

Financial Services Guide

The aim of this Financial Services Guide is to provide you with the information you need to decide whether you want to engage us as your Financial Adviser.

We are required by law to ensure that your clients have a current copy of our Financial Service Guide (FSG). The purpose of the FSG is to provide information to assist you decide whether to use our services. It contains information about our services, how we are paid and the procedures we follow to properly deal with complaints made against us.

Following collection of information on your particular situation, we interview you and provide a statement of advice where appropriate. That statement contains our recommendations together with the reasons for those recommendations.

We also arrange for the supply of Product Disclosure Statements (PDS) for recommended investments and other financial products. The PDS sets out important information you should consider when deciding to acquire a product, including the benefits, risks, costs, and other features of the financial product.

While we are happy to assist you in the completion of forms, we do not hold any of your funds. In no circumstances do we undertake continuing monitoring of client's investments or insurance and as such do not charge ongoing fees.

Statement of independence

Jane Clark Pty Ltd is independent as defined under Section 923A of the Corporations Act. Jane Clark has no ownership or licensing links to any financial product providers and all insurance commissions received are rebated back to clients or dialled down to zero where possible.

About Jane Clark Pty Ltd

Jane Clark Pty Ltd is authorised to provide advice and deal in relation to a wide range of financial products and is licensed to provide general and personal advice. Jane Clark Pty Ltd owns and trades under the business name Jane Clark Financial Management.

Jane Clark Financial Management (ABN 15 865 681 642) is an authorised representative (No. 1259491) of Jane Clark Pty Ltd and only provides advice in this capacity.

Jane Clark Pty Ltd holds an Australian Financial Services License (AFSL No. 513532) under which we conduct our business.

Jane Clark

Jane Clark CIFA AFP© B.Bus Dip.FP is employed by Jane Clark Financial Management to provide advice to Jane Clark Financial Management's clients. Jane is an authorised representative (No. 1234483) of Jane Clark Pty Ltd.

Independent financial advisory services

In making our recommendations to you, we rely on the information that you have supplied us and our general knowledge of financial products.

We do not provide any monitoring of your portfolio and provide advice only when specifically requested by you.

Our income is generated through hourly fees charged for interviewing and reporting on your affairs.

We do not offer free consultations, but we do offer a free 15 minute conversation to see if we are the right adviser for your requirements.

Our hourly rate is \$420/hr including GST. Unless otherwise agreed, clients are responsible for the time charges at normal rates for any pre meeting work done by Jane Clark, the time taken for initial interviews and for Jane's post meeting note preparation.

At the conclusion of the initial interview Jane will provide a quote for a statement of advice (SOA), which if accepted, will be payable by the client on the delivery of the SOA. We are able to quote fixed or maximum fees for approval before we commence reporting. A SOA is required when providing personal financial advice to retail clients and will contain specific recommendations and detailed analysis of a client's financial affairs.

We also offer fixed fee one off general advice appointments at \$990 including GST. This includes pre meeting preparation as well as the notes that are provided after the meeting.

Time charges at normal rates apply for any subsequent contact with or work for the client. We may at our discretion waive any fees. We typically waive fees for short subsequent conversations.

Independent Financial Service Financial Product Advice and Dealing Services

We provide independent financial services as part of our advisory services. Financial Services are specifically defined by the Corporations Act and regulated by the Australian Securities and Investment Commission (ASIC). We are authorised to provide General Advice, Personal Advice, and Deal in financial products.

Commission arrangements

We will receive no commission or asset based fees from any financial product we recommend. For insurance commissions that cannot be reduced to zero, we offer a rebating service.

Financial product advice authorisation

Authorised representatives of Jane Clark Pty Ltd are authorised to provide advice on the following financial products:

- Life Products
 - Investment Life Insurance Products
 - Life Risk Insurance Products
- Retirement Savings Account Products
 - Retirement Savings Account Products
- Superannuation
 - Superannuation - All

Complaints

If you are not satisfied with any aspect of the service we provide to you please contact us by emailing details of your complaint to janeclarkptyltd@gmail.com. Otherwise, you can telephone us on 0419 905 114 or write to 58 Channel Highway Kingston TAS 7050.

In the event that we are unable to achieve a satisfactory outcome you have the right to make representation. To the Australian Financial Complaints Authority which facilitates an independent complaints resolution forum. The complaint will be handled in complete confidence.

Website: www.afca.org.au

Call toll free on 1800 931 678 or

Email: Info@afca.org.au

Write to GPO Box 3 Melbourne Vic 3001.

Compensation Arrangements

Jane Clark Pty Ltd holds Professional indemnity insurance and holds financial reserves to meet our compensation and insurance obligations.

Privacy of your information

We are committed to the privacy and security of your personal information and strictly adhere to our Privacy Policy. A copy of this policy is available on request.

We collect your personal and financial information so we can provide accurate financial advice.

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