



Financial Services Guide



THIS FINANCIAL SERVICES GUIDE IS IMPORTANT

This Financial Services Guide (FSG) is an important document intended to inform you of certain matters so you can make an informed decision as to whether to proceed with our financial planning services. The matters covered by in this FSG include:

- Who Argurion Finance Group ('Argurion') are and how we can be contacted;
- The services Argurion can provide to you;
- How Argurion is paid;
- Any conflicts of interest Argurion may have; and
- Argurion's internal and external dispute resolution procedures and how you can access them.

If we provide you with personal advice, we will provide you with written advice. This will normally be in a **statement of advice (SOA)**, which sets out our advice, the basis of that advice, and provides details about the fees, commissions and other benefits payable as a result of the advice given.

If we recommend a financial product we will provide you with a product disclosure statement. A product disclosure statement provides you with important information about the product we recommend, such as its features and risks, to help you decide whether or not to buy that product.

LACK OF INDEPENDENCE

Argurion **doesn't receive** commissions for investment or superannuation business. When it comes to investing, we will not make a buy recommendation on any product that will not rebate 100% of the commissions directly to you.

Argurion **does** receive commissions from Life (Risk) business, therefore please note that Argurion is not Independent, impartial, or unbiased in this regard.

YOUR ADVISERS

Argurion is a boutique financial services business that specialises in providing high quality advice in the areas of taxation, superannuation, and investments. Argurion is privately owned.

Name: Argurion Finance Group Pty Ltd
ABN: 70 115 065 855
AFS Licence number: 380023
Address: 564 Marmion St
Booragoon WA 6154
Phone: 1300 865 188
Website: www.argurion.com.au

The business takes a team approach to providing advice. Your advice team consists of:

Chris Craggs
Principal

CFP
Master of Business
Administration
Master of Professional
Accounting
Diploma of Financial Planning
Bachelor of Applied Science

Peter Lam
Principal

CFP
Master of Business
Administration
Bachelor of Commerce
(Acc. & FP)
Cert IV Margin Lending
Cert IV SMSF

Sherie Howard
Senior Adviser

Diploma of Financial
Planning
Cert IV Margin Lending
Cert IV SMSF

OUR ADVICE AND SERVICES

The following table sets out the areas of advice and services we offer. You can choose to receive advice addressing each of these aspects or tailor the advice and services we provide to suit your needs. Once we meet with you and discuss your objectives, we will work with you to identify the level of advice and services appropriate for you.

ADVICE

We can provide you with advice regarding:

- Personal and employer superannuation
- Investments and retirement planning
- Strategic asset allocation
- Life investments
- Borrowing to invest
- Budget and debt management
- Deposits and lending
- Centrelink benefits
- Salary packaging
- Personal insurance and risk management
- Estate planning

We also offer ongoing advice and services, including regular portfolio reviews.

PRODUCTS & SERVICES

We can arrange for transactions on the following kinds of products and services:

- Superannuation, including retirement savings accounts
- Managed investments including investor directed portfolio services
- Various structured products including instalment warrants over managed funds and protected equity loans
- Investment products issued by a Life insurance company including whole of life, endowment and bonds
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Debt products (for example investment loans and margin lending)
- Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)
- Retirement income streams, including pensions and annuities
- Life insurance (for example, life cover, income protection and trauma)

DURATION OF OUR ENGAGEMENT AND TERMINATION OF SERVICES

We will work with you to determine what advice and services we will provide to you, when the advice and services will be provided and how often we will provide them.

Where you require ongoing advice and services, we may offer an ongoing service package to you in order to help meet your needs. The details of any ongoing service package will be documented and provided to you, including information as to the frequency of contact between us, any service standards that apply and how the service can be terminated.

If at any time you wish to terminate your relationship with us, please contact us.

YOUR ROLE AND RESPONSIBILITIES

You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information in the form of a signed and completed Fact Find so that we can offer you the most appropriate advice possible. After you have reviewed the Statement of Advice prepared from the information you have provided, you will be required to sign an Authority to Proceed to allow us to implement our recommendations and provide ongoing advice.

You have the right not to tell us, 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.

You should read the warnings contained in the Statement of Advice carefully before making any decision relating to Financial Products.

YOUR PRIVACY

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this 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.

We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. We will not use or disclose personal information collected unless where the National Privacy Principles authorise the use or disclosure under law such as relating to public health and safety, in connection with certain operations by or on behalf of an enforcement body, as required under the Corporations Act 2001, or the Anti-Money Laundering and Counter-Terrorism Financial Act 2006. Our privacy statement is set out in this guide for your information.

If you wish to examine your file please ask us.

OUR RELATIONSHIPS AND DISCLOSURE

It is important for you to understand the relationships that exist as they may be considered to influence our recommendations to you.

RELATIONSHIPS WITH FINANCIAL PRODUCT ISSUERS

Argurion is a privately owned company and is not tied by Financial Product Issuers when providing advice, recommendations or product.

Argurion and its advisors may from time to time receive a benefit from product providers by way of sponsorship of educational seminars, conferences or training days. Details of benefits above \$300 will be maintained on a Register

Argurion is entitled to receive an ongoing override payment from Macquarie Wrap Solutions of 0.165% per annum of all amounts invested in the Macquarie Wrap platform (excluding Macquarie Cash Management Trust accounts, retail managed fund accounts and other “below the line” assets).

This amount is paid by Macquarie Investment Management from the amounts that it is entitled to receive and is not an extra charge to clients invested in these products.

PAYMENT OF SERVICES PROVIDED

Argurion is a fee for service financial services business, therefore our preferred method of payment is by an agreed fee. You may choose to pay fees directly to Argurion or where possible, they may be deducted from your product.

Argurion will detail in writing all commissions, fees and other benefits associated with our recommendations in your Statement of Advice.

Argurion also will provide you with the relevant Product Disclosure Statement (s) issued by the Product issuer, detailing fees relating to any investment products recommended.

Our Adviser will give you your Statement of Advice, before we proceed to act on your instructions, except in the case of Time Critical Advice where the Statement of Advice will be provided as soon as practicable within 5 days after the advice has been verbally provided.

The fee charged for our advice and service may be based on:

- A dollar amount,
- A percentage of the amount you invest,
- An hourly rate, or
- A combination of some or all of these.

COMMISSIONS

Insurance Advice

Argurion Finance Group Pty Ltd is a fee for service firm, however in some cases of the cost of completing the insurance advice is higher than a client can manage, so the client chooses to pay this fee over a period of time via the payment of a commission.

Investment Advice

When it comes to investing, we will not make a buy recommendation on any product that will not rebate 100% of the commissions directly to you.

INTERNAL AND EXTERNAL COMPLAINTS PROCEDURE

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 practice and/or financial planners.

If you have any complaints about the service provided to you, you should take the following steps.

1. Contact your Adviser and tell your Adviser about your complaint.
2. We will acknowledge receipt of your complaint within 24 hours of receiving it.
3. If the complaint is not resolved to your satisfaction within 30 days, you have the right to refer the matter to the external dispute resolution scheme below, of which Argurion is a member:

AFCA
Telephone: 1800 931 678
info@afca.org.au
GPO Box 3
Melbourne VIC 3001

The Australian Securities and Investments Commission (ASIC) also has a free call Info line service on 1300 300 630 which you may use to obtain information about your rights.

WHAT YOU NEED TO KNOW ABOUT OUR PROFESSIONAL INDEMNITY INSURANCE

The Corporations Act 2001 (section 912(B) requires that Argurion to have adequate PI Insurance.

A copy of our PI insurance policy is available upon request and covers all Argurion's representatives. Should a representative leave Argurion their new AFS Licensee should have appropriate PI Insurance in place. However, if a representative retires from Argurion, Argurion will continue to provide PI Insurance cover for the next seven years.

ARGURION PRIVACY STATEMENT

Argurion is committed to complying with the Privacy Act requirements introduced in December 2001.

Argurion may collect information about you for the following purposes:

- Provision of financial planning services both initially and on an ongoing basis
- Completion of associated documentation and application forms
- To provide agreed services to assist in meeting your requirements, goals and objectives
- To market services that may be supplied by Argurion or by other suppliers, which may be of interest to you, unless instructed by you not to do so

We are required under the Corporations Act, certain regulations issued by the Australian Securities and Investments Commission, and the Rules of Professional Conduct of the Financial Planning Association, to collect certain information about clients in order to provide the range of advisory services noted above.

Whilst you are not obliged to provide us with the information requested, if you decline to do so, we may be unable to provide the level of service and advice required and expected of us.

In connection with the provision of the financial advice you have requested, it may be necessary for us to disclose personal information about you to other professionals and organisations such as:

- Other financial advisers and organisations involved in providing the financial advice you have requested such as fund managers and paraplanners who assist us in providing financial advice
- Financial institutions (including fund managers, life companies, share brokers) with which you will be investing, are invested in or have previously invested in
- Organisations that assist us in operating a financial planning business such as those providing administrative, financial, accounting, insurance, research, legal or other business services
- Government authorities and other organisations when required by law
- External compliance inspectors and accounting personnel for audit and due diligence purposes
- Any other external party as authorised by you from time to time
- Other Representatives of Argurion

We undertake not to use or disclose information collected, for purposes other than those detailed above, or related purposes, unless the law requires the disclosure or we have been provided with consent to do so.

Argurion is committed to ensuring that the personal information we hold is accurate, complete and up to date. If you believe that the personal information we hold about you is incorrect, we request that you contact us and we will take all reasonable steps to correct the information.

If at any time you wish to have access to the information we hold about you, you are welcome to request this by contacting Argurion Privacy Officer, Chris Craggs on 1300 865 188.