



## **JOHN MANT**

Suite 2.11, 56 Delhi Road  
NORTH RYDE NSW 2113

Tel: 02 9888 5599

## **Financial Services Guide**

**Axis Financial Advisers Pty Ltd**  
Suite 3, Level 3, 96 Phillip Street  
Parramatta NSW 2150

ABN: 32 109 536 209

**Australian Financial Services Licence: 291523**

Tel: 02 9635 6655  
Fax: 02 9635 6688

[www.axisfinancial.com.au](http://www.axisfinancial.com.au)

**This Financial Services Guide (FSG) is an important document which we are required to give you under the requirements of our Australian Financial Services Licence.**

The FSG provides you with information about:

- The services we can offer you and the types of products we offer
- How we (and other related persons) are remunerated
- Any potential conflicts of interest we may have
- Our internal and external complaints handling procedures and how you can access them

If you choose to use our services you may also receive from us a Product Disclosure Statement (PDS), Statement of Advice (SOA) and/or Record of Advice (ROA).

To invest in any of our financial products you must complete the application form attached to the relevant PDS. The PDS contains information about the particular product and will assist you in making an informed decision about that product.

The Statement of Advice will contain:

- Our advice, and the basis on which it is given
- Information about fees and commissions
- Any associations which may have influenced the advice

On an ongoing basis, an ROA will be provided instead of an SOA if there have been no significant changes in your personal circumstances or the basis of the advice has not significantly changed since your last SOA was provided. You have the right to request a copy of your ROA at any time at no cost to yourself.

# CONTENTS

<u>Who are we?</u>	Page 4
<u>Why are we different</u>	Page 4
<u>What do we offer?</u>	Page 4
<u>What are our authorisations?</u>	Page 4
<u>Who is your Adviser?</u>	Page 4
<u>What do we expect from you?</u>	Page 5
<u>How are we paid for the services we provide?</u>	Page 5
<u>Schedule of Fees</u>	Page 6
<u>Do any relationships exist which might influence the service or advice I receive?</u>	Page 7
<u>Will you give me advice that is suitable to my investment needs and financial circumstances?</u>	Page 7
<u>What should I know about any risks of the investments or investment strategies recommended to me?</u>	Page 7
<u>What information do you maintain in my file and, can I examine my file?</u>	Page 7
<u>Professional Indemnity Insurance</u>	Page 7
<u>Can I tell you how I wish to instruct you to buy or sell my investment?</u>	Page 7
<u>What should I do if I have a complaint?</u>	Page 7

## **Who are we?**

Axis is a privately owned financial services group and holds an Australian Financial Services Licence. As a company, we are professionally qualified and properly authorised to assist you with your financial and investment needs. We have a wealth of experience in financial planning and the financial service industry as a whole, assisting clients from all walks of life.

We are committed to facilitating high quality advice and continued excellence in our service to you.

### ***Not Independent - As defined by the Corporations Act***

The Corporations Act states that a Licensee or a Representative of a Licensee who receives commissions from any product provider cannot claim to be independent, impartial or unbiased. As Axis Financial Advisers may receive initial and ongoing commission from Life Insurance products we recommend our clients acquire, we are therefore unable to describe ourselves as independent, impartial or unbiased.

## **Why are we different?**

Unlike the vast majority of financial planning companies who are owned or employed by large financial institutions, banks or insurance companies, we are privately owned. This ensures that we are free to recommend products that we feel best suit our clients' needs.

We offer personal advice for each client who is treated as a valuable customer. We would like you to consider us as the hub of your financial decision making.

## **What do we offer?**

We can assist you with all aspects of your financial planning needs and requirements. In particular, we specialise in:

- Financial planning;
- Investment strategy;
- Superannuation strategies, including self-managed superannuation funds;
- Life and disability insurance;

- Investment Life products;
- Tax effective investments;
- Centrelink benefits advice;
- Aged Care advice;
- Retirement planning advice;
- Portfolio review services; and
- Ongoing advisory services

## **What are our authorisations?**

Axis is authorised to provide advice and deal in the following areas:

- Deposit and Payment Products;
- Derivatives;
- Government Debentures, Stocks and Bonds;
- Investment Life Insurance Products;
- Life Risk Insurance Products;
- Managed Investment Schemes, including IDPS;
- Retirement Savings Accounts Products;
- Securities;
- Superannuation

## **Who is your Adviser?**

John Mant is an Authorised Representative of Axis. His Authorised Representative Number is 291383.

John has worked in the financial services industry since 2000 and commenced working as a financial planner in 2006. John has experience across a wide range of financial planning areas.

John has a Bachelor of Economics from Sydney University, a Diploma of Financial Advising from the Securities Institute of Australia, a Risk Management accreditation from Tribeca, is a Certified Financial Planner (CFP®) and Member of the Financial Planning Association of Australia (FPA). These accreditations, together with his extensive industry experience, mean that John is well qualified to help clients to achieve their financial goals.

John has the same authorisations for providing advice and dealing in financial products as Axis.

### ***What do we expect from you?***

We expect that you will provide us with accurate information that we request so that we have a reasonable basis on which to provide you with advice. You need to provide us details of your personal objectives and needs, details of your current financial situation and other relevant information, so that we can offer you the most appropriate advice possible.

You have the right not to provide us with your personal information. However, if you do not provide us with sufficient information, the advice you receive may not be appropriate to your needs, objectives and financial situation.

We expect that you will use our advice to enable you to make informed financial decisions. You should carefully read the information and warnings contained in the SOA or other advice documents before making any decisions relating to a financial product or advice.

We expect that where appropriate you inform your adviser of any changes that may influence your future objectives.

### ***How are we paid for the services we provide?***

There are various ways that you may pay for the services we provide, including:

*Fee for Service* – where you pay a fee directly to Axis via an invoice for the services that we provide;

*Adviser Service Fees* – this fee is collected by the product provider and paid to Axis. This can involve both initial and ongoing fees;

*Commission* – In particular circumstances, e.g. insurance, the provider of the product we recommend may pay a commission to Axis.

*A combination of both*, as outlined in the Authority to Proceed and SOA.

All commission rates are dependent upon the specific products you hold. Specific details of any fees and commissions will be fully disclosed in the SOA that will be given to you.

John Mant is a director of JPM Financial Services Pty Ltd which is a Corporate Authorised Representative of Axis Financial Advisers Pty Ltd, who receives all initial and ongoing fees and commissions, and passes these fees and commissions to this Corporate Authorised Representative under the current Representative agreement.

Mr John Mant receives 90% of revenue generated

Eg. If you have a \$100,000 investment, typical adviser fee will be 0.66% pa which will generate \$660 in fees per annum. John will be paid \$594.

## Schedule of Fees

All fees are GST inclusive.

<p><b>Initial Fee</b></p>	<p>First interview – first 45 minutes – free then \$350 per hour thereafter.</p>
<p><b>Statement of Advice Preparation Fee</b></p>	<p>A flat dollar fee for the preparation of Statement of Advice (SOA) applies. This fee will be negotiated with you depending on the complexity of the plan and can range from \$550 to \$5,500 GST inclusive.</p> <p>You will be informed of the exact fee prior to the preparation of the SOA and subsequently invoiced by Axis Financial Advisers for this fee.</p>
<p><b>Adviser Service Fees for Investment Platform Products</b></p>	<p>Investment fees may vary from one fund manager to another.</p> <p><b>Upfront</b> - a placement fee of an amount up to 1.1% of the investment amount</p> <p><b>Ongoing</b> - an adviser fee of between 0.25% and 1.1% per annum of your investment balance for each year you retain the investment.</p> <p>For example: If you invested \$100,000, we will charge a maximum fee of up to \$1,100 when the initial investment is placed, and if your investment balance was \$105,000 the following year and we charge a 0.66% ongoing fee, we would receive \$693.</p>
<p><b>Adviser Service Fees for non Platform Products</b></p>	<p>Investment fees may vary from one fund manager to another.</p> <p><b>Upfront</b> - a placement fee of an amount up to 4% of the investment amount</p> <p><b>Ongoing</b> - an adviser fee of between 0.25% and 1.1% per annum of your investment balance for each year you retain the investment.</p> <p>For example: If you invested \$100,000, we will charge a maximum fee of up to \$1,100 when the initial investment is placed, and if your investment balance was \$105,000 the following year and we charge a 0.66% ongoing fee, we would receive \$693.</p>
<p><b>Insurance Products</b></p>	<p><b>Initial</b> – 0%-66% of your first year’s insurance policy premium</p> <p><b>Ongoing</b> – 0%-22% of your second and subsequent years insurance premiums</p> <p>For example: If your first year’s premium was \$1,000 and we received 66% initial commission we would receive \$660 commission. And if we received 22% ongoing commission and your premium was \$1,000 we would receive \$220.</p>
<p><b>Share brokerage</b></p>	<p>An agreed amount of usually between 0.55% and 1.1% of orders executed or a minimum of \$55. For example: if a trade is executed for \$10,000, a fee of up to \$110 may be charged.</p>
<p><b>Estate Administration Package</b></p>	<p>In the event of the death of a client, Axis may charge a fee of \$350 per hour, for the administration associated with the collection and/or reassignment of financial investments and monies placed via Axis.</p>

**Do any relationships exist which might influence the service or advice I receive?**

No.

**Will you give me advice that is suitable to my investment needs and financial circumstances?**

Yes. However, to do so we need to find out your individual investment objectives, financial situation and needs before we recommend any investment to you. You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

**What should I know about any risks of the investments or investment strategies recommended to me?**

We will explain to you any significant risks of investments and strategies that we recommend to you. If we do not do so, you should ask us for further clarification.

**What information do you maintain in my file and can I examine my file?**

We maintain a record of your personal profile that includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations made to you. If you wish to examine your file, you should ask us and we will make arrangements for you to do so.

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

A copy of our privacy policy will be provided upon your request.

**Professional Indemnity Insurance**

Axis currently has Professional Indemnity Insurance which meets Sect 912B of the Corporations Act.

This includes coverage for claims in relation to the conduct of current advisers and advisers who are no longer authorised by Axis (but who were at the time of any relevant claim). If you would like further information please contact Axis Financial Advisers Pty Ltd.

**Can I tell you how I wish to instruct you to buy or sell my investment?**

Yes. You may specify how you would like to give us instructions. This can be done by telephone, email or fax.

**What should I do if I have a complaint?**

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following steps:

1. Contact your adviser and tell your adviser about your complaint.
2. If your complaint is not satisfactorily resolved within 7 days please contact Axis on (02) 9635 6655 or put your complaint in writing and send it to us at:

Axis Financial Advisers Pty Ltd  
Suite 3, Level 3, 96 Phillip Street  
PARRAMATTA NSW 2150

We will try and resolve your complaint quickly and fairly.

3. If we cannot reach a satisfactory resolution, you can raise your concerns with:

Australian Financial Complaints Authority  
GPO Box 3  
MELBOURNE VIC 3000  
[www.afca.org.au](http://www.afca.org.au)  
1800 931 678

Axis is a member of this complaint's resolution service.

4. The Australian Securities & Investments Commission (ASIC) also has a free call Infoline on 1300 300 630 which you may use to make a complaint or obtain information about your rights.