

***This document, and a separate document about your adviser and remuneration, make up the FINANCIAL SERVICES GUIDE.***

This guide contains important information about:

- “ the services we offer you
- “ how we, our authorised representatives and our associates are paid
- “ what associations or relationships we have with financial product issuers
- “ our internal and external dispute resolution procedures and how you access them

***Other documents you will be given if you receive advice from us.***

When we or our Authorised Representatives give you financial advice you will be provided with a Statement of Advice (SoA) which will contain details about:

- the advice provided, including the basis on which it was given
- fees, commissions and other benefits
- any associations we have with Financial Product Issuers or other parties which may have influenced the advice we give you.

After receiving our initial advice, a Record of Advice (RoA) may be produced & retained by us or our Authorised Representative instead of an SoA if there have been no significant changes in your personal circumstances or the basis of the advice since the last SoA was provided. You can request a copy of any RoA at any time.

If we recommend to you a particular Financial Product we will give you information about the particular Financial Product - a *Product Disclosure Statement* - to help you make an informed decision about the Financial Product.

***Who is responsible for the financial services provided?***

Hunter Green Pty Ltd is responsible for the financial services provided including the distribution of this Financial Services Guide (FSG). Hunter Green is 100% privately owned and holds its own Australian Financial Services Licence. There are no ownership ties or other relationships with any financial service product provider which might unduly influence which financial products Hunter Green recommends.

***How will I pay for the services provided?***

You may pay your adviser a fee. Alternatively, your adviser may receive a payment called brokerage or commission, which is paid to us on their behalf by the Financial Product issuers. Your financial adviser will give you a *Statement of Advice* containing details of fees and any payments of commissions or brokerage made to us by Financial Product issuers, and the financial adviser's share, if any, of those fees, brokerage and commission.

## ***What kinds of financial services are you authorised to provide me and what kinds of Financial Product/s do those services relate to?***

Hunter Green Pty Ltd is licensed to provide financial product advice and deal in a financial product, to retail and wholesale clients, in relation to the following financial products:

- securities . meaning shares listed on the Australian Stock Exchange;
- superannuation, whether self-managed, personal super or corporate super;
- interests in managed investment schemes including investor directed portfolio services . these are managed funds, master trusts and wrap+accounts;
- standard margin lending facilities;
- retirement savings accounts ("RSA") products;
- debentures, stocks or bonds issued or proposed to be issued by a government;
- deposit and payment products; and
- life products including investment life insurance products and life risk insurance products;

Hunter Green Pty Ltd is licensed to provide financial product advice on, and arrange, Managed Discretionary Account services not operated by Hunter Green, to retail and wholesale clients.

Hunter Green Pty Ltd is licensed to provide personal class of financial product advice in relation to general insurance. Class of Product advice is advice regarding the type of financial product that does not include a specific product recommendation . for example your adviser can discuss the need for household insurance and the various types available, without recommending a particular insurer or specific policy.

Hunter Green is licensed to underwrite an issue in securities or interests in managed investment schemes.

If you do not wish to receive our advice, we may deal on your behalf by carrying out your instructions.

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.

Your Authorised Representative may specialize in particular areas and therefore the advice they provide may be restricted. Details of which financial products your Authorised Representative may provide advice on are contained in the insert of this document.

## ***Do you have any relationships or associations with Financial Product issuers?***

We at Hunter Green Pty Ltd are privately owned and are not part of any company which issues financial products.

### Associations

Hunter Green Pty Ltd is not associated with any company or group which results in Hunter Green receiving additional financial or non-financial benefits as a result of the advice provided to clients.

### Alternative Form of Remuneration Register

As part of the IFSA / FPA Code of Practice Investment Fund Managers, Administration providers, licensees and their representatives are required to maintain a register of any form of alternative remuneration paid or received in excess of \$300. This register is available for your inspection on request.

## ***How can I give you instructions about my Financial Products ?***

You may tell us how you would like to give us instructions. For example by telephone, fax or other means such as e-mail.

## ***What information should I provide to receive personalised advice?***

You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information, so that we can offer you the most appropriate advice possible.

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.

We are also legally required to verify your identity, so we will ask to see your passport, driver's licence or other identity documents.

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

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

We will retain copies of your identity documents and we will 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, including the initial Statement of Advice, and any subsequent Statements of Additional Advice and Records of Advice provided to clients receiving our ongoing service. Copies of these can be requested either verbally or in writing.

We are committed to ensuring the privacy and security of your personal information. A copy of our privacy policy is available on our website or by contacting us.

If you wish to examine your file please ask us. We will make arrangements for you to do so.

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

1. Contact your Authorised Representative and explain the nature of your complaint.
2. If your complaint is not satisfactorily resolved within 20 days, please contact Greg Hunter on 07 3010 9785 or put your complaint in writing and send it to him at Hunter Green Pty Ltd's address, noted at the beginning of this FSG. We will try and resolve your complaint quickly and fairly.
3. Hunter Green Pty Ltd is a member of the Financial Ombudsman Service (FOS). If the complaint cannot be resolved to your satisfaction you have the right to refer the matter to FOS. They can be contacted on 1300 78 08 08 or [info@fos.org.au](mailto:info@fos.org.au) or [www.fos.org.au](http://www.fos.org.au)

Stage 1 of the FOS process is where FOS facilitates discussions and negotiations between the parties. All relevant documents are exchanged and the issues in dispute are identified.

Stage 2 is conciliation and the parties come face to face with a conciliator from the FOS national panel. The role of the conciliator is to assist the parties to explore options for settlement of the dispute and to help parties to agree on their own outcome.

Stage 3 is where the independent adjudicator is requested to make a decision on the papers, taking into account the relevant law, fairness and reasonableness. If you accept the adjudicator's decision it is binding on the member.

The Australian Securities and Investments Commission (ASIC) also has a freecall Infoline on 1300 300 630, which you may use to make a complaint and obtain information about your rights.

## ***Compensation Arrangements***

Hunter Green holds Professional Indemnity Insurance which includes cover for the work done for Hunter Green by its representatives and employees even though they may have ceased employment with Hunter Green. Hunter Green believes its PI insurance complies with the requirements of the section 912B of the Corporations Act and the relevant Regulations.

If you have any further questions about the financial services Hunter Green Pty Ltd provides, please contact Greg Hunter on 07 3010 9785. Retain this document for your reference and any future dealings with Hunter Green.



# Financial Services Guide

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Version 3 Issued April 2014

**This document, and a separate document about all other required matters, make up the Financial Services Guide of Hunter Green Pty Ltd.**

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## Who is my adviser?

Your financial adviser will be Alan Keal

Authorised Representative No **248462** of

Laek Pty Ltd ATF Keal Family Trust ABN 66 987 517 756

Trading as: *Keal Advisory*,

Corporate Authorised Representative No **1246049**

of Hunter Green Pty Ltd, AFSL 225962



**Alan Keal** is a CERTIFIED FINANCIAL PLANNER<sup>®</sup> Practitioner who has been providing advice to individuals, professionals and businesses since 2002.

### Qualifications:

Diploma of Financial Services (Financial Planning)  
Advanced Diploma of Financial Planning  
Certificate IV Financial Services (Finance/Mortgage Broking)

### Memberships:

Financial Planning Association of Australia  
Mortgage and Finance Association of Australia

Alan Keal is authorised to provide financial product advice and deal in a financial product, to retail and wholesale clients, in relation to the following financial products:

- superannuation including self-managed, personal super and corporate super;
- interests in managed investment schemes including investor directed portfolio services . these are managed funds, master trusts and wrap+accounts;
- standard margin lending facilities;
- retirement savings accounts ("RSA") products;
- debentures, stocks or bonds issued or proposed to be issued by a government;
- deposit and payment products; and
- life products including investment life insurance products and life risk insurance products;

Alan Keal is authorised to provide financial product advice on, and arrange, Managed Discretionary Account services not operated by Hunter Green, to retail and wholesale clients.

***How will I pay for the services provided?***

You may pay us a fee. Alternatively, we may receive commission or brokerage, which is paid to us by the Financial Product issuers.

We will give you a *Statement of Advice* containing details of our fees and any payments of commissions or brokerage made to us by Financial Product issuers.

**Fee Schedule**

<b>Discovery Meeting - No charge</b>	
<p>The purpose of our first meeting is for you to decide if you feel comfortable with our approach of project managing your financial life.</p> <p>This meeting also provides us the opportunity to assess if we are likely to add substantial value to your financial situation. Following this meeting we will provide a fee estimate for your consideration if we believe we can help you achieve financial outcomes that are important to you.</p> <p>(approximately 90 minutes)</p>	

<b>Once off Strategic Advice</b>	
	\$
<b>Salary Package</b>	Fixed Price Quote (Starting from \$550.00)
<b>Investment Strategy</b>	
<b>Superannuation or Retirement Income</b>	
<b>Income Protection and life Insurance</b>	
<b>Business Risk</b>	
<b>Aged Care</b>	
<b>Estate Planning</b>	

<b>Implementation</b>	
<b>Strategy, Service or Financial Product Implementation.</b>	Fixed Price Quote (Starting from \$550.00)

<b>Ongoing Advice Programs</b>	
<b>Wealth Coaching</b> (including cashflow and equity planning)	<b>\$110 min. per month</b>
<b>Investment Portfolio</b>	<b>\$170 min. per month</b>
<b>Building for Retirement</b>	<b>\$240 min. per month</b>
<b>Full Service Financial Planning</b>	<b>\$330 min. per month</b>

### ***How is Alan Keal paid***

Alan is a director and beneficiary of Laek Pty Ltd ATF Keal Family Trust and as such receives a salary and/or profit distributions.

### ***Will anyone be paid for referring me to you?***

Where you have been referred to us by someone else, if we pay them a fee or commission in relation to that referral, we will tell you in the *Statement of Advice* who will receive that fee or commission and the amount they will receive.

### ***Other business activities and relationships***

In addition to the activities I conduct with Hunter Green Pty Ltd I participate in the following activities and have the following associations. Hunter Green Pty Ltd has no involvement in these activities and is not responsible for any activities relating to these businesses. These businesses are my private concern and I do not act as a representative of Hunter Green Pty Ltd when conducting activities relating to them.

- Alan operates a separate Management Consulting business trading as Growth Biz.

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### ***Financial Planning Association Complaints Process***

As a member of the Financial Planning Association I am bound by the FPA's Code of Professional Practice. In addition to the complaints handling procedures set out previously in this FSG you may also lodge a complaint with the FPA by contacting them at [Professional.standards@fpa.asn.au](mailto:Professional.standards@fpa.asn.au) or 1300 337 301. Further information is available at [fpa.com.au](http://fpa.com.au).

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### ***Contact Details***

**Keal Advisory**  
Ashgrove Serviced Offices  
Level 1, 240 Waterworks Road  
ASHGROVE QLD 4060

Post: PO Box 411, LUTWYCHE QLD 4030

Email: [Alan.Keal@growthbiz.com.au](mailto:Alan.Keal@growthbiz.com.au)

Ph: 0412 621 682