



FINANCIAL SERVICES GUIDE

WHAT IS A FINANCIAL SERVICES GUIDE (FSG)?

An FSG is an important document that we are required to provide you to assist you in deciding whether to use the financial services of CXC Financial Partners (CXC FP).

This guide contains information about:

- Services and products provided by CXC FP;
- Remuneration received by CXC FP and related persons;
- CXC FP's complaints process

OTHER DOCUMENTS YOU MAY ALSO RECEIVE:

You should also be aware that you are entitled to receive a Statement of Advice (SoA) whenever we provide you with any advice that takes into account your objectives, financial situations and needs.

The SoA will contain 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.

If we provide further advice, and your circumstances have not changed significantly since the SoA was provided, we will document this in a Record of Advice (RoA). We will keep the RoA for seven years after providing the advice and you can request a copy of the RoA from your adviser.

If we recommend a particular financial product, we will also provide you with a Product Disclosure Statement (PDS), to help you make an informed decision about that financial product.

When providing these services, the financial products that we are authorised to provide advice and deal in are:

- Basic deposit products
- Government bonds and debentures
- Superannuation
- Securities
- Managed Investment Schemes
- Life Insurance (risk & investment)
- Standard Margin Lending



ABOUT CXC FINANCIAL PARTNERS (CXC FP):

CXC Financial Partners are a holder of an Australian Financial Services License (AFSL: 378 656). This license enables representatives of CXC FP to provide financial advice in a range of products and solutions.

We aim to develop life-long relationships with clients by providing tailored, strategic advice and exceptional ongoing service. We provide this advice to help our clients live the lifestyle they desire.

CXC Financial Partners provide advice and services and are licensed to do so based on the below:

- Financial Planning advice is provided under our Australian Financial Services Licence (AFSL)
- Tax and Accounting advice and services are provided under our Tax Agent Licence

Your adviser will clearly outline the advice and licensing arrangement at the time the services are provided.

WHAT SERVICES ARE AVAILABLE TO ME?

Under the above arrangement, CXC Financial Partners provide the following solutions:

- Holistic Financial Advice
- Accounting and Taxation Services
- Investment Property Services
- Superannuation & Retirement Solutions
- Risk Management
- Wealth Creation.

WHAT INFORMATION SHOULD BE PROVIDED IN ORDER TO RECEIVE ADVICE?

In order to receive appropriate advice you should provide your financial adviser with your personal goals and objectives, details of your existing financial situation and any other relevant information. Your financial adviser will require this information to ensure the advice provided takes into account every aspect of your financial life.

You do have the right to provide us with limited information. In this instance you will need to ensure that any advice provided is appropriate for you – this includes your personal goals and objectives as well as existing financial obligations and taxation considerations.



WHAT INFORMATION DOES CXC FP RETAIN AND HOW CAN I REVIEW THESE RECORDS?

We will retain any information provided to us. This ensures that we are able to provide ongoing advice and services that are relevant to your situation. We will also maintain records of any advice provided to you.

If you would like to review your file please make this request directly to your financial adviser and we will make this available to you.

We are committed to implementing and promoting a Privacy Policy which will ensure the privacy and security of your personal information.

A copy of our Privacy Policy can be found on our website: www.cxcfinancialpartners.com.au/privacy/.

HOW CAN I GIVE INSTRUCTIONS TO CXC FINANCIAL PARTNERS?

You can provide instructions in writing (e.g. letter, fax, and email) or another method as agreed by us.

HOW IS CXC FINANCIAL PARTNERS REMUNERATED?

The cost of providing our service to you will depend upon the nature of the service provided. CXC Financial Partners may receive some of the following types of remuneration.

1. FEE FOR SERVICE

Your adviser may provide you with a personally tailored agreement. This agreement may contain details in relation to the service offering, fees, etc.

Your adviser may charge you a fee based on the following:

- The time he/she spends developing your strategy and implementation;
- A fixed dollar amount;
- The value of the funds invested;
- A combination of these methods.

2. COMMISSIONS

Any remuneration received by CXC FP from a product provider that relates to an individual product recommendation will be fully disclosed in the Statement of Advice provided to you prior to accepting our advice.



Payments from product providers to CXC FP may be made based on the volume of business placed. Payments of this nature are generally less than 0.5% of funds under advice and no greater than 10% of new insurance premiums.

CXC Financial Partners may receive initial and ongoing commissions from product providers such as insurance and investment organisations. This commission may be based on the level of premiums paid or amount invested. CXC Financial Partners initial and ongoing commission will range from 80% - 110% of the premium paid.

3. REFERRAL FEES

CXC FP has developed relationships with referral partners. Where we refer a client who accepts services or products from these companies we may receive remuneration in the form of commission or a flat dollar amount.

Any revenue received from a referral arrangement is not paid to directly to an individual adviser.

HOW ARE CXC FINANCIAL PARTNERS EMPLOYEES PAID?

Employees of CXC Financial Partners, including financial advisers and tax specialists may be remunerated using one or more of the following:

- Annual Salary
- Annual or quarterly bonuses.

Directors of CXC Financial Partners may be remunerated using;

- Annual Salary
- Annual or quarterly bonuses
- Dividends
- Distributions.

CXC Financial Partners do not remunerate either employees or directors based on revenue generated from specific product providers. This measure has been taken to avoid individuals recommending specific products or providers to meet a given target.

PROFESSIONAL INDEMNITY INSURANCE

We hold Professional Indemnity Insurance cover for the activities conducted under our AFS license. The limit of the indemnity is in line with legislative requirements and covers existing financial advisers and advisers who are no longer authorised (if the claim is the result of advice provided whilst authorised by CXC FP).



WHO CAN I SPEAK TO IF I HAVE A COMPLAINT ABOUT THE ADVISORY SERVICE?

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you please contact our Complaints Team. We will try and resolve your complaint quickly and fairly.

Complaints Resolution Team

PO Box 1880

NORTH SYDNEY NSW 2059

T. 1300 925 081 E. info@cxcfp.com.au

If we cannot reach a satisfactory resolution, you can raise your concerns with the Australian Financial Complaints Authority (AFCA).

The Australian Financial Complaints Authority

GPO BOX 3

MELBOURNE VIC 3001

T. 1300 56 55 62

We are a member of the AFCA complaints resolution service. The Australian Securities & Investments Commission (ASIC) which you may use to make a complaint or obtain information about your rights:

ASIC Complaints: Australian Securities and Investments Commission

PO Box 9149

TRARALGON VIC 3844

T. 1300 300 630 W. www.asic.gov.au

HOW DO I FIND OUT MORE?

If you have any questions about our Financial Advisory services please contact us at:

T. 1300 925 081

W. www.cxcfinancialpartners.com.au

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