



Important Information

Before we provide you with financial advice, you should read this Financial Services Guide (FSG). It contains important information designed to help you in deciding to use our service. It contains information about:

Adviser Services Pty Ltd

Your Financial Adviser & the company that employs them

The initial and ongoing advice we provide

Our service offering and advice fees

Any associations or relationships that could create potential conflicts of interest

Who to contact should you have a complaint

About Adviser Services Pty Ltd

Adviser Services Pty Ltd (Adviser Services) holds an Australian Financial Services License (AFSL) to provide personal financial advice and a range of financial services as described in this FSG. Adviser Services authorise Copenhagen Advice Pty Ltd and Louis van Copenhagen to provide advice on behalf of Adviser Services.

ABN 19 143 426 108

AFSL 439 452

Address Suite 7, 616 Balcombe Road, Black Rock VIC

Phone 03 9589 8800

Email emailus@adviserservices.com.au

Adviser Services has approved the distribution of this FSG.

About Copenhagen Advice Pty Ltd

Copenhagen Advice Pty Ltd is a Corporate Authorised Representative (CAR) number 466736. Copenhagen Advice employs your adviser, Louis van Copenhagen, and pays him a combination of salary and performance bonus. No part of Louis' performance bonus is calculated on clients' investment balances.

Address Level 1, Balcombe Road, Black Rock VIC

Phone 03 9589 8899

Email louis@copenhagen.com.au

About your Adviser Louis van Copenhagen

Copenhagen (ASIC number 285040), is an authorised representative of Adviser Services, and Director of Copenhagen Advice.

Louis is authorised and qualified to advise and deal in financial products and to provide general and personal advice to retail and wholesale clients.



Education and Qualifications

- Bachelor of Commerce (Finance)
- Graduate Diploma Financial Services (Financial Planning)
- Master of Finance

Advice your Adviser can provide

Louis is authorised to provide advice on the following:

Strategy & Planning

- Budgeting & cash flow
- Financial management
- Long-term wealth creation
- Short-term investment
- Asset allocation
- Risk and insurance analysis
- Superannuation contribution
- Superannuation withdrawal
- Retirement & pre-retirement
- Estate planning
- Investment borrowing
- Business succession
- Centrelink

Products

- Cash management accounts
- Personal & business insurance
- Superannuation
- Retirement income streams
- Self Managed Super Funds
- Direct shares
- Direct fixed interest
- Retail & wholesale managed investment schemes
- Structured, listed, and unlisted investments
- Hedge funds
- Master trusts
- Margin lending facilities

The services we provide

We provide a range of financial services that encompass strategic & financial product advice, investment management, and product implementation. These services are available as a single service or on an ongoing basis.

Each service is available with a specific or limited need in mind, or as a holistic approach considering your entire situation. Services can be summarised as follows:

Strategic Advice & Planning

- Investigation & recommendation of strategies, steps, and processes to assist you to reach your objectives

Financial Product Advice

- A recommendation for a particular financial product that fills your requirements

'Forward Planning Service

- A specific service package, which provides management of a person's entire financial situation.

Implementation Services

- Assistance with completing the actual steps of putting in place our recommendations
- Assistance with the transaction of acquiring a financial product
- Referring you to other professionals where necessary

Investment Management

- Help you define a specific investment objective to meet your personal requirements, considering both risk & return
- Recommend an investment strategy to best achieve your investment objective
- Recommend an asset allocation and portfolio holdings as part of your investment strategy
- Ongoing investment advice and transactional services to maintain your investment strategy over time

Fees & Charges

Adviser Services charge on a Fee For Service basis. The fees you are charged will be relevant to the services you require.

Some financial products pay a commission; specifically this relates to life insurance products.

Your Statement of Advice (SoA) or Record of Advice (RoA) will detail all fees and commissions inclusive of GST.

An advice agreement and/or ongoing service agreement will define our service commitment and the agreed fee.

Initial Advice - An initial advice fee may range from \$600 to \$3,500. This fee will be quoted and agreed prior to commencement of any advice.

Advice Implementation - The fee for the implementation of our advice will vary based on what is involved. This fee may range up to \$5,000.

Ongoing Service & Advice - A range of ongoing services are available to ensure we can meet your personal requirements. Ongoing services range in value up to \$5,000 p.a. In some instances, a client may choose more than one ongoing service.

The total aggregate fee of all ongoing service fees and the service available for that fee will be declared annually by mail.

Ad hoc Advice / Services - Where no ongoing service agreement exists, an hourly rate of \$275 inc GST applies for advice and \$143 inc GST applies for administrative services.

Commission - Commission is payable by life companies when you purchase insurance or annuity products. The commission is factored into the annual premium and may range as follows:

- From 11% to 130% of the initial premium
- From NIL to 33% per annum of the renewal premium

Any commission payable as a result of our advice will be disclosed in the SoA recommending the product.

How our fees are distributed

Adviser Services provides a service to Rocket on a fixed fee-for-service basis. This fee is retained by Adviser Services from the fees/commissions received. Adviser Services will retain a further 4% of the revenue received for any financial services and/or products recommended by your adviser.

Louis van Copenhagen is paid an annual salary by Copenhagen Advice with performance related bonuses.

You should read your advice documents and the Product Disclosure Statement (PDS) carefully before entering into a financial strategy or purchasing a financial product. These documents are provided to help you make an informed decision before acting on our advice.

Other benefits we may receive

We may be offered or receive non-commission benefits such as entertainment or sponsorship from some product providers at no extra cost to you. Both Adviser Services and Copenhagen Advice maintain a register to document any benefits received. A copy of this register will be made available if requested.

You may be referred to an external specialist to receive further advice. We may receive a fee from such a specialist for our involvement in the service you receive from them. This would be disclosed in your SoA/RoA if applicable.

Some products or services provided by Adviser Services or Copenhagen Advice may be outsourced to other organisations or individuals. These products or services may have a margin applied to their cost.

Payments to other professionals - We may pay a fee when clients are referred to us from other professionals. This will be disclosed in your SoA if applicable.

Relationships, associations, & other benefits - Louis van Copenhagen indirectly owns equity in Copenhagen Advice. Copenhagen Advice may refer clients to Adviser Services, or other entities related to Adviser Services, and vice versa. These relationships may contribute towards a further benefit to Louis van Copenhagen above his salary.

Louis van Copenhagen may complete work for Adviser Services or other entities related to Adviser Services, by way of contract, salaried employment or other arrangements.

Documents you may receive - All personal advice we provide to you will be given in a written SoA or RoA. Each advice document will contain a summary of the objective/s, personal advice, the basis for our advice that is provided and details of any fees or commissions.

Some advice may be scaled in nature and therefore take a limited view.

An RoA will contain advice subsequent to your initial advice, when not considered to be a significant change to your initial advice.

You should retain a copy of all advice documents received.

If we have recommended that you invest in or purchase a financial product, you will also receive a PDS. The PDS contains key features of the recommended product, significant benefits, risks and the fees you pay the product provider.

Privacy

Copenhagen Advice maintains a record of your personal information and will retain a copy of any recommendations made to you for at least seven years. You are entitled to receive a copy of your file if you request it.

You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive from Copenhagen Advice.

Prior to commencing our service, an identity check must be completed by your adviser to meet the Anti-Money Laundering & Counter Terrorism Act.

Adviser Services and Copenhagen Advice implement a Privacy Policy, which ensures the privacy and security of your personal information. You can request a copy of the policy from your Adviser.

Professional indemnity insurance

Professional indemnity insurance is maintained by Adviser Services to cover advice, actions and recommendations that have been authorised by Adviser Services and provided by Louis van Copenhagen. The insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

What you should do if you have a complaint

If you have any complaints about the services provided, you should take the following steps:

Contact your financial Adviser and tell them about your complaint.

If your complaint is not satisfactorily resolved within three days, please contact Adviser Services on (03) 9863 8811 or put your complaint in writing and send it to:

Adviser Services Pty Ltd
PO Box 332, Black Rock VIC 3193 or
emailus@adviserservices.com.au

Adviser Services will try to resolve your complaint quickly and fairly.

If your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed in the following table.

Type of complaint	External service
Financial advice, investments, superannuation or insurance	Financial Ombudsman Service on 1300 780 808
Personal information held	The Privacy Commissioner on 1300 363 992

The Australian Securities and Investments Commission (ASIC) may be contacted on 1300 300 630 to ask which body may be best to assist you in settling a complaint.