



Financial Services Guide



Introduction

Before seeking our advice, you probably have a number of questions you would like to ask about us. You have the right to ask about our charges, the type of advice we will give and what you can do if you have a complaint about our services. Key information in this guide is set out to answer these questions.

If you need more information or clarification, please ask us. This Financial Services Guide (FSG) is issued by your Adviser with the authority of PPT Financial Pty Ltd.

PPT Financial Pty Ltd

ABN 64 050 243 073

Australian Financial Services Licence No 252992

Director Representatives: Tim R Hovey,
Peter J O'Connell, Cameron R Moore, Brent P Olszewski

Representative: Zoe E. Bandy

Who is PPT Financial Pty Ltd (PPT)?

PPT Financial Pty Ltd holds an Australian Financial Services Licence Number 252992. The company was registered on 12 December 1990 and representatives have been providing investment advice and services since that date.

PPT is wholly owned by management and is not aligned with any organisations we conduct business with or whose products we recommend from time to time.

Who is my adviser?

The following persons have been appointed representatives of PPT and are appropriately qualified to act on behalf of the company:

Cameron Moore, DipFP, GradDipFinPlan, CFP®
cameronm@ppt.com.au

Peter O'Connell, DipFP, CFP®
petero@ppt.com.au

Timothy Hovey, BBus, GradDipAppFin, F FIN, CA
timh@ppt.com.au

Brent Olszewski, BCom, DFP, ADFP
brento@ppt.com.au

Zoe Bandy, B Bus (Acc & FinPlan)
zoeb@ppt.com.au

NOTE: The name of your adviser will be detailed on all communication to you.

Not Independent - As defined by the Corporations Act

The Corporations Act states that a Licensee or a Representative of a Licensee who receives commissions from any product provider cannot claim to be independent, impartial or unbiased. As PPT Financial may receive initial and ongoing commission from Life Insurance products we recommend our clients acquire, we are therefore unable to describe ourselves as independent, impartial or unbiased.

Who does the adviser act for when providing financial services to me?

Your Adviser will be acting for you on behalf of PPT Financial Pty Ltd.

What advisory services are available to me?

PPT offers a range of financial and investment services in the wealth management area. Advice is provided to retail and wholesale clients as detailed below:

- Financial Planning
- Wealth Accumulation
- Retirement Planning
- Investment Advice
- Direct Shares
- Superannuation
- Self-Managed Superannuation Funds
- Centrelink
- Estate Planning
- Risk Insurance

We are authorised to advise on, and deal in, the following financial products:

- Deposit and payment products
- Derivatives (limited to old law securities options contracts and warrants)
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life products (investment and risk)
- Managed investment schemes including investor directed portfolio services
- Retirement savings accounts
- Securities
- Standard margin lending facility
- Superannuation

Your adviser may be authorised to provide advice in some or all of the above areas. Your adviser will disclose to you any limitations on the advice they can offer.

We will only recommend a financial product to you after considering its suitability for your individual needs, objectives and financial situation. The products we recommend are selected from our approved list of products.

What documents might you receive?

You may receive the following documents, designed to help you make an informed decision on any financial strategy or recommended product.

Statement of Advice (SoA)

You should be aware that you are entitled to receive a SoA whenever we provide you with initial advice which takes into account your objectives, financial situations and/or needs. The SoA will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

Record of Advice (RoA)

If further advice is required, a Record of Advice (RoA) may be provided to you instead of a SoA. You have the right to request a copy of the RoA (if you have not previously received a copy) within 7 years of that further advice being given.

Product Disclosure Statement (PDS)

In the event we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product, we must also provide you with a PDS containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

Fee Disclosure Statement (FDS)

Your adviser is required to provide you with an annual FDS which will set out the fees paid and services offered during the period and the estimated fees you will pay for the following 12 months.

Ongoing Fee Arrangement (OFA)

We will also provide you with an Ongoing Fee Arrangement, which will be renewed annually and detail the services provided and the total fees that will be charged over the next 12 months.

How we are remunerated for the services we provide?

PPT will charge a fee depending on the services that are provided. Our fees will be discussed and agreed with you as well as being fully disclosed in our advice documents (SoA or RoA).

a) Initial Appointment

Our initial appointment will be charged in accordance with the hourly rate of the representative you are consulting and will be subject to a minimum fee of \$330.00 GST inclusive. Please contact our office to confirm fees prior to scheduling a meeting.

b) Statement of Advice/Record of Advice Preparation Fee

A fee may be charged for the preparation of these advice documents. If a fee is charged it will be based upon an hourly charge rate (between \$330.00 and \$660.00 GST inclusive) and will depend upon the complexity of the issues involved and advice provided. The fee will be discussed with you at the time of acceptance of the assignment and subject to a minimum fee of \$2,200.00 (GST inclusive).

c) Ongoing Service Fee

Under an Ongoing Service Fee arrangement, PPT will charge you a regular fee that is a flat dollar amount (between \$3,300.00 and \$11,000.00 per annum GST inclusive) or as a percentage (up to 1.10% per annum GST inclusive) of your account balance. This fee will be payable for provision of services such as ongoing advice, review of your investment portfolio, registered office facility and administration services. These fees are subject to negotiation with your adviser and will depend on the complexity of the service provided.

d) Fee for Service

If you do not wish to enter our Ongoing Service Fee arrangement and you need advice, it can be done so on a fee for service basis. The hourly charge rate will be between \$330.00 and \$660.00 (GST inclusive) depending on the complexity of the service provided.

e) Buying and Selling Listed Securities

Brokerage is payable on all transactions involving listed securities. A schedule of standard brokerage charges is detailed below and this scale will be applied unless agreed otherwise with your adviser. As we execute all on market transactions with a broker who is a member of the Australian Stock Exchange, we share any brokerage charged with that broker.

The following table sets out our standard brokerage charges, which are based upon the transaction value of each individual parcel of securities. GST is payable upon brokerage but not upon the purchase cost or sale consideration for a transaction.

The following amounts include GST:

Value	Brokerage Charges
Up to \$15,000.00	A flat rate of 2.2%, subject to a minimum charge of \$220.00.
Between \$15,001.00 and \$50,000.00	\$330.00 plus a flat rate of 1.65% on the excess over \$15,000.00.
Excess of \$50,000.00	\$907.50 plus a flat rate of 1.10% on the excess over \$50,000.00.

You are obliged to settle transactions for listed securities within a time specified on the contract note. If we are unable to arrange settlement due to lack of funds or sale documentation, then the broker will charge us a fail fee. If this happens then any such fees will be payable by you.

f) Remuneration of Advisers

PPT will receive all brokerages, commissions and handling fees. Our advisers are paid primarily by salary but there may also be an incentive or bonus component based upon individual or company performance in any particular year. This arrangement does not impact on, or increase the fees payable by you for the services you receive.

g) Insurance Products

PPT may receive initial and ongoing commissions for the insurance products we recommend, which may be up to 66% (GST inclusive) of the initial annual premium and up to 22% (GST inclusive) of the ongoing renewal premium. For example if your initial insurance premium was \$1,000.00, PPT would receive \$660.00 GST inclusive upfront and then \$220.00 GST inclusive ongoing on annual renewal.

Privacy

Client privacy is important to PPT and we abide by the Australian Privacy Principles established under the Privacy Amendment Act 2012. A copy of our privacy code is available on request. You are able to access and update the personal information we hold about you; to do so please contact your adviser.

Collection of personal information

We will collect and use personal information about you for the purpose of meeting our obligation to “Know your Client”. The information we collect from you during the course of managing your financial affairs will be securely stored in our records and files. This information will be used to provide you with advice, products, services or information that you might request or we feel is appropriate to your investment objectives.

You have the right not to divulge personal financial information, but as a consequence, it may mean that recommendations made to you are not entirely appropriate to your needs, objectives and risk profile. If you do not provide all your relevant personal information, you should consider the appropriateness of any advice you receive against your individual investment profile.

For detailed information on how we handle your personal information, please refer to our Privacy Policy at www.ppt.com.au

Complaints resolution procedures

To improve our level of customer service PPT has a complaints handling procedure. If you are unhappy with the service we provide then you have the right to lodge a complaint. This service is free and we have established procedures in place to ensure that all enquiries are properly dealt with.

To save yourself valuable time, gather all the facts and documents about the complaint, think about the questions you want answered and decide what action you want us to take. The following process has been established to address your concern as quickly as possible.

Contact your adviser or their immediate superior and explain the problem. Most issues can be resolved quickly in this way.

If a resolution is not reached within three days, please send details of your problem in writing to the Compliance Manager, PPT Financial Pty Ltd, PO Box 605, Ballarat VIC 3353.

If we are unable to resolve the matter to your satisfaction, then you are entitled to refer your case to an independent complaint handling body. PPT is a member of the Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001; Telephone 1800 931 678; www.afca.org.au.

The Australian Securities and Investments Commission has a free call information line on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Professional indemnity insurance cover

PPT has in place Professional Indemnity Insurance which satisfies the requirements of Section 912B of the Corporations Act. Section 912B relates to Retail Client compensation arrangements.

In very general terms, Section 912B requires PPT to have arrangements for compensating a Retail Client for loss or damage suffered because of breaches by PPT, or by our representatives/ employees, of obligations under Chapter 7 ('Financial Services and Markets') of the Corporations Act.

The Professional Indemnity Insurance we have in place will cover claims in relation to the conduct of representatives/ employees who no longer work for PPT, but who did at the time of the conduct.

Further information

If you have any questions or would like any further information, please contact your adviser.

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Invested in Your Success



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Financial
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Superannuation
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