

## Financial Services Guide

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This guide details the services that we offer and key elements involved in preparing and delivering sound financial advice. It contains information about how we can be contacted, the services we provide, how we are remunerated and our complaints handling process. The purpose of this document is to assist you to decide whether to use our services, and it is a legal requirement we provide it to you before offering any advice.

### Key Issues Outlined

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## Ethinvest – An Introduction

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Ethinvest Pty Ltd ('Ethinvest') provides comprehensive financial planning and investment advice to individuals, families, trustees of Self Managed Super Funds and a wide range of not-for-profits, NGOs and charitable foundations.

Ethinvest is fully licensed to provide independent financial advice – we hold our own Australian Financial Services Licence number (AFSL) – 223718.

Ethinvest specialises in the design and management of investment portfolios, with an emphasis on personal service. In most cases these portfolios are unique - created specifically for each client's own needs and circumstances.

## Contacting Ethinvest

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We have offices in Sydney, Melbourne and Canberra:

<b>Sydney</b>	Gadigal Country, L8, 1 York St Sydney NSW 2000
<b>Melbourne</b>	Woi Wurrung (Wurundjeri) Country, L4, 488 Bourke St Melbourne VIC 3000
<b>Canberra</b>	Ngunnawal Country, 100 Wakefield Gardens Ainslie ACT 2602
<b>Postal Address</b>	PO Box 692 Chatswood NSW 2057
<b>Telephone</b>	(02) 9413 9558
<b>Fax</b>	(02) 9413 9379
<b>Web</b>	<a href="http://www.ethinvest.com.au">www.ethinvest.com.au</a>
<b>Email</b>	<a href="mailto:info@ethinvest.com.au">info@ethinvest.com.au</a>

## The Financial Planning Process

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### **Your Financial Adviser & Gathering Information**

Your Financial Adviser is your primary contact. We start with a meeting, so you can get to know your Financial Adviser and gain a sense of the assistance that we can provide. It is critical that our advice is tailored to your needs and circumstances. This process involves you completing our Fact Find document and providing all relevant details regarding your circumstances.

### **Identifying Goals**

We need to understand what you are seeking to achieve so we can provide advice that is appropriate to your needs and objectives. This involves a detailed review of any environmental or social factors or other ethical considerations you want to be reflected in the advice that we provide.

### **Written Advice**

Where we provide you with personal advice, which is financial product advice based on one or more of your individual financial circumstances, needs and objectives, we will provide you with a written Statement of Advice. This document will outline all the key issues and our recommendations, including the basis on which we have determined to give you that advice – including all fees and charges.

Where we provide you with further or ongoing personal advice, we may provide you with a Record of Advice.

Ethinvest stores a copy of any Statement or Record of Advice made. You may request a copy at any time within seven years of the date the advice was provided, either by telephone, email or in writing.

When we recommend a financial or insurance product, we will provide you with a Product Disclosure Statement. This document fully explains the features, benefits, and risks of the product.

### **Agreement**

Before agreeing to proceed, it is important that you read our advice carefully, ask any questions that arise, and not only understand but 'own' your financial plan.

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<b>Implementation</b>	We assist you to implement the recommendations. This involves completing documentation for establishing relevant accounts, transferring assets, or making investments.
<b>Review</b>	Where we agree to provide you with ongoing services, we will review your financial plan to ensure it stays up-to-date and relevant to the current economic climate and any change in your circumstances or requirements. It is also important that you are proactive and update your adviser of any changes to your circumstances as they arise so that plans can be reviewed and amended as required.

## The Financial Planning Services that Ethinvest provides

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Ethinvest's Australian Financial Services Licence authorises us to provide the following services to retail and wholesale clients:

- financial planning
- superannuation
- investments
- trading of securities listed on the Australian Securities Exchange
- personal risk insurance
- wealth creation and protection
- gearing strategies including margin loans

We can provide general advice regarding these matters and personal advice once we have understood the details of your situation, your needs and objectives. We can also advise on social security, aged care and estate planning. Where personal advice is provided it will be documented and a fee will be charged.

Our services are provided through two main offerings; important aspects are set out in table below:

	<b>Managed Portfolio Service</b>	<b>Tailored Portfolio Service</b>
<b>Portfolio approach</b>	Managed Portfolios where you have no ongoing role in selecting investments.	Tailored portfolio management, which allows you to select specific investments with our assistance
<b>Minimum invested assets</b>	\$200,000	\$500,000
<b>Frequency of meeting</b>	Annual	Annual or as requested
<b>Investment universe</b>	Ethinvest screened listed investments plus eligible managed and exchange traded funds	As with managed portfolio plus wholesale and impact investments
<b>Shareholder activism</b>	Ethinvest letters to investee companies	AGM resolutions, voting, letters and meetings with companies
<b>Fees charged</b>	Monthly	Monthly or Quarterly

We will only provide services to you, with your prior, informed consent. If you do not understand any of the information in this Financial Services Guide, or have any other questions relating to the terms on which we will be acting, please contact us.

We have general knowledge of the following areas as they relate to financial advice, but under our license we do not provide:

- legal advice
- accounting advice
- banking services
- general insurances
- personal loans
- real estate services

## Who is responsible for the advice that you receive?

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Ethinvest is responsible for all the advice that you receive from our advisers under the terms of our Australian Financial Services Licence. When one of our advisers provide advice to you, they will be acting on behalf of Ethinvest.

Our financial advisers are experienced investment professionals. All our advisers undertake ongoing professional development to ensure that they are completely up to date. Our support staff are similarly highly qualified and experienced and can answer questions about your investments, but not provide you with any advice.

## Instructing your Adviser to act

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When our advisers provide you with written advice, we require written instructions from you before implementing the recommendations. These instructions can be given by mail, e-mail, electronic signature (e.g. DocuSign) or by returning signed documents to us in person.

Where relevant documentation has been completed and an agreed investment plan is in place you can advise us by e-mail, electronic signature (e.g. DocuSign), mail, telephone or SMS to buy, sell, invest or redeem investments.

## Fees and charges and the way our staff are paid

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Ethinvest generally operates on a 'fee for service' basis. Please refer below for a summary of our fees. We disclose fees in writing to clients before commencing our financial advisory process. Our fee may be based on: the time spent in preparing, providing and implementing advice; the value of the funds invested; the terms of the service agreement between Ethinvest and the client; or a combination of these.

Ethinvest Advisers are paid salaries and participate in the company's staff profit share scheme. No adviser is paid commissions based on product recommendations, the volume of work completed or investments placed. Ethinvest does not receive or make payments to any third party business for referrals.

Ethinvest staff and directors do not accept any "alternative remuneration" deals such as paid attendance at golf days or luxury trips. Occasionally we will attend:

- an analyst briefing where breakfast or lunch is served as an incident, not the feature, of the event, or
- An industry or product provider event, as part of our efforts to build industry contacts and ensure up-to-date knowledge of the market.

## Schedule of Fees

Ethinvest is committed to providing personalised service at a reasonable cost. We have structured our fees to reflect the nature of the long-term relationship that we commit to with our clients. The following fees may apply. All fees and commissions are excluding GST.

<b>First Meeting</b>	<b>No Charge.</b> This meeting is the opportunity to discuss your situation and requirements, and for you to evaluate our services. The meeting would normally take one hour. At the conclusion of this meeting we will outline the assistance that we could offer and the fees that this would entail.
<b>Initial Statement</b>	From \$3,000 – \$5,000 (depending on its complexity). Based on our initial discussions and the information that you provide, we will prepare a written Statement of Advice (Financial Plan).
<b>Placement Fees</b>	Where agreed with you in advance, as part of your service, we may charge brokerage on transactions of up to 1% of the value of the executed transaction, subject to a minimum of \$60
<b>Portfolio Management and Administration Fees</b>	Up to 1.25% p.a. of funds under management. Our fee is charged based on the value of the portfolio on the last day of the billing period, in arrears. An annual minimum charge of \$1,500 applies. We provide ongoing administration of investment portfolios as part of this fee. In some cases your fee will be an agreed retainer based on complexity and level of service.
<b>Charities and Not-For-Profits</b>	We offer a discount on our Portfolio Management Fee to Charities, Foundations and Not-for-Profits.
<b>Insurance</b>	Ethinvest generally refers insurance queries to a specialist broker. In the rare cases we provide insurance advice, we may receive a commission from the insurer, calculated as a percentage of the premium you pay, if we arrange personal insurance for you and the insurer pays commission to Ethinvest, we will rebate this commission amount to you in full, within 90 days of receipt. This applies to both upfront and ongoing commissions paid by insurers to Ethinvest. We may charge a fee for arranging personal insurance. We will agree the fee with you before we provide any services to you.

## What about the risks involved in the financial advice or investments we recommend?

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All investments carry some level of risk. This ranges from bank deposits at the lower end of the scale to speculative share investments at the upper end.

We help you to understand the level of risk associated with the different investment options so that you can make choices you are comfortable with. Within the context of achieving your financial goals, risk management is an important part of our planning process.

The written documents that we provide will specifically address the risks associated with any strategy or investment – (Statements of Advice, Records of Advice and Product Disclosure Statements).

If you are unsure about the risks, you should ask your adviser for more information before making any decisions.

## What to do if you have a complaint

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Ethinvest works hard to ensure that we maintain high levels of service. We are required as a condition of our licence to have an accredited external dispute resolution scheme (EDR) in place. Should you have any complaint about the service provided to you, you should take the following steps:

- You can make a complaint to us in any of the following ways:
  - Email: [info@ethinvest.com.au](mailto:info@ethinvest.com.au)
  - Phone: 02 9413 9558
  - Mail: PO Box 692 Chatswood NSW 2057
- We will acknowledge receipt of your complaint and try to resolve it as quickly as possible. Generally, where your complaint is made:
  - Verbally – we will acknowledge your complaint in the same manner
  - In writing – by email or post, we will acknowledge your complaint, in writing, within one business day or as soon as practicable thereafter.

Where your complaint is not resolved within 5 business days of us receiving your complaint, or you request a written response, we will provide you with our written reasons for the outcome of your complaint within 30 calendar days.

- If you are not satisfied with our response to your complaint, or the manner in which we've dealt with your complaint, you can escalate your complaint to the following external bodies:
    - Australian Financial Complaints Authority (AFCA)
- We are required to be a member of an external dispute resolution scheme.



Accordingly we are a member of AFCA and our membership number is 10399.

You can contact AFCA using the following details:

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678 (or +61 1800 931 678 if calling from overseas)

Online: [www.afca.org.au](http://www.afca.org.au)

Mail: GPO Box 3, Melbourne VIC 3001

- Should you still not be satisfied at that point, you can choose to take further legal action.
- The Australian Securities and Investment Commission also has an infoline - 1300 300 630, which you may use to make a complaint or obtain information about your rights.
- Should Ethinvest be required to pay compensation, we have professional indemnity insurance arrangements in place. This allows us to meet our obligations as the holder of an Australian Financial Services Licence. The insurance covers claims relating to the services and products that we provide to our clients by current and former advisers.

Further information about making a complaint can be found in our [Complaints Policy](#) on our website.

## The privacy of your personal information

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Ethinvest operates in accord with Privacy Act 1988 and we are committed to treating personal information in a confidential manner. There is a link to our [Privacy Policy](#) on our website.

We maintain a record of your personal profile, including details of your investment objectives, financial situation, and needs. We also maintain records of any recommendations made to you and confirmation of investments placed through Ethinvest on your account or accounts.

You may examine your file and you are welcome to request to do so. Clients may request a copy of their Statement or Records of Advice, relating to specific investment recommendations, by contacting our office.

## Our responsibilities under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006

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Ethinvest is required to verify your identity before we can provide you with any financial services.

This generally involves checking original copies of documents including, but not limited to, passports, driver's licences, ASIC company extracts and Trust deeds for any investing entities or individuals related to these entities. We may request further copies over time as legislative changes occur or documents expire. Where we are legally obliged to do so, we may disclose the information we have gathered about you to regulatory or law enforcement agencies.