SMSF ADVISERS NETWORK PTY LTD

ABN 64 155 907 681 AFSL No. 430062
29-33 Palmerston Crescent, South Melbourne Vic 3205
Ph: 1800 906 456 / 03 8548 8300
Website: www.smsfadvisersnetwork.com.au

FINANCIAL SERVICES GUIDE

Version 4.0 (201705)

FSG Part 1 of 2

This document is a Financial Services Guide, and is designed to assist you in deciding whether to use any of the financial services that we provide.

We are required by law to give you a Financial Services Guide (FSG), which helps to educate and protect you and promote honesty and fairness in financial products and services.

SMSF Advisers Network Pty Ltd has authorised the distribution of this Financial Services Guide by its Authorised Representatives.

This Guide contains information about:

- What advice and services we are authorised to provide;
- How we provide you with advice and make recommendations;
- Remuneration that may be payable in connection with the provision of financial services; and
- Our complaints handling procedures, should you have a complaint.

The named Authorised Representative/s on this Financial Services Guide Part 2 – Adviser Profile & Fee Schedule is the person that is providing you the advice.

SMSF Advisers Network Pty Ltd

SMSF Advisers Network Pty Ltd is dedicated to providing you with financial services and strategies relating to superannuation strategies, specifically to your requirements for a Self-Managed Superannuation Fund (SMSF).

SMSF Advisers Network Pty Ltd is not owned by any fund manager, bank, superannuation fund or life insurer. SMSF Advisers Network Pty Ltd and its Authorised Representatives always act on behalf of you, the client. We hold an Australian Financial Services Licence No: 430062, issued by the Australian Securities and Investments Commission.

We are responsible for the financial services provided by our Authorised Representatives and have authorised the distribution of this Financial Services Guide.

The contact details for SMSF Advisers Network are:

SMSF Advisers Network Pty Ltd

Australian Financial Services Licence Number: 430062

29-33 Palmerston Crescent, South Melbourne VIC 3205

Tel: 1800 906 456 or (03) 8548 8300 Fax: (03) 9686 4744

Website: www.smsfadvisersnetwork.com.au

Email: info@smsfadvisersnetwork.com.au

What advice can we provide you with?

Authorised Representatives of SMSF Advisers Network Pty Ltd can provide strategic advice in the following areas:

- Basic Deposit Products; and
- Superannuation (including Self-Managed Superannuation Funds).

How can you provide us with instructions about your superannuation needs?

You can generally provide us with instructions in a variety of methods including face to face, in writing, by telephone, fax, electronically (eg email) or other agreed means. If applicable, we will inform you which instructions must be provided in writing to us.

The Planning Process

SMSF Advisers Network Pty Ltd requires that all Representatives follow a process when meeting and advising customers of the services we offer. This process is summarised in 6 steps:

- Step 1: Introduce the advice process;
- Step 2: Identify your current situation and objectives;
- Step 3: Determine and document strategy;
- Step 4: Present and proceed with advice;
- Step 5: Manage the implementation process; and
- Step 6: Review ongoing recommendations.

Statement of Advice (SOA)

When you are provided with personal advice that takes into account your particular circumstances, you will receive a Statement of Advice (SOA). The SOA sets out the personal advice given to you, including any recommendations about particular financial products and the basis on which those recommendations are made.

The SOA will provide information on the amount of any commissions and other fees payable in respect of financial products recommended to you in connection with this advice.

If you require further advice, this may be provided to you either verbally or in writing as an advice document. If the advice is provided verbally, you will also receive the advice in an advice document. An advice document will be in the form of a Statement of Advice (SoA) or a Record of Advice (RoA). Should you require additional copies of your advice documents, you may ask your Adviser to provide this to you any time within 7 years from the latest date advice was provided.

Fees and Remuneration

Your Authorised Representative is a professional adviser who receives payment for the advice and services they provide. These payments are used to fund the cost of such things as:

- Ongoing education and development for the adviser;
- Running a business, including office rental, phone/fax, internet, stationery etc; and
- Providing an income for the adviser.

Your adviser will receive remuneration by charging you a fee for service. These fees are outlined in the attached FSG Part 2 - Adviser Profile & Fee Schedule.

Associations and Relationships

SMSF Advisers Network Pty Ltd is a member of the Association of Independently Owned Financial Professionals. As a member of this organisation, SMSF Advisers Network Pty Ltd is required to adhere to their standards of practice.

SMSF Advisers Network Pty Ltd is also a fully owned subsidiary of the National Tax & Accountants' Association (NTAA). The NTAA has been a leading provider of education for accountants for over 20 years, delivering specialist knowledge in taxation issues and Self Managed Superannuation Funds. SMSF Advisers Network Pty Ltd benefits from the education that the NTAA provides.

In addition, SMSF Advisers Network Pty Ltd and its Authorised Representatives maintain registers for any alternative remuneration received (also commonly known as 'Soft Dollar Benefits'), where such remuneration is material. These registers are referred to as the 'Alternative Remuneration Register' and they record details of the alternative forms of remuneration received. These registers are publicly available upon request.

Insurance

We hold Professional Indemnity Insurance cover for the activities conducted under our AFS Licence. The insurance will cover claims in relation to the conduct of authorised representatives, representatives and employees who no longer work for the Licensee (but who did at the time of the relevant conduct). We believe that our Professional Indemnity Insurance cover satisfies the requirements of S.912B of the Corporations Act.

Privacy

To provide you with relevant advice, we maintain a record of the information you provide us such as your personal and financial objectives, your financial situation and your needs. We will also retain copies of the advice we provide to you. We are committed to ensuring the privacy and security of your personal information.

A copy of the SMSF Advisers Network Privacy Policy can be accessed via our website www.smsfadvisersnetwork.com.au, or you obtain a copy free of charge from any of our Authorised Representatives or by contacting SAN on 1800 906 456 or (03) 8548 8300.

You can review your file by contacting us on the above number and we will make your information available to you.

Complaints

If you do have a complaint, please contact your Authorised Representative, or SMSF Advisers Network to obtain a copy of our Complaints Handling Policy and Procedures.

SMSF Advisers Network is committed to providing quality financial services in an efficient and honest manner. We take all complaints seriously, and have developed a formal complaints handling process to deal with any complaints from our clients. If you do have a complaint, you should follow the steps outlined below:

1. Contact your Authorised Representative directly to discuss the issue and to seek a resolution.
2. If the complaint cannot be resolved by talking to your Authorised Representative, you should then contact SMSF Advisers Network directly in writing to:

   The Complaints Officer

   SMSF Advisers Network Pty Ltd

   29-33 Palmerston Crescent, South Melbourne VIC 3205

   Tel: 1800 906 456 or (03) 8548 8300

   Fax: (03) 9686 4744
3. If SMSF Advisers Network is not able to resolve your complaint to your satisfaction, you can then lodge a complaint with the Financial Ombudsman Service.

   Financial Ombudsman Service Limited

   GPO Box 3

   Melbourne VIC 3001

   Telephone: 1800 367 287

   Fax: (03) 9613 6399

   Email: info@fos.org.au

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FINANCIAL SERVICES GUIDE

ADVISER PROFILE & FEE SCHEDULE

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FSG Part 2 of 2

Who Are We?

Business Name:	The Trustee for PBB Unit Trust TA Aspect Accountants &
Address:	Advisors 27 Cleaver Street
	West Perth, WA, 6005
Postal Address:	PO Box 1110
	West Perth, WA, 6872
Phone Number:	08 9227 9400
Fax Number:	08 6323 1111
Website:	www.aspectaccountants.com.au
Email:	info@aspectaa.com.au

The Trustee for PBB Unit Trust TA Aspect Accountants & Advisors (ABN 91 385 455 814) is a Corporate Authorised Representative No. 1244042 of SMSF Advisers Network Pty Ltd.

Welcome to Aspect Accountants & Advisors - the accountants in Perth who take you into account. Developing a relationship with you is the most important aspect of our role as your advisors as it helps us understand your needs and aspirations, allowing us to deliver a better service to you. From accounting and taxation services; business services, advice and planning; to helping you organise your self-managed superannuation, Aspect Accountants possess a wide range of services to suit your needs. We want to be your partners in wealth creation so our approach is personal, specialised and long-term.

Please be aware that *Aspect Accountants & Advisors* (Accounting Practice) is a business that may be associated with the provision of our advice to you. As a result of this association, the below listed Authorised Representatives may benefit from the payment of fees to *Aspect Accountants & Advisors* (Accoutning Practice) in addition to the fees charged for advice provided under SMSF Advisers Network Pty Ltd. Confirmation and details of the fees involved where this arrangement is applicable, will be included in your Statement of Advice.

Details of Authorised Representatives of the SMSF Advisers Network Pty Ltd who can provide you with financial advice within our office are as follows:

John Budrovich FCPA

Director

Authorised Representative No: 1244048

Email: john@aspectaa.com.au

John has been involved in the financial services industry for over 15 years. After graduating from ECU with a Bachelor of Business majoring in Accounting and Business Law, he qualified as a Certified Practicing Accountant (CPA) and Chartered Tax Adviser (CTA). John takes pride in providing accounting and taxation services to clients, ranging from individuals through to small to medium sized businesses. Since completing a Diploma of Financial Services (Financial Planning) and an SMSF accreditation with CPA, John is now accredited to provide personal advice services to his clients in relation to superannuation and Self Managed Superannuation Funds (SMSFs).

John Budrovich is remunerated by means of profit share of the funds generated through SAN.

Michael Binetti FCPA

Director

Authorised Representative No: 1244055

Email: michael@aspectaa.com.au

Michael has been involved in the financial services industry since 2000 (16 years) in small, medium and large accounting practices. From a graduate accountant in 2000, to a director in his own accounting practice from 2010.

After graduating from Edith Cowan University with a Bachelor of Business majoring in Accounting, he qualified as a Certified Practicing Accountant (CPA) and Chartered Tax Adviser (CTA) and is a registered tax agent. Michael has provided accounting and taxation services over the years to clients ranging from personal taxation issues to catering for a wide range of small to medium business needs. Since completing a Diploma of Financial Services (Financial Planning) and SMSF accreditation with CPA.

Michael is now accredited to provide personal advice services for his clients in relation to superannuation and Self Managed Superannuation Funds (SMSFs).

Michael Binetti is remunerated by means of profit share of the funds generated through SAN.

Matthew Balchin CTA

Authorised Representative No: 1244053

Email: matt@aspectaa.com.au

Matt has been involved in the financial services industry since graduating from Curtin University with a Bachelor of Commerce majoring in Accounting and Business Law. Matt is a Chartered Tax Adviser (CTA) and has 15 years' experience in providing accounting and taxation services to clients, ranging from personal taxation issues to catering for a wide range of small to medium business needs.

Since completing a Diploma of Financial Services (Financial Planning) and SMSF accreditation with CPA, Matt is now accredited to provide personal advice services for his clients in relation to superannuation and Self Managed Superannuation Funds (SMSFs).

Matthew Balchin is remunerated by means of profit share of the funds generated through SAN.

Please note that no commissions from product providers are received by any Authorised Representative of the SMSF Advisers Network Pty Ltd.

Your Adviser, as detailed above can provide strategic advice in the following areas:

- Basic Deposit Products; and
- Superannuation (including Self-Managed Superannuation Funds).

How we charge

Fees are charged according to the work undertaken by your adviser and may be charged on an hourly basis or as a flat fee, or as a combination of both. A fee may be charged for the initial work in developing and implementing a strategy, as well as for ongoing monitoring and reviews.

Hourly Rates

A typical rate for fee for service arrangements is between $ 130 and $ 350 per hour plus GST.

Advice Preparation Fee

This is one fee charged for the preparation of the advice provided. Professional Advice Fees can range from $ 500 to $ 3500 plus GST. The cost will be determined by the advice provided and your advice requirements. This fee is applicable even if you decide not to proceed with the advice provided.

Implementation Fees

To implement our advice, we may charge a fee. This fee is typically between $ 500 to $ 3500 plus GST depending on the advice, strategies and time involved.

Ongoing Advice Fees

We offer an ongoing review service to ensure you are on track to achieving your goals and objectives as well as addressing any issues that may arise. The cost of this service will vary depending on your level of service required or selected. This fee can range between $ 100 and $ 3500 plus GST per annum.

Details of all fees will be clearly documented in the Statement of Advice you receive.

All fees are paid directly to SMSF Advisers Network who then pays the income to the Authorised Representative on a bi-monthly basis.

Referral Fees

SMSF Advisers Network Pty Ltd and its Authorised Representatives may work closely with many professional people and organisations such as solicitors and clubs to assist in providing you with advice.

Where we receive referrals from these sources, there may be a referral fee paid or received. Referral fees are not a separate charge to you. Referral fees will be disclosed to you at the time of referral and/or will be detailed in your Statement of Advice.Our referral arrangements are:

Our referral arrangements are:

Odyssey Wealth Management

	Establishment Remuneration		**Ongoing Remuneration**	
Category	**Odyssey**	**Aspect**	**Odyssey**	**Aspect**
Risk Insurance and Banking Product Commission	70%	30%	50%	50%
All Other Income	100%	0%	50%	50%