Financial Services Guide

A guide to our relationship
with you and others

Overview

This document has been prepared to provide you with detailed information regarding Entello's services and what information you are entitled to receive by law. This guide contains important information about:

- The services we offer you;
- How we and our associates are paid;
- Any potential conflict of interest we may have; and
- Our internal and external dispute resolution procedures and how you can access them.

Entello provides independent financial planning advice on a fee for service basis. We believe this provides a fairer, more objective service for you. Please read through this Financial Services Guide carefully and if you have any questions, please do not hesitate to contact our office.

Authorised Representatives

- **Brian Costello**
- Authorised Representative No. 246575
- **Pedram Firooztash**
- Authorised Representative No. 277337
- **Leanne (Chia-Fang) Hsieh**
- Authorised Representative No. 319257

Entello Pty Ltd is an Authorised Representative (No. 230455) of Briamark Ltd; Australian Financial Services Licensee No. 227096.

Who is my Adviser?

For details about your Entello Financial Adviser please ask for an "About Your Adviser" profile.

Contact Details

You can contact Entello on the details provided below:

Office Address:	Entello Pty Ltd 3 Paddy Road Warner QLD 4500
Postal Address:	Entello Pty Ltd PO Box 286 Albany Creek QLD 4034
Telephone:	(07) 3264 1122
Facsimile:	(07) 3264 1033
Email:	admin@entello.com.au
Website:	www.entello.com.au

Financial Planning

<u>New Clients</u>

When we give you financial advice there is a set process which is followed:

1. Collecting your Information. An Investor Profile is sent to you to capture all information relating to your circumstances. 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. A representative from Entello will contact you by telephone to ensure all necessary information is captured so that we can provide relevant advice to you at the time of your consultation.

   You have the right not to tell us all your information, 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.

2. Consultation. The consultation process is with a qualified Financial Planner and is conducted over the telephone or in person.

   Should you opt not to receive a *Statement of Advice* after your initial consultation, our discussions and guidance will be of a general nature only, and will not bring into consideration your specific personal circumstances. The costs associated with such a consultation will be charged at $275 (inc GST) per hour.

3. Statement of Advice. Depending on your circumstances our Financial Planner will either provide a Limited Statement of Advice (LSOA) or a Statement of Advice (SOA).

In the documentation provided to you we will tell you about:

- Recommendations going forward;
- Our fees and commissions; and
- Any associations we have with Financial Product Issuers or other parties which may have influenced the advice we give you.

4. Follow Up Consultation. Approximately one month after receiving your Limited Statement of Advice or Statement of Advice a Financial Planner will contact you by telephone to discuss the plan you have received from Entello.

If we recommend a particular investment strategy we will provide you with the relevant information/kits.

You should read the warnings contained in the *Statement of Advice* carefully before making any decision relating to financial product/s.

Existing Clients

All existing plans should be reviewed annually to ensure your current situation is reflected in your ongoing wealth management strategy. This can be done by contacting us to arrange an appointment with our Financial Planner/s when your circumstances change eg change in marital status, inheritance, etc. This appointment can be held by telephone or in person.

Who is responsible for the financial services provided?

Entello is responsible for the financial services provided including the distribution of this Financial Services Guide (FSG). Entello (ABN 79 088 113 599) is an Authorised Representative (No. 230455) of Briamark Ltd, Australian Financial Services Licensee (No. 227096).

What relationships or associations does Entello have with a Financial Product issuer?

Entello has relationships with the following providers:

- ANZ Margin Lending;
- BT Margin Lending;
- CommSec Margin Lending;
- Leveraged Equities Limited Margin Lending;
- Macquarie Margin Lending;
- National Australia Bank Limited Margin Lending;
- St George Margin Lending;
- Suncorp Margin Lending;
- Commonwealth Bank of Australia;
- Colonial Geared Investments; and
- MF Global.

Entello may, at times receive a commission from these institutions. Further details of commission payments can be obtained by contacting our office.

What kinds of financial services are you authorised to provide me and what kinds of Financial Product/s do those services relate to?

Entello Financial Advisers are authorised by Briamark Ltd to provide investment advice in;

- Deposit and Payment Products;
- Derivatives;
- Government Debentures, Stocks or Bonds;
- Interests in Managed Investment Schemes;
- Retirement Savings Account Products;
- Securities; and
- Superannuation.

What information should I provide to receive personalised advice?

Financial Planning. Discussed above.

Portfolio Management Services. An Information Kit will be forwarded to you to complete and return. A representative will contact you to discuss the next step.

Buyers Agency. A Buyers Agents Kit will be forwarded to you to complete and return. A representative will contact you to discuss the next step.

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

We 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 on various electronic and hardcopy systems. All forms you have filled in for Entello are electronically stored in our office on an offsite database.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. If you wish to examine your file please ask us.

Should there be a request from another entity regarding your file(s), we will need your permission in writing prior to disclosure. Please note this process may incur an administration fee.

How can I give you instructions about changes to my Financial Product/s?

You may tell us how you would like to give us instructions. For example by telephone, fax or other means such as e-mail.

How will I pay for the services provided?

You can pay by electronic transfer directly into our account which is shown on the invoice or you may pay by cheque. Any service that Entello provides to you will be invoiced.

What are the commissions and fees for providing the financial services?

Generally Entello will charge a set fee for services provided and any other potential fees will be disclosed upfront.

Financial Planning Services. An invoice is issued and this is based on the type, time and complexity of advice/service provided.

Pricing Schedule: (please contact the office if you require further information)
- Consultations: $275.00 (inc GST) per hour
- Limited Statement of Advice: $600 - $2,000 depending on complexity
- Statement of Advice: $4,000 - $12,000 subject to level of complexity

Payment is required after the consultation has occurred and an invoice will be sent to you. When you receive your plan a final invoice will be attached.

Portfolio Management Services. You will be invoiced a $1,500 set up fee. An ongoing Management Fee paid monthly in arrears on the commencement of building the portfolio is based on the value of your portfolio . This fee will be direct debited from your ANZ Cash Management Account or in the case of margin lending clients from their ANZ margin lending facility. A brokerage fee of $70 plus GST is chargeable per share transaction and is deducted from your account at the time the transaction occurred. Specific fees will be outlined on a service by service basis.

Buyers Agency. A fee will be payable based on the value of the property purchased. A non-refundable deposit invoice of $900 per property is payable in advance and this amount will be deducted from the final invoice. The fee is based on between 1.2 – 2.0% of the value of the property purchased. There is a minimum charge of $5,000 for an individual property.

Will anyone be paid for referring me to you?

No, Entello does not pay commissions or fees to third parties for client referrals.

What should I do if I have a complaint?

1. Contact us and tell us about your complaint.
2. If your complaint is not satisfactorily resolved within 20 days, please contact the Operations Manager of Entello on either 1300 361 571 or (07) 3264 1122, or alternatively put your complaint in writing and send it to the Managing Director at Entello' address, noted at the beginning of this Financial Services Guide (p. 3). We will try and resolve your complaint quickly and fairly.
3. If the complaint can't be resolved to your satisfaction you have the right to refer the matter to the Financial Ombudsman Service Limited for independent resolution. The Financial Ombudsman Service Limited can be contacted directly on 1300 780 808.

If you have any further questions about the financial services Entello provides, please contact our office on 1300 361 571 or (07) 3264 1122.
Please retain this document for your reference and any future dealings with Entello.