



## Financial Services Guide

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The purpose of this Financial Services Guide (FSG) is to inform you of certain basic matters relating to your rights and our responsibilities prior to providing you with financial services.

These matters include:

- Who we are,
- How we can be contacted,
- What services we are authorised to provide to you,
- How we (and any other relevant parties) are remunerated,
- Potential conflicts of interest,
- Our Privacy Policy, and
- Details of our internal and external dispute resolution procedures, and how you can access them.

Whenever we provide you with any advice, you are entitled to receive a Statement of Advice (SOA) which takes into account your objectives, financial situation and needs.

The SOA will contain the advice, the scope of the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

In the event that we make a recommendation to acquire a particular financial product (other than securities), or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement. This Statement contains information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

### **If you provide further advice, what documentation will be provided to me?**

Your adviser may provide further advice, for example at the time of your review. If your personal circumstances have not changed significantly, the further advice is related to the advice provided in a previous SOA, and this further advice is not in writing, you may request a record of the further advice by contacting your adviser or Henderson Matusch, up to seven (7) years from the date the further advice was given to you.

### **Who will be providing the financial service to me?**

Details of your adviser are in the accompanying Adviser Profile. Your adviser is an Authorised Representative of Henderson Matusch Pty Ltd (Henderson Matusch), ABN 32 107 343 091, AFSL No 274484, located at Level 8, QHA House, 160 Edward Street, Brisbane Qld 4000.

### **What kind of financial services are you authorised to provide to me, and what kind of products do these services relate to?**

Henderson Matusch is authorised to provide financial product advice and arrange the following services:

- Integrated Cashflow and Investment Strategies,
- Wealth Creation Strategies,
- Salary Packaging Services,
- Risk Management and Protection of Assets,
- Retirement Planning,
- Retrenchment and Redundancy,
- Access to Direct Share Advice (via referral), and
- Access to Estate Planning Advice (via referral).



Henderson Matusch can provide advice and arrange transactions in the following financial products relating to services including:

- Basic and Non-Basic Deposit Products,
- Life Products, including Income Protection, Life/Death, Trauma, Temporary and Permanent Disability, Investment Life Insurance Products,
- Annuities and Pensions, including Complying, Term and Allocated
- Superannuation, including Public Offer Super Funds, Corporate Superannuation, Self Managed Super Funds,
- Retirement Savings Accounts,
- Managed Investments, including Master Trusts, Margin Lending and Property Syndicates,
- Government Bonds, Stocks and Debentures, and
- Securities (via referral, and through an approved broker).

Your adviser is able to advise you on a range of products in relation to these services as an Authorised Representative of Henderson Matusch. Your adviser's specific financial product authorisations are detailed in the Adviser Profile.

We do not provide personal advice on Direct Shares or Estate Planning (such as Wills and Enduring Powers of Attorney), however we do have referral arrangements for the provision of such advice by suitably qualified professionals.

We provide a Mortgage Placement Service which enables clients to have access to home loan products that integrate with the other services we provide.

### **Henderson Matusch offer both personal advice and general advice.**

General advice is advice that is not based on your personal circumstances. Where general advice is given, we will provide you with a warning which indicates that the advice should not be relied upon, as your personal needs, objectives and financial situation have not been taken into consideration, and that you should seek personal advice. You will need to consider the appropriateness of this advice in light of your personal circumstances before making any decision. If you do not do this, you risk making a financial decision that may not be appropriate to your personal circumstances.

Personal advice is advice that takes into account one or more of your personal circumstances. Where we provide you with personal advice, we have an obligation to ensure that the advice is appropriate to your circumstances. You will also receive a SOA. Your adviser is able to provide reviews of your portfolio, and will provide you with information on this service.

### **Who do you act for when you provide financial services?**

As an Authorised Representative, your adviser acts on behalf of Henderson Matusch when providing financial advice to you. Henderson Matusch is therefore responsible to you for

any advisory services your adviser provides. Your adviser's primary duty is to you, the client.

### **How do I pay for the services provided?**

Due to the breadth and variety of the services provided, there are a number of means by which Henderson Matusch and your adviser may be remunerated. These include Fixed Fee for Service (where you are invoiced for the work done), and Initial and/or Trail Commission.

Greater detail on how your adviser is remunerated is included in the Adviser Profile. However, because your adviser will provide you with personal advice that is tailored to your personal needs, objectives and financial situation, the exact details and amounts Henderson Matusch and your adviser are paid will be detailed in your SOA. The SOA will contain specific information on the remuneration, commission and/or fees and benefits payable for the specific investments that you have made and details of any payments paid or receivable through referral.

### **Do you receive remuneration, commission, fees or other benefits in relation to providing financial services to me and how are these calculated?**

Henderson Matusch initially receives all remuneration, commissions and fee for service payments. Up to ninety percent (90%) of this remuneration may be paid to your Corporate Authorised Representatives. The proportion of this amount your adviser receives is detailed in the accompanying Adviser Profile. The exact amounts of remuneration paid to all parties will be included in the SOA provided to you when a recommendation is made.

### **Do any relationships or associations exist which might influence you in providing financial advice?**

#### **Alternative Remuneration Register**

Both Henderson Matusch and your adviser maintain an Alternative Remuneration Register (soft dollar), which contains information about any alternative forms of payment or benefits that may be received. If you wish to inspect this Register or ask any questions about this, please ask your adviser.

#### **Remuneration Benefits from the IOOF Group**

Due to the volume of investment monies Henderson Matusch clients have invested in IOOF Investment Management Ltd products, Authorised Representatives of Henderson Matusch are entitled to receive additional commission to the standard commission received. The maximum amount Henderson Matusch receives is 0.22% (inc GST) of Funds Under Management.



These commission amounts are included within the ongoing management fees of IOOF Investment Management Ltd products and are not a separate fee payable by you. Your SOA will disclose this additional information.

### **Professional Investment Services**

Henderson Matusch has a services agreement with Professional Investment Services (PIS), whereby PIS provides Henderson Matusch and its representatives with support services in relation to items such as commission software, training, compliance policies and procedures and marketing. In return, PIS and its associated companies may receive an annual fee as determined by the terms of the agreement.

Henderson Matusch may also receive additional payments from PIS of up to 0.22% (inc GST) of Funds Under Management placed by Henderson Matusch in the Navigator platform.

### **Product Providers' Involvement in Conferences and Training Days**

Henderson Matusch produces an Approved Product List, which is a schedule of the products your adviser can recommend. From time to time, the providers of the products on the Approved Product List are invited to sponsor training days and conference programs. In return, Henderson Matusch provides opportunities for the product providers to present at these events, as well as providing advertising opportunities at adviser functions, training days, client education seminars and adviser newsletters/circulars.

Henderson Matusch Authorised Representatives do not share directly in sponsorship payments to Henderson Matusch, however all Authorised Representatives benefit indirectly from lower conference and training costs as a result of these sponsorship payments.

### **Referral Arrangements**

Your adviser may also have referral arrangements or associations with other financial services providers such as accountants, solicitors and mortgage brokers. Where you have been referred to us by someone else, we may pay them a referral fee or commission. The amount of the fee/commission and who will receive the amount will be disclosed in your SOA. Specific details of these associations (where applicable) will be detailed in the Adviser Profile.

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

Yes. But to do so, you will need to provide us with information relating to your personal needs, objectives and financial situation before we can recommend any financial products or services to you. If you do not wish to do so, you have the right not to divulge this information to us. However, the advice you receive may not be appropriate to

your personal needs, objectives and financial situation. In which case, we will provide you with a warning about the possible consequences of us not receiving your full personal information. You should read the warning carefully prior to making a final decision.

### **What should I know about any risks of the financial products or strategies you recommend to me?**

Your adviser will explain to you any significant risks of financial products and strategies that are recommended to you. If you feel that you need further clarification, please ask your adviser.

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

Your adviser maintains a record of your personal profile, which includes details of your financial objectives, financial circumstances, needs and requirements. They also maintain records of any recommendations made to you in the course of taking instructions from you as well as in any SOA they may provide to you.

Henderson Matusch is committed to implementing and promoting its Privacy Policy, which ensures the privacy and security of your personal information. Please refer to the Privacy Policy contained at the end of this FSG. If you wish to examine your file, you should contact your adviser and they will make arrangements for you to do so.

### **Can I provide you with instructions about how I wish you to buy or sell financial products?**

Yes, and you can specify how you would like us to give these instructions, for example by telephone, fax, email or other means.

### **Professional Indemnity insurance cover**

We hold Professional Indemnity Insurance cover for the activities conducted under our AFS Licence. The limit of the indemnity is \$4 million for any one claim and \$8 million in the aggregate for all claims arising out of our AFS Licence activities. The insurance will cover claims made in relation to the conduct of Authorised Representatives, representatives and employees of the Licensee who no longer work for the Licensee (but who did at the time of the relevant conduct). We believe that our Professional Indemnity Insurance cover satisfies the requirements of s.912B of the Corporations Act.





HAVING MONEY

## Who can I contact if I have a complaint about the provision of financial services to me?

Henderson Matusch are members of the Financial Ombudsman Service. If you have any complaints about the service provided, you should take the following steps:

1. Contact your adviser and tell them about your complaint
2. If your complaint is not satisfactorily resolved within seven (7) days, please put your complaint in writing to the Complaints Manager, Henderson Matusch Pty Ltd, GPO Box 314, Brisbane QLD 4001. We will endeavour to resolve your complaint quickly and fairly.
3. If the complaint cannot be resolved to your satisfaction, you have the right to complain to the Financial Ombudsman Service. They can be contacted on 1300 780 808. This service is provided free of charge.

This Financial Services Guide (FSG) is issued with the authority of Henderson Matusch Pty Ltd, Version 3.0 June 2009, and should be read in conjunction with the Henderson Matusch Pty Ltd Adviser Profile, Version 3.0 June 2009.

## Privacy Policy

**Our Commitment** At Henderson Matusch (HM) we recognise that your privacy is important. We are bound by and are committed to supporting the National Privacy Principles (NPP) set out in the Privacy Amendment (Private Sector) Act 2001. The information set out below is largely a summary of our obligations under the NPP.

**Collection** Our main purposes for collecting personal information are to facilitate financial planning, financial products or services, insurance policies or related services, and to update our records. At or before the time we collect personal information from you, we will take reasonable steps to inform you why we are collecting that personal information, who else we might disclose that personal information to and what may happen if you do not provide personal information to us.

**Use and Disclosure** We are subject to certain legislative and regulatory requirements that necessitate us obtaining and holding detailed information that personally identifies you and/or contains information or an opinion about you. In addition, our ability to provide you with a comprehensive financial planning and advisory service is dependent on us obtaining certain personal information about you, including: employment details and employment history, details of your financial needs and objectives, details of your investment preferences and aversion to or tolerance of risk, details of your current financial circumstances, including your assets and liabilities (both actual and potential), income, expenditure etc, information about your family structure, commitments and social security eligibility, any other relevant information including medical history and/or reports required for the purposes of risk insurance.

We may use the personal information collected from you for the purpose of providing you with direct marketing material such as articles that may be of interest to you. You may, by contacting us by any of the methods detailed in this policy statement, request not to receive such information and we will give effect to that request. Please allow two weeks for your request to be actioned.

**Data Quality** Pursuant to the Corporations Act, and Rules of Professional Conduct of the Financial Planning Association of Australia, we are required to collect sufficient information to ensure appropriate advice can be given in respect of recommendations made to our clients. If you elect not to provide us with the personal information, you may be exposed to higher risks in respect of the recommendations made to you and this may affect the adequacy or appropriateness of the advice given to you.

**Data Security** We take reasonable steps to protect the information we retain from misuse, loss and from unauthorised access, modification or disclosure. We will not retain any of your information for any longer than it is required by us, except to satisfy legal requirements. We will destroy or de-identify your personal information when it is no longer required.

**Openness** We may use and disclose personal information for the purposes for which it was provided or secondary purposes in circumstances where you would reasonably expect such use or disclosure. We may disclose personal information to third parties or external contractors carrying out functions and duties for and on behalf of us. It is a condition of our agreement with each of our external contractors that they adhere to this Privacy Policy.

The information we collect from you may also be disclosed to third parties if the disclosure is required or permitted by law, or pursuant to the Rules of Professional Conduct of the Financial Planning Association of Australia.

In the event that we propose to sell our business, we may disclose your personal information to potential purchasers for the purpose of them conducting due diligence investigations. Any such disclosure will be made in confidence and it will be a condition of that disclosure that no personal information will be used or disclosed by them. In the event that a sale of our business is effected, we may transfer your personal information to the purchaser of the business. As a client, you will be advised of any such transfer.

**Access and Correction** You may access the personal information we retain and request corrections. This right of access is subject to some exceptions allowed by law. We will not provide you access to personal information which would reveal any confidential formulae or the detail of any inhouse evaluative decision making process, but may instead provide you with the result of the formulae or process, or an explanation of that result.

We reserve the right to charge a fee for searching for and providing access to your personal information. In the event we refuse access to your personal information, we will provide you with an explanation of that refusal.

We will endeavour to ensure that at all times the personal information about you that we hold is up to date and accurate. The accuracy of the personal information is dependent to a large degree on the information you provide and you should advise us if there are any errors in your personal information.

You are entitled to obtain access to the information which we hold about you by telephoning the Privacy Manager on 07 3229 3688, or by writing to: the Privacy Manager, Henderson Matusch, GPO Box 314, Brisbane QLD 4001

**Identifiers** In some circumstances, we are required to collect government identifiers, for example, your Tax File Number. We will not use or disclose this information other than when required to do so by law or when consented to by you.

**Anonymity** You may deal with us anonymously where it is lawful, practicable and reasonable to do so.

**Sensitive Information** Without your consent, for example, where information is provided by you for insurance and/or risk purposes, we will not collect sensitive information about you. Exceptions to this include where the information is required by law, or for the establishment, exercise or defence of a legal claim.

**Privacy Complaints** If you wish to complain about any breach or potential breach of this Privacy Policy, or the National Privacy Principles, you should contact us by any of the methods contained in this policy statement and request that your complaint be directed to the Complaints Manager. Your complaint will be considered within seven (7) days and responded to accordingly. It is our intention to use our best endeavours to resolve any complaint to your satisfaction. However, if you are unhappy with our response, you are entitled to contact the Office of the Privacy Commissioner who may investigate your complaint further.

Henderson Matusch Pty Ltd

ABN 32 107 343 091

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