will keep a written record of the advice. A copy of this will be kept at our offices and you may call your adviser to request a copy.

To help you make an informed decision about any financial product (other than listed securities) recommended to you, you will receive a *Product Disclosure Statement*.

About us

Trenthills Financial Services Pty Ltd was established in Gosford in 1980. Our approach has always been one of holistic advice and helping our clients achieve their personal lifestyle goals through prudent financial management and sound investment structures.

We currently have 3 advisors and 8 support staff, and provide advice to over 300 clients and many large accounting practices. In addition to a comprehensive risk management service and estate planning advice we also manage in excess of \$170 million on behalf of our clients.

If you have any further questions about the financial services Apogee Financial Planning Limited (“Apogee”) provides, please contact Trenthills Financial Services Pty Ltd on (02) 4325 7881.

We are authorised to provide advice and deal in the following types of financial products:

- Basic deposit products
- Non-basic deposit products
- Non-cash payment products
- Government Debentures, stocks or bonds;
- Life Products -Investment Life Insurance
- Life Products – Life Risk Insurance products
- Managed Investments Schemes, including Investor Directed Portfolio Services (IDPS);
- Retirement Savings Account products;
- Securities
- Superannuation

Who is your adviser?

Your Financial Planners will be:

- Michael Cusick
- John Hall
- Karen Doutty
- Rachael Danastasi

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.

Michael Cusick

His Authorised Representative (AR) number is 242144.

He has 15 years experience in the financial services industry and is a Certified Practising Financial Planner. Michael Cusick is a member of the Financial Planning Association.

Michael Cusick is an Authorised Representative of Apogee Financial Planning Limited.

John Hall	<p>His Authorised Representative (AR) number is 242126.</p> <p>He has 25 years experience in the financial services industry and has completed the Advanced Diploma in Financial Services (Financial Planning). John Hall is a member of the Financial Planning Association.</p> <p>John Hall is an Authorised Representative of Apogee Financial Planning Limited.</p>
Karen Doutty	<p>Her Authorised Representative (AR) number is 272640.</p> <p>She has completed the Advanced Diploma of Financial Services (Financial Planning). Karen Doutty is a member of the Financial Planning Association.</p> <p>Karen Doutty is an Authorised Representative of Apogee Financial Planning Limited.</p>
Rachael Danastasi	<p>Her Authorised Representative (AR) number is Authorised Representative Number 293817.</p> <p>She has completed the Diploma of Financial Services (FP).</p> <p>Rachael Danastasi is an Authorised Representative of Apogee Financial Planning Limited.</p>

Our Licensee

Apogee is responsible for the financial services provided including the distribution of this Financial Services Guide (FSG).

Apogee's associations and relationships

Apogee is associated with the National Australia Bank Limited (NAB) ABN 12 004 044 937 and is a member of the NAB group of companies.

A number of companies within the NAB group of companies are financial product issuers ("providers").

We also arrange the issue of financial products from a range of providers outside of the NAB group of companies.

About you

So you receive the most appropriate advice, your adviser will need a list of your personal objectives, details of your current financial situation and other relevant information.

You can choose not to tell us if you do not wish to however the advice you receive may not be appropriate.

Please read the warnings contained in the Statement of Advice carefully before making any decision relating to a financial product(s).

Protecting your privacy

Protecting your privacy is a key priority in our business.

Our privacy policy means your personal profile is secure. Your personal profile includes details of your objectives, financial situation and needs.

Recommendations made to you are also maintained on your file.

A copy of our Privacy Notification Statement is enclosed for your information.

You can access your file by contacting our office.

Making changes

You can give us instructions by using the contact details set out in this FSG. Generally, you need to give us instructions in writing (eg fax, email or letter) or another method as agreed by us.

Complaint resolution

If you are not satisfied with the service or advice provided you can:

1. Write to us and tell us about your complaint
2. If we have not satisfactorily resolved your complaint within three days, please contact the Complaint Resolutions Manager on (02) 9957 8863 or put your complaint in writing. Please mark the envelope "Notice of Complaint" and send it to:

Complaint Resolutions Manager
Apogee Financial Planning Limited
PO Box 1086
North Sydney NSW 2059

3. If the complaint isn't resolved to your satisfaction within 45 days, you may refer the matter to an independent complaints handling body. We are a member of the Financial Industry Complaints Service Limited (FICS). They can be contacted on 1300 780 808, or you can write to them at:

The Manager
Financial Industry Complaints Service
Limited
PO Box 579
Collins Street West
Melbourne VIC 8007

Cost of services provide

The following options are available to pay for the financial advice you receive:

- Fee for service deducted from your investment as a “one off” payment, annually or in instalments
- Invoice directly for initial and ongoing advice
- Via commission by the financial product issuer(s) at the time you invest or commence an insurance contract
- Ongoing commission and allowances annually or in instalments from the financial product issuer(s), during the life of the investment or insurance contract.

The amount paid will be:

- based on the amount you invest
- based on the insurance premium payable
- based on an hourly rate agreed with you
- an agreed flat dollar fee, or
- a combination of the above.

Details of any payment from financial product issuers are contained in the Product Disclosure Statements provided to you.

If you receive personal financial advice from us, we will provide details of any fees, commissions and any other benefits, where possible in actual dollar amounts, in the written advice. We will provide worked dollar examples if actual dollar amounts cannot be provided.

If you do not receive personal financial advice from us, you can request details of any fees, commissions and any other benefits in relation to any other financial service we provide.

Other Benefits

We may attend subsidised conferences. Eligibility to attend is based on revenue targets and/or being accredited for our internal Quality Advice Programme.

Apogee may receive sponsorship payments from product providers subsidising in-house conferences.

Apogee provides a buyer of last resort option. This helps us provide continuity of service in the event of death and disablement of an adviser, or if an adviser leaves the industry. We may receive a minimum value for our business if the business is not sold on the open market. The value is based on a multiple of ongoing revenue and will be higher if a larger proportion of revenue comes from clients who hold products offered by the MLC group.

Details of these benefits will be provided in the written advice.

Non-monetary benefits

As a member of the Financial Planning Association, we maintain a register detailing any non-monetary benefit (greater than \$300) that may be received from a product provider. You can review this register via your adviser.

Referrals

If you have been referred to us by someone else, we may pay them a fee, commission or benefit in relation to that referral. This is generally:

- a fixed fee payable if we provide you with paid personal financial advice
- a proportion of the initial and / or ongoing fees or commissions we disclose to you, or
- combination of both.

If applicable, details of any arrangement will be provided in the written advice.