

FINANCIAL SERVICES GUIDE

Date: 29 June 2021

This Financial Services Guide ("FSG") is provided by:

- **Holman Hodge Pty Ltd** ABN 71 606 684 495 (Authorised Representative No. 1257092) ("**Holman Hodge**");
- **Frank Morgante** (Authorised Representative No. 1257078);
- **Elena Krotiris** (Authorised Representative No. 1257082);
- **Paul Holman** (Authorised Representative No. 1257080);
- **Lisa Pritchard** (Authorised Representative No. 1271413)
- **Alyssa Vivian** (Authorised Representative No. 1259418); and

(together "we" or "us").

We are authorised representatives of **Holman Hodge Financial Services Pty Ltd** ABN 29 611 203 199 (AFSL No. 488560) ("**HHFS**").

The distribution of this FSG is authorised by HHFS.

Purpose of FSG

This FSG sets out key information about the financial services we may provide to you. It also sets out information about your rights with respect to the financial services we provide.

We strongly recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please contact us.

Documents you may receive

If we provide you with financial advice, we will provide that advice to you in a statement of advice ("**SOA**"). The SOA will contain our advice, the basis upon which we provide the

advice and information about the remuneration we receive.

In some circumstances, we may provide advice to you in a record of advice ("**ROA**") instead of providing you with an SOA. If you have not been provided with the ROA, you may request a copy of it free of charge at any time within 7 years after the advice was provided to you, by contacting us.

If you enter into an ongoing arrangement with Holman Hodge, you will receive a fee disclosure statement each year and a renewal notice (known as an opt-in notice) every two years.

If we provide you with advice to establish a self-managed superannuation fund ("**SMSF**") or commence a pension or arrange for those services to be provided to you, we will ensure that you are provided with a product disclosure statement ("**PDS**") unless we are satisfied that you have already received or have access to all of the information that would have been contained in the PDS.

The PDS is issued by the SMSF trustee and is designed to provide you with information to make an informed decision about whether to acquire an interest in the SMSF. The PDS will include details about the significant risks and benefits, costs, charges, tax implications and other significant characteristics or features of the SMSF.

Financial services we are authorised to provide

HHFS has authorised Frank Morgante, Elena Krotiris, Paul Holman and Alyssa Vivian to provide the following financial services:

- provide financial product advice on SMSFs.
- provide financial product advice on your existing superannuation products, but only to the extent required for:
 - recommending that you establish a SMSF; or
 - providing advice to you on contributions or pensions under the superannuation product.

- deal (issue, acquire, dispose) or arrange to deal in a SMSF.
- provide class of product advice with respect to:
 - superannuation products;
 - general insurance products;
 - securities;
 - simple managed investment schemes;
 - life risk insurance products; and
 - basic deposit products.

HHFS has authorised Lisa Pritchard to provide the following financial services:

- provide financial product advice on SMSFs.
- provide financial product advice on your existing superannuation products, but only to the extent required for:
 - recommending that you establish a SMSF; or
 - providing advice to you on contributions or pensions under the superannuation product.
- deal (issue, acquire, dispose) or arrange to deal in a SMSF.
- provide class of product advice with respect to superannuation products.

Class of product advice allows us to consider your personal circumstances in determining the appropriate class of financial product that is suitable to you. However it does not allow us to recommend any particular financial product.

Holman Hodge is a corporate authorised representative of HHFS. Any financial services will be provided by Holman Hodge and its advisers Frank Morgante, Elena Krotiris, Paul Holman, Lisa Pritchard and Alyssa Vivian.

How can you provide us with instructions?

You can give us instructions by phone, email or any other means that we agree with you from time to time. Please see Holman Hodge's engagement letter for further information on instructing us.

Who does HHFS act for?

As authorised representatives, we provide financial services on behalf of HHFS. In providing those financial services, HHFS acts on its own behalf. HHFS is independent, and is not aligned with any product issuer or re-seller.

Fees and charges

Initial

Holman Hodge will charge you a fee for the financial services we provide to you. That fee may either be a fixed fee or based on the amount of hours it takes us to prepare and provide you with the financial services. These fees will be included in the SOA or ROA which will be provided to you.

We do not receive any commissions from product issuers or re-sellers.

Ongoing

If you enter into any ongoing service arrangement with Holman Hodge, Holman Hodge will charge you a yearly fee. This will be disclosed in the fee disclosure statement which is provided to you.

Accounting

Holman Hodge may charge you additional fees, which arise from the implementation of any advice we provide you. For example, audit, compliance or taxation fees in relation to the SMSF that is established. These fees are not related to the financial services we provide you, and will be set out in Holman Hodge's engagement letter.

Please contact us if you require any further information about how we are remunerated.

Associations

We are required to disclose any associations or relationships between us, our related entities, HHFS and product issuers that could reasonably be capable of influencing the financial services we provide to you. No such associations or relationships exist.

Complaints

We are fully committed to providing quality financial services. However if you are unhappy with our services, you should follow the procedure which is set out below.

Step 1

Please contact HHFS by:

Telephone: (08) 7099 5000

Mail: PO Box 6443

Halifax Street, SA 5000

Email: info@holmanhodge.com.au

Please provide HHFS with as much information about the complaint as you can. HHFS will then attend to your complaint, and may contact you for more information. Once HHFS has enough

information, they will endeavour to resolve your complaint in 5 business days.

Step 2

If you are not happy with the outcome, you may request that HHFS' compliance officer review your complaint and HHFS' proposed resolutions. The compliance officer may contact you for more information. The compliance officer will contact you with his or her decision.

Step 3

If you are still not satisfied with the decision or HHFS does not respond to you within 45 days after you make the initial complaint to HHFS, you can contact HHFS' external dispute resolution provider, Australian Financial Complaints Authority (**AFCA**) . AFCA's details are:

Telephone: 1800 931 678
Website: www.afca.org.au
Fax: 03 9613 6399
Mail: GPO Box 3
Melbourne VIC 3001
Email: info@afca.org.au

You may only AFCA once you have followed the procedure above.

Compensation arrangements

HHFS holds professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the *Corporations Act 2001* (Cth). The professional indemnity insurance covers all of the financial services we are authorised by HHFS to provide to you.

Further Information

If you have any further queries about our financial services, please do not hesitate to contact us.

Contact us

Level 5, 420 King William Street, Adelaide SA
5000
Phone: (08) 7099 5000
Email: info@holmanhodge.com.au