

Financial Services Guide



This guide contains important information about:

- the services we offer you
- how we, our licensee 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

Adviser Profile

Keal Advisory ABN 66 987 517 756

Authorised Representative No. 1246049 of Hunter Green Pty Ltd Australian Financial Services License No. 225962

About Alan Keal

CERTIFIED FINANCIAL PLANNER[®]

Authorised Representative No. 248462 of Hunter Green Pty Ltd AFSL No. 225962

Alan is a Certified Financial Planner[®] with over 17 years of professional experience. Alan's experience spans across; Tax Effective Investments, Portfolio Structuring, Salary Packaging, Business Planning, Cash-Flow, Risk Management, Self-Managed Super Funds, Retirement Incomes, Centrelink, Estate Planning and Philanthropy.



Education, Qualifications and Memberships

- CERTIFIED FINANCIAL PLANNER[®] Practitioner
- Advanced Diploma of Financial Planning
- Diploma of Financial Services (Financial Planning)
- Certificate IV Financial Services (Finance/Mortgage Broking)
- Member of the FPA
- Registered tax (financial) adviser

Contact Us

If you have any further questions about the financial services Keal Advisory provides, please contact us. Retain this document for your reference and any future dealings with Keal Advisory.

Keal Advisory Ph: 07 3333 2261 Email: plan@kealadvisory.com.au

Office: Ashgrove Serviced Offices, Level 1, 240 Waterworks Road, ASHGROVE QLD 4060

Post: PO Box 411 LUTWYCHE QLD 4030 www.kealadvisory.com.au

What services do we offer?

Cash flow and Debt management

Setting budgets and monitoring cash flow
Strategies to accelerate debt repayment, restructuring and managing debts
Salary packaging advice

Tax effective investing

Advice on shares and managed investments
Portfolio construction and management
Strategic property investment advice
Investing via trust and company structures
Wealth creation strategies for high income earners
Gearing / home equity strategies

Superannuation

Strategic advice regarding superannuation legislation
Contribution (getting money into super) strategies
Superannuation specific investment advice
Self-managed superannuation; structural, investment and legislative advice

Retirement planning

Retirement lifestyle planning
Strategies to minimise or eliminate tax in retirement
Superannuation pensions / lifetime income streams
Investment portfolios specific to funding retirement income
Maximising Centrelink entitlements

Wealth protection and Estate planning

Life insurance, TPD, trauma and income protection advice
Business succession planning including Buy/Sell and Key man
Estate planning and asset protection advice

Strategies for business owners

Financial planning strategies specific to business owners
Ongoing consulting and advice regarding business issues
Exit strategy: preparing for sale and tax concessions

Other Services

Advice regarding redundancy packages
Dealing with disability payouts tax effectively
Dealing with inheritances
Strategies for philanthropy and charitable giving
Lifestyle planning/ consulting on important financial decisions

Who is our Licensee?

To provide financial advice requires the adviser to either hold an Australian Financial Services Licence (AFSL) or be authorised to provide advice by an AFSL holder. We have chosen to be licensed by Hunter Green Pty Ltd. **Hunter Green is 100% privately owned and holds its own AFSL.** Hunter Green is responsible for ensuring the advice we provide meets the various legal and regulatory requirements, and provides us with Professional Indemnity insurance and dispute resolution systems.

For Hunter Green's services, systems and insurances we pay a monthly fee and may also pay an amount equivalent to up to 2.75% of any remuneration or commissions they, or we, receive for providing you with our advice or services.

HUNTER GREEN PTY LTD

Level 5, 320 Adelaide Street, Brisbane, QLD 4000

Telephone (07) 3532 4051

www.huntergreen.com.au

Email: invest@huntergreen.com.au

Australian Financial Services License No. 225962

Do we have any relationships or associations with Financial Product issuers?

Associations

We at Keal Advisory and Hunter Green Pty Ltd are privately owned and are not part of any company which issues financial products. There are no ownership ties or other relationships with any financial service product provider which might unduly influence which financial products we are authorized by Hunter Green to recommend.

Commissions

Hunter Green and its advisers are in receipt of commissions paid by investment and superannuation product providers in relation to Some investment and insurance products held by clients that were in place prior to 1 July 2013

Alternative Forms of Remuneration Register

Licensees and their representatives are required to maintain a register of any form of alternative remuneration paid or received with a value between \$100 and \$300. This register is available for your inspection on request.

What kinds of financial products are we authorised to provide?

I am authorized 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;

I am also authorized to provide financial product advice on, and arrange, Managed Discretionary Account services not operated by Hunter Green, to retail and wholesale clients.

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.

How do I pay for Keal Advisory advice?

All fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

Initial consultation	This is an opportunity to view our service offer and meet with our financial planner. The meeting provides you with an opportunity to make a decision as to whether you would like to initiate the financial planning process with our company. This meeting generally takes 20 minutes and there is no charge. In order to facilitate a more productive meeting an initial fact find is completed prior to the meeting.
Ongoing care and advice fee	<p>Keal Advisory charges clients an 'annual ongoing care and advice fee'. This fee is based on factors such as the complexity of your situation, the areas of advice & expertise required and the estimated workload.</p> <p>The method and the specific amount you will pay for Keal Advisory advice will be explained in your Terms of Engagement and Statement of Advice (SoA) documents.</p> <p>The ongoing advice fee will be based on the level of service needed and the complexity of the advice. Examples of complex advice requirements include the use of trusts, business ownership, overseas assets or incomes, executive options or multiple investment entities. The frequency of the review will also impact on the fee charged.</p> <p>A minimum monthly ongoing care and advice fee of \$180 will apply per client.</p> <p>An ongoing care agreement will be signed prior to commencement.</p>
Advice Preparation	<p>We will spend time with you to ensure we understand your current personal and financial position. The quality of our advice is largely governed by the quality of the information that you provide to us. This data collection can take considerable time as we seek information from external parties. Your situation may require a strategy presentation to discuss alternate strategies. Not all clients will require a strategy presentation. Should this meeting be required it will occur by mutual agreement.</p> <p>If you elect to pay us a fee for advice the following fees will apply. A client engagement authority is signed prior to commencing work. The fees will depend on the complexity of the advice:</p> <p>The minimum fee charged is \$550 while the maximum fee is \$22,000.</p> <p>If, in developing your financial plan, we identify that the nature and scope of the advice to be provided differs to that initially agreed upon, our initial fee may change. In this case, we will provide you with an upfront quote of the amount payable before we proceed further with finalising your financial plan.</p>
Implementation (fee for advice)	A fee will be charged for the implementation of the recommendations we provide to you. The cost of the implementation will be provided to you for your consideration as soon as we ascertain the level of work required to implement the advice. A minimum implementation fees start from \$550.
Ad hoc advice	Where you don't have an ongoing service arrangement and require ongoing advice on an ad hoc basis, a fee based on time charged at \$330 per hour may apply.
Execution only service	Where we provide a financial service to facilitate buying or selling of a specific financial product as instructed by you, a one-off fee may apply.
Stamping Fees	We may receive stamping fees from issuer companies for raising capital or debt on behalf of that company. If so, the amount will be disclosed to you at the time of making the investment.

Life Insurance products

Our Preference is to provide advice and implementation of life insurance products on a fee for service basis. However, there are situations where you may elect to engage our service on a commission basis or your existing products may not provide the option to utilise a fee for service arrangement. The following applies where commission is paid to us for implementation of life insurance under a commission arrangement.

On insurance products that were in force prior to 1 January 2018 the relevant insurer will pay initial commission between 0% and 130% and ongoing commission between 0% and 33% of the annual premium for as long as you hold the product.

On new insurance policies that came into force from 1 January 2018 the relevant insurer will pay initial commission between 0% and 88% and ongoing commission between 0% and 22% of the annual premium for as long as you hold the product.

On new insurance policies that come into force from 1 January 2019 the relevant insurer will pay initial commission between 0% and 77% and ongoing commission between 0% and 22% of the annual premium for as long as you hold the product.

On new insurance policies that come into force from 1 January 2020 the relevant insurer will pay initial commission between 0% and 66% and ongoing commission between 0% and 22% of the annual premium for as long as you hold the product.

Commissions are paid to us by the product provider and are not an additional cost to you.

Pre-existing arrangements

For existing clients already in an established commission arrangement that existed prior to 1 July 2013, we may receive commission on investment products, superannuation products or margin lending products held. For investment products the relevant product issuer will pay initial commission between 0% and 5.5% and ongoing commission between 0% and 0.88% of the value of your investments for as long as you hold the product. For margin loans the relevant product issuer will pay an ongoing commission between 0% and 0.88% of the outstanding loan balance. Commissions are paid to us by the product provider and are not an additional cost to you.

The basis and amount of all commissions and fees for service will be set out in the SoA and explained by your Adviser.

How can you give us instructions?

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 you 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 license or other identity documents. You should read the warnings contained in the *Statement of Advice* carefully before making any decision relating to Financial products.

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

When we 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 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.

What information do we maintain in your file and can you examine it?

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 the relevant privacy policy is available on our licensee's 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 you do if you have a complaint?

1. Contact us and explain the nature of your complaint.
2. If your complaint is not satisfactorily resolved within 20 days, please contact our Complaints Officer Greg Hunter on (07) 3532 4051 or put your complaint in writing and send it to him at Hunter Green Pty Ltd's address. We will try and resolve your complaint quickly and fairly.

HUNTER GREEN PTY LTD

Level 5, 320 Adelaide Street, Brisbane, QLD 4000

Telephone (07) 3532 4051

www.huntergreen.com.au

Email: invest@huntergreen.com.au

3. Hunter Green Pty Ltd is a member of the Australian Financial Complaints Authority (formerly the Financial Ombudsman Service (FOS)). If the complaint can't be resolved to your satisfaction you have the right to lodge a complaint with the Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

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

Professional Association Complaints Process	As a member of the Financial Planning Association (FPA), Alan Keal is 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 or 1300 337 301.
--	--

Compensation Arrangements

Our licensee, 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.
