



FINANCIAL SERVICES GUIDE

Version 27, Updated July 2024

Contents:

About Aylesbury

Our People

Our Key Services

Before You Receive Our Advice

Fees & Brokerage Guide

When You Receive Our Advice

If I Have Any Complaints

Privacy Statement

Contact Information

Acknowledgement Receipt Form

About Aylesbury

Welcome! Thank you for contacting us at Aylesbury Financial Group Pty Ltd (Aylesbury) to provide you with advice that will assist you to achieve and maintain your life-goals.

This **Financial Services Guide (FSG)** details:

- Who we are
- How we may be contacted
- The services that we are authorised to provide
- How we are remunerated (or any other party to be remunerated)
- Potential conflicts of interest
- Internal and external dispute resolution procedures, along with how you may access them

Our guide is designed to help you select the services that best suit your specific requirements. Prior to our initial meeting we encourage you to detail all queries, or considerations, you wish us to discuss when planning for your future.

Whenever we offer you any kind of formal advice we shall provide you with a **Statement of Advice** or **Record of Advice** and this will:

- Take into account your objectives
- Adhere to best interest duty principles
- Detail your financial situation and future needs
- Detail the advice given and the basis for that advice
- Detail your Adviser's qualifications and experience in providing the advice
- Provide information about fees, commissions and associations we may have with other parties

When we recommend a particular financial product (other than securities) we shall provide you with a **Product Disclosure Statement**. This statement will contain information about the recommended product that in turn will enable you to make an informed decision about the acquisition of that product.

Each year where required to provide you with a **Fee Disclosure Statement** detailing the cost of the provision of financial advice and the benefits you have received per any ongoing arrangements.

Aylesbury has authorised the distribution of this FSG by its Representative(s), or Authorised Representative(s).

Aylesbury Financial Group Pty Ltd, (Aylesbury) – ABN 85 094 021 691 the **Adviser** is the holder of an Australian Financial Services Licence (Licence No. 223260) under which financial planning advice is given.

The aim of our practice is to provide quality advice relevant to your situation and make recommendations that are consistent with your personal needs and objectives. Nobody knows you like you do, so it is vital that our representatives understand exactly your financial needs, desires and future wealth aspirations.

About Aylesbury

Aylesbury achieves this by having access to a wide range of financial services products, having the highest standard of professionalism in our provision of advice.

Our Client Care Process Involves:

1. Meeting with you to obtain relevant facts for each individual in your family, or enterprise, so that we may fully understand the complexity of your unique situation and your need for advice.
2. We research and develop the best available options suitable to your needs.
3. We provide a detailed, tailored strategy based on your individual requirements and personal investment preferences, listing options for your consideration.
4. Once the details of your personalised portfolio are determined in consultation with you, we then oversee and administer the strategies you have chosen.
5. We regularly review and update your portfolio, keeping you informed of changes that may affect your strategies, so that alterations may be made where necessary to maintain the best options possible.

To allow you to make an informed decision we provide:

- Access to research including past and present economic data about funds or investments;
- A comprehensive list of investments available to you;
- General information on taxation principles related to investing (Aylesbury always recommends you seek specific advice with your taxation adviser);
- Investment sector performance data
- Fund manager performance data
- Social Security entitlements and benefits reviews

You may be sure that in time a number of variables will alter and thus impact on your investment portfolio. Investing is a serious business requiring ongoing professional and soundly based advice. Our **Representatives** and **Authorised Representatives** rely upon the expertise of qualified personnel to assist you to make ongoing decisions. We utilise the best available software to prepare and review the progress of your investments and insurances. We will endeavour to contact you with updates, offers and information to ensure that you are kept well advised.

Our People

Trevor Zimmermann

Director

Responsible Manager

Ryan Muller

Director

Representative

Melissa Cadell

Senior Financial Planner

Representative

Trevor Zimmermann

Director

Responsible Manager

Personal Qualifications, Memberships, Organisational Appointments:

- Bachelor of Commerce, University of Queensland
- Fellow, Institute of Chartered Accountants in Australia (FCA)
- Registered Company Auditor
- Registered Tax Agent
- Registered Tax (financial) adviser
- Associate, Financial Planning Association of Australia Ltd
- Diploma of Financial Services (Financial Planning) Tribeca Learning (Aust) Pty Ltd (Dip. FS (FP))
- Director Aylesbury Financial Group Pty Ltd
- Registered Financial Adviser

Trevor commenced his professional career in 1980, working in a chartered accounting practice in audit and business services. He was admitted as a partner in 1987 and due to his increasing involvement in provision of business and financial advice to clients, took an active interest in the financial planning industry and was appointed a partner responsible for the provision of financial planning services in 1989.

Together with Denis Jarrott he is a founding partner of Merrotts Chartered Accountants and Business Advisers and a founding director and company secretary of Aylesbury Financial Group Pty Ltd. Denis has since retired his directorship of Aylesbury Financial Group Pty Ltd.

Trevor is RG146 compliant, and authorised to provide advice in and to deal in the following areas:

- Deposit and payment products, basic deposit and non-basic deposit
- Investment life insurance products
- Life risk insurance products
- Managed investment products, including investor directed portfolio services
- Retirement Savings Accounts (RSAs)
- Securities

- Superannuation
- Tax (financial) advice

Ryan Muller

Director

Representative

Personal Qualifications, Memberships, Organisational Appointments:

- Bachelor of Commerce, University of Natal (South Africa)
- Honours Bachelor of Accounting Sciences, University of South Africa
- Associate, Institute of Chartered Accountants in Australia (CA)
- Registered Tax Agent
- Registered Tax (financial) adviser
- Registered Company auditor
- Graduate Certificate in Financial Planning, FINSIA
- Director Aylesbury Financial Group Pty Ltd
- Registered Financial Adviser

Ryan is a partner in the accounting practice of Merrotts Chartered Accountants and Business Advisers.

Ryan qualified as a Chartered Accountant in 1991 in South Africa. He immigrated to Melbourne, Australia in 1995 when recruited by a major international accounting firm. Throughout his years in Australia he has been involved in a professional accounting practice focused on superannuation and taxation services.

In terms of superannuation advice this includes retirement tax planning, structuring and compliance with superannuation legislation. The strategic and detailed interrelations between tax, superannuation and financial advisory services encouraged Ryan to complete studies in financial planning to broaden the quality advisory services he provides.

Ryan completed his Graduate Certificate in Financial Planning through the Financial Services Institute of Australia and is a Representative of Aylesbury Financial Group Pty Ltd.

Ryan is RG146 compliant; and authorised to provide advice in and to deal in the following areas:

- Deposit and payment products, basic deposit and non-basic deposit
- Investment life insurance products
- Life risk insurance products

- Managed investment products, including investor directed portfolio services
- Retirement Savings Accounts (RSAs)
- Securities
- Superannuation
- Tax (financial) advice

Melissa Cadell

Senior Financial Planner

Representative

Personal Qualifications, Memberships, Organisational Appointments:

- Masters of Financial Planning (Kaplan Professional)
- Graduate Diploma of Financial Planning (Kaplan Professional)
- Diploma of Financial Markets (Securities Institute of Australia)
- Has met the Exam Standard in accordance with Section 921B of the Corporations Act 2001
- Registered Financial Adviser

Prior to career in Financial Advice, Melissa has had 18 years combined experience in banking and finance, including funds management.

She has worked closely with high net worth clients within a large boutique dealer group and varied clients within several major banks.

Her broad experience includes helping clients set and work towards their wealth creation and retirement goals, whilst ensuring they are adequately protected.

Melissa has completed the Masters of Financial Planning and is a representative of Aylesbury Financial Group Pty Ltd.

Melissa is RG146 compliant in the following areas:

- Deposit and payment products, basic deposit and non-basic deposit
- Investment life insurance products
- Life risk insurance products
- Managed investment products, including investor directed portfolio services
- Retirement Savings Accounts (RSAs)
- Securities
- Superannuation

Our Key Services

Aylesbury, through its Representatives and Authorised Representatives, is licensed to provide advice on, and deal in, apply for, acquire or dispose of financial products on behalf of another, in:

- Deposit and payment products – basic deposit and non-basic deposits
- Investment life insurance products
- Managed investment products
- Life risk insurance products
- Retirement savings accounts
- Securities
- Superannuation

Other Areas of Advice Include:

Investment Management Services

- Wealth creation & management strategies
- Retirement planning
- Share placement service
- Self-Managed Superannuation Fund reviews
- Tax (financial) advice services

Portfolio Management Services

- Portfolio management service
- Portfolio valuations
- Capital Gains Tax histories
- Transaction review
- Reporting for end of year accounting

Asset Protection Services

- Life Insurance cover
- Income Protection cover
- Trauma / Total & Permanent Disability cover (including Child Trauma)
- Key Person cover
- Buy/Sell strategies
- Business Expenses cover

These services are available to Individuals, Families, Not-For-Profits and Corporates.

Before You Receive Our Advice

Who will be providing the financial service to me?

Licensee:

Aylesbury Financial Group Pty Ltd
ABN: 85 094 021 691

**Australian Financial Services Licence
Number:**

223260

Office Address:

Brisbane Club Tower
Suite 1, Level 9, 241 Adelaide Street
BRISBANE QLD 4000

Postal Address:

GPO Box 565
BRISBANE QLD 4001

Telephone: (07) 3233 0690

Facsimile: (07) 3233 0691

Email: mail@aylesbury.com.au

Website: www.aylesbury.com.au

Who are the Directors of Aylesbury Financial Group Pty Ltd?

Trevor Zimmermann

Ryan Muller

David Sneesby

Who is my adviser?

Your adviser is Aylesbury Financial Group Pty Ltd which provides a Representative or Authorised Representative of Aylesbury to service your requirements.

That Representative or Authorised Representative may change from time to time.

A brief introduction to our representatives, their qualifications and which products they are authorised to advise on has been provided in this FSG.

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

The Representative or Authorised Representative is authorised by Aylesbury to offer you the following services:

Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Before You Receive Our Advice

We can provide advice and deal in the following products:

- Deposit and payment products – basic deposit and non-basic deposit
- Life Insurance Risk Products
- Investment life insurance products
- Managed Investment Products, including IDPS
- Retirement Savings Accounts (RSAs)
- Securities
- Superannuation

If you wish for us to deal in securities, we can do so using the Netwealth platform. If you do not wish to use Netwealth, you may use your own service provider.

The Adviser will only provide advice where qualified and experienced. Where an Adviser is not qualified nor adequately experienced in a particular strategy or product, the Adviser will refuse to provide advice on that topic; the Adviser will allow a qualified adviser with adequate experience to prepare and present the advice.

Portfolio Custodian and Administration Service:

Generally, Aylesbury recommends the use of an external platform provider. Aylesbury can provide a link to wholesale priced platform services, which enable online access to view investment portfolios online.

Who do you act for when you provide financial services for me?

Aylesbury Financial Group Pty Ltd and your Representative, or Authorised Representative, are responsible for the financial services provided to you.

Does Aylesbury receive remuneration, commission, fees or other 'soft dollar' benefits in relation to providing the financial services to me and how is that commission calculated?

Managers of the products recommended may pay Aylesbury income. This income may vary depending on the product and fund manager and ranges between 0% and 3% and is calculated on the amount invested.

For example, should the opening investment be \$10,000, Aylesbury may be paid zero or up to \$300 based on this income range.

Before You Receive Our Advice

The managers of the products recommended may also pay Aylesbury an *ongoing income*. This fee may vary depending on the product and fund manager and is calculated in a range of between 0% and 0.75% based on the balance in your account.

Where a life insurance company product has been recommended, the issuer of the product may pay Aylesbury an *income*. This income ranges from between 15% to 77% of the first year's premium, and this is detailed on page 14 of this FSG.

Where a life insurance company product has been recommended, the issuer of the product may pay Aylesbury an income. This income, which may vary depending on the product and is calculated in a range of 0% to 22% and this is detailed on page 14 of this FSG.

Does my Authorised Representative or Representative receive remuneration?

Representatives may receive a salary plus commissions from Aylesbury Financial Group Pty Ltd.

A Representative/Authorised Representative may be entitled to a bonus from the licensee based on income generated. At this time the Representative/Authorised Representative is not aware if they will receive a bonus.

If a client has been referred to a Representative/Authorised Representative by another party, that party may receive a fee of up to 50% of the Fees/Commission received by Aylesbury from that transaction.

Representative/Authorised representatives may receive '*soft dollar*' benefits of a hospitality nature (i.e. tickets to an event or meals etc.). Where this type of benefit is received it must be recorded on a Gift Register that is monitored as part of our compliance procedure. Should you wish to view this register you may do so upon written request to the Compliance Manager.

How will I pay for the service?

Generally, Aylesbury operates on a fee for service basis. Fees will be charged as per the fee schedule in the appendices of this document. Payment method of fees will be arranged with you, and may be deducted from your investment account. Aylesbury in turn, may rebate Managed Investment initial placement fees which are payable on products that have been approved by Aylesbury and will be disclosed in the Statement of Advice provided to you.

Where commission is received from product issuers, details will be disclosed in the Statement of Advice provided to you, as well as the annual Fee Disclosure Statement, where required.

Before You Receive Our Advice

Do any relationships or associations exist which might influence you in providing me with the financial services?

Aylesbury is a private company owned by the directors and entities associated with those directors. The directors are partners in Merrotts and those directors receive a financial benefit based on the success of the Aylesbury Financial Group. Therefore, where a Merrotts partner recommends the services of Aylesbury Financial Group there may be an actual or potential conflict of interest.

No financial institution has an interest in the firm.

Aylesbury directors are not aware of any conflict of interest between Aylesbury and any product provider

Aylesbury may also accept commissions as part of products from some insurance companies.

The payment of these fees will be at no extra cost to you, the investor. This fee is not paid to the adviser. It is used to offset costs associated with computer software and licensing systems.

Aylesbury uses an Administration Platform for ease of reporting, access to range of quality investment and insurance solutions and continued professional development offerings.

Fees and Brokerage Guide

Financial Services: Initial and Implementation

The initial interview:

Your initial interview is free of charge. Our objective is to ensure you have an opportunity to meet a Representative or Authorised Representative and determine whether there is an opportunity to provide more formal advice.

Aylesbury may receive an agreed *fee for service, commission* or a *combination of both*. We will determine an option that best suits your personal circumstance.

Note: The fees listed below are an indication only and may vary according to the complexity and type of work agreed upon.

Initial Planning and Implementation Fee:

Initial planning involves a follow up meeting/s, an understanding of your needs and development of strategies to meet with your objectives. Fees charged are by negotiation, and vary depending on complexity of advice for services sought.

Implementation gives effect to the strategies, and includes as necessary, restructuring and initial placement of funds, and coordination with other advisers.

Implementation is charged according to complexity. It is based on the Funds Under Advice and the maximum rate charged is 4.00% of the investible amount.

For example, on an investment of \$10,000 the initial planning and implementation fee may be \$400 if the maximum 4% was charged.

These fees are general in nature, and an agreed hourly or an agreed flat fee rate may be negotiated by the Adviser. All fees and costs will be fully discussed and formally disclosed to you prior to the implementation of our Advice.

Financial Services: Annual and Outgoing

Standard Portfolio Administration and Review Fee:

Portfolio Administration and Review charges are a function of your service needs. Our standard service may include a variety of reports of varying frequency which would be discussed with you, and an annual review which includes a face to face meeting to ensure strategies and objectives are on an as-needed basis.

Annual Retainer Schedule for Funds Under Advice (may be paid monthly or quarterly in arrears depending on the structure) and the maximum amount charged is 2.00%

For example, on an investment of \$10,000 the initial planning and implementation fee may be \$200 if the maximum 2% was charged.

These fees are general in nature, and an agreed hourly or agreed flat fee rate may be negotiated by the Adviser. All fees and costs will be fully discussed and formally disclosed to you prior to the implementation of our Advice. Note: GST is not included in above fees

Fees and Brokerage Guide

Buying and Selling of Shares via Trading Platform

If you utilise our share placement facility, brokerage will apply to all transactions undertaken, no matter how big or small, as follows:

Netwealth Brokerage Fee: A fee for brokerage services equal to 0.125% of trade value (with a minimum of \$18.50 per trade) is charged

For example, on a \$10,000 Buy or Sell

Brokerage Fee \$18.50 minimum trade

Note: GST is not included in above fees

Risk Products

Brokerage for insurance products differ depending on the provider and this coupled with ongoing industry changes regarding commissions, please find sample calculations and specific details to be disclosed in the Statement of Advice.

Risk Products

Due to the complexity and variation of brokerage calculation systems and continued industry changes regarding commissions for risk products, details of brokerage will be included in the Statement of Advice specifically relating to your insurer(s) and the cover chosen.

In general, commissions range from 15% to 77% of the first year's premium (this will change to between 15% and 66% from 2020)

For example, should the Insurance Premium be quoted as \$1,000 for the first year, Aylesbury may be entitled to between 15% of that first year premium which is \$150 or as much as 77% of the first year's premium being \$770 (and between \$150 or as much as \$660 from 2020)

Renewal commission is paid from the second year and commissions typically range from 5% to 22%, no change is expected for renewal commissions from 2020.

For example, commission paid to Aylesbury may be \$50 where the commission is 5% or \$220 where the commission is 22%, assuming the second year premium is \$1,000.

When You Receive Our Advice

Will you provide me advice, which is suitable to my needs and financial circumstances?

Yes. To do so effectively we must determine your individual objectives, financial situation and needs before we recommend any financial products or services to you.

You have the right not to divulge this information to us, should you so wish.

In such cases, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

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

We will explain to you any significant risks associated with financial products and strategies recommended to you. If we do not do so, or you do not fully understand, you should ask us to explain further to you.

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

We maintain a record of your personal profile, which includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We are committed to implementing and promoting a privacy policy to ensure the privacy and security of your personal information. A copy of our privacy policy is available from our website or you can phone us for a copy.

If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be made available.

We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise of the likely cost in advance and can help to refine your request if required.

All client documentation will be held for seven (7) years, as legislated.

How can I provide instructions to Aylesbury?

We can act on your instructions whether you provide them by telephone, email, fax or other means of communication agreed to.

There are some circumstances where you will need to fill in a form or your instructions must be in writing as determined by the product provider or administration platform engaged at that time.

At any time, you may request a Record of Advice (ROA).

When You Receive Our Advice

What other documents might I receive from Aylesbury

If we provide you with personal financial advice, we will confirm our recommendations in writing so that you can make an informed decision about the appropriateness and suitability of our advice. Our recommendations will be documented in a Statement of Advice (“SoA”) and will be provided to you. A Record of Advice (“RoA”) will be used to record any advice where we have provided you with subsequent advice and where your personal circumstances have not changed. You may request a copy of any SoA, RoA or FSG that we have provided to you up to seven (7) years after the date it was provided to you at no cost to you.

If we recommend a particular financial product, we will give you information about that financial product in a document called a Product Disclosure Statement (“PDS”), which contains specific and important information. It is very important for you to read and understand any PDS that we provide you before you can take any action or make a decision in relation to a financial product recommendation.

A Fee Disclosure Statement (“FDS”) will be issued to you in instances where you have entered into an Ongoing Fee Arrangement with your adviser for a period greater than 12 months. The FDS will contain information about the services you were entitled to receive, the services you received and the applicable fees for services rendered during the period.

A Renewal Notice may be issued to you in instances where you have entered into an Ongoing Fee Arrangement with your adviser for a period greater than 12 months if you have engaged our service from 1 July 2013. The Renewal Notice requires you to elect to renew or terminate the Ongoing Fee Arrangement. You have the right to terminate your Ongoing Fee Arrangement at any time by notifying us or your adviser.

In most cases personal advice will be provided, however if you do not require personal advice, general advice is available. We can also take your specific instructions to transact on your behalf and place a financial product without providing any personal or general advice. After you engage us as your adviser, we can act on your instructions whether you provide them by telephone, email, fax or other means of communication agreed to.

If You Have Any Complaints

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

Aylesbury is committed to providing very high levels of service, and to maintaining a solid reputation of integrity, ethics and honesty.

Aylesbury is a member of the Australian Financial Complaints Authority (AFCA).

If you feel that the level of service or quality of advice you have received has not met with your expectations, we would like to hear from you. Our complaint handling services are designed to ensure that any concerns you may have are addressed as a matter of priority, and with fairness.

Internal Dispute Resolution

Contact Aylesbury and tell us about your complaint, you can either contact as via telephone or via email, using the contact details below.

Aylesbury will acknowledge your complaint and make sure we understand the issue and keep you updated on the progress of your complaint.

If Aylesbury are unable to provide a resolution after 30 days or you are not happy with the resolution response, you may lodge a dispute with the Australian Financial Complaints Authority (AFCA).

External Dispute Resolution

AFCA contact details

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Postal: GPO Box 3 Melbourne VIC 3001

Professional Indemnity Insurance

Aylesbury has Professional Indemnity Insurance in place which covers both Aylesbury and our advisers (including the conduct of those advisers who are no longer authorized by Aylesbury but were so at the time of the relevant conduct). This insurance satisfies the requirement imposed by *The Corporations Act 2001* and financial services regulations.

Privacy Statement

Privacy Statement

As part of our continuing commitment to client service and client confidentiality, as required by law Aylesbury complies with Australian privacy legislation.

Our Privacy Policy is detailed on our website, www.aylesbury.com.au alternatively we are happy to supply you with a copy, by phoning us.

The Privacy Policy outlines:

- Why we need personal information,
- How we protect your personal information,
- Who may access your personal information,
- How you may contact us to find out more about your personal information,
- What to do if you have concerns about your privacy.

Contact Information

Aylesbury Financial Group Pty Ltd
ABN: 85 094 021 691

Street Address: Suite 1, Level 9, 241 Adelaide Street
Brisbane QLD 4000

Postal Address: GPO Box 565
Brisbane QLD 4001

Telephone: (07) 3233 0690

Facsimile: (07) 3233 0691

E-mail: mail@aylesbury.com.au

Web: www.aylesbury.com.au

FSG Acknowledgement

Acknowledgement of Receipt of the Financial Services Guide.

It is expected that you will acknowledge your receipt of this Financial Services Guide. You will be required to sign and date a copy of the Acknowledgement Receipt Form, as per the last page of this document.

Aylesbury will keep a copy of your signed receipt on file.

Financial Services Guide Acknowledgement Receipt Form

I/We acknowledge receipt of the Financial Services Guide Version 27 issued July 2024 and confirm my/our understanding that my adviser is acting for Aylesbury Financial Group in their capacity as my/our Financial Planner:

Client Name: _____

Client Signature: _____ Date: _____

Client Name: _____

Client Signature: _____ Date: _____

Client Name: _____

Client Signature: _____ Date: _____