

1. What is a Financial Services Guide?

This Financial Services Guide ('FSG') aims to help you understand and to decide if you wish to use the financial services we are able to offer you.

This guide provides you with information about us and the services we provide. It tells you:

- who we are and how we can be contacted
- what services and products we are authorised to provide to you
- how we are paid; and
- how we deal with complaints.

We may provide you with personal advice that takes into account your needs, financial situation and circumstances. Where we do provide you with such personal advice we will also provide you with a Statement of Advice ('SOA'). The SOA outlines our advice and the basis on which the advice was given. It also outlines relevant information about us, and the fees associated with our advice.

If we provide additional personal advice, you can request a record of the further advice that is provided to you. You can also contact us, using the details at the start of this FSG, within 7 years from when the advice is provided to request this record.

Occasionally we provide general advice. If we provide you with general advice, it may not be appropriate to your needs, financial situation or objectives, and you should consider your circumstances before choosing to proceed with our advice. Additionally, you should obtain and read the applicable Product Disclosure Statement ('PDS') (if one is available) before making a decision.

If we help you to establish a self-managed superannuation fund ('SMSF'), we may provide you with a PDS. The PDS contains information about the product to assist you in making an informed decision about the SMSF. It will outline relevant terms, significant risks, and fees

and charges associated with the product.

We carry professional indemnity insurance which satisfies the requirements of the Corporations Act 2001 (section 912B).

Please retain this FSG for your reference and any future dealings with us. We may also add documents at a later date which will also form part of this FSG, and these should be read together with the FSG. These documents will include the word 'FSG' in the heading.

2. Who will be providing the Financial Services to you?

The Licensee is Warnocks Pty Ltd ("Warnocks") which holds an Australian Financial Services Licence and is responsible for the financial services that it provides. We are an independent company and we act on your behalf when we provide financial services to you. Warnocks authorises, and is responsible for, the content and distribution of this FSG. You can provide instructions to us by contacting us using contact details at the start of this FSG.

3. What services and products are we authorised to provide?

We are authorised to provide personal advice to retail clients:

- in relation to SMSFs; and

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- in relation to existing superannuation holdings where we recommend the establishment of an SMSF or where we provide advice about contributions or pensions.

We can also arrange to deal in SMSFs.

We are also authorised to provide 'class of product advice' on superannuation, securities, simple managed investment schemes, life risk insurance, and basic deposit products. Class of product advice means that we can recommend broad classes of products to you, but we cannot recommend specific, named products within the class.

In providing our services, other financial matters may arise, such as which specific products to invest in, within your superannuation fund. Kindly note that we are not authorised to provide advice relating to these financial issues, or any other issues except those explained above. You should seek specific advice from the appropriate professionals if these issues are relevant to you.

4. What fees and commissions are payable to Warnocks?

We receive fees for providing you with our services. Presently our hourly rates, including GST, range from \$125 per hour to \$300 per hour, depending on who provides services to you. Hourly rates are based on salary and are subject to review from time to time. You can request more details about the way Warnocks is remunerated within a reasonable time after receiving this document.

By using or continuing to use our services, you agree that:

1. All fees and charges received by us as described in this FSG (other than third party fees and charges) are a benefit given to us by you, in exchange for the services provided by us.
2. We do not charge asset-based fees.
3. You understand, consent to, authorise and direct us to charge you on the basis of fees-for-service.

Prepared by: George Dingli and Karen Khor, Directors of Warnocks Pty Ltd [Date prepared: 1 November 2018]

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5. How are our people remunerated?

Warnocks' directors and its employees are remunerated by salary and may also be awarded an annual bonus. Bonuses will depend on the company's and the team's performance. Warnocks' shareholders will also receive a benefit based on the company's performance.

6. What should you do if you have a complaint?

Should you have a complaint, please contact your usual Warnocks' team member and discuss your complaint. If your complaint is not satisfactorily resolved within 2 weeks, please contact Karen Khor, our Complaints Manager. We will work hard to resolve your complaint quickly, fairly and within prescribed time frames.

In the event that the complaint cannot be resolved to your satisfaction, you can refer the matter to the Australian Financial Complaints Authority (AFCA) which is an external complaints service, of which we are a member. AFCA will provide fair and independent financial services complaint resolution that is free to use.

AFCA contact details are
Tel: 1800 931 678 (free call)
Email: info@afca.org.au
Mail: GPO Box 3, Melbourne VIC 3001, Australia
Website: www.afca.org.au