

Financial Services Guide

ABOUT CHURCHILL SECURITIES PTY LTD

About this Guide

This Financial Services Guide (FSG) contains important information about the financial services available to you. Churchill Securities PTY LTD holds an AFSL, under which your Adviser operates as an authorised representative. This FSG outlines the services that both your Adviser and Churchill Securities PTY LTD offer you and aims to assist you in deciding whether to use the services available to you. It contains information including:

- The financial services available
- How your Adviser and Churchill Securities PTY LTD are paid
- Any potential conflicts of interest, and
- Dispute resolution procedures if you have a complaint.

When you receive personal financial advice, your Adviser will provide you with a Statement of Advice (SOA). This contains details of the advice provided, the basis on which it was given and information about fees, commissions and associations which may reasonably be expected to be capable of influencing the provision of the advice.

However, your Adviser has an overriding obligation to act in your best interests. If your Adviser provides you additional advice, and that further advice is related to what was included in your previous SOA (and is not provided to you in writing), you may request a copy of the record of that further advice at any time up to seven years from the date your Adviser gave that further advice to you. You can request the Record of Advice by contacting your Adviser or Churchill Securities PTY LTD.

In some circumstances your Adviser will provide general financial product advice. In these situations, your Adviser will provide a warning that the advice does not take into account your personal objectives, financial situation or needs and, in these circumstances, you will not be provided with an SOA.

When you receive personal or general advice to acquire a particular financial product, your Adviser will provide you with a Product Disclosure Statement (PDS). This contains information about a particular product and will assist you in making an informed decision about that product.

If you ask to purchase a specific product you will be provided with the appropriate PDS.

This FSG has been authorised for use by Churchill Securities PTY LTD.

Your Adviser

Your Adviser is an authorised representative of Churchill Securities PTY LTD. They will be acting on behalf of Churchill Securities PTY LTD when they recommend financial products to you. Churchill Securities PTY LTD is responsible for any of the financial services provided, including the distribution of this FSG.

Advisory Services

Churchill Securities PTY LTD is authorised to provide financial product advice and deal in the following areas:

Life Insurance products including:

- Investment Life Insurance Products
- Life Risk Insurance Products
- Superannuation

The Adviser Profile sets out which of these financial services your Adviser is authorised to provide as an authorised representative of Churchill Securities PTY LTD. Churchill Securities PTY LTD may also provide the following advisory services:

- General Insurance
- Financial Advisory Services
- Superannuation Rollover Advice
- Investment Advice
- Succession Planning
- Portfolio Reviews

A financial product will only be recommended to you after it is considered suitable for your individual needs, objectives and financial circumstances.

Churchill Securities PTY LTD also has access to specialist advice on tax and estate planning. Where required, these specialist areas of advice will be provided only by referral. Whether you use the specialist referred to you, or a professional that you currently have an involvement with, they will be responsible for the advice provided to you.

If you require advice on a wider range of products or complex issues you may be referred to another financial services provider.

Your Adviser's Responsibilities to You

Your Adviser will:

- Where personal advice is given, act in your best interests and only provide personal advice that they reasonably consider is appropriate, having regard to your personal circumstances
- Where personal advice is given, give priority to your interests if a conflict exists between your interests and the interests of your Adviser, Churchill Securities PTY LTD an associate of these
- Deal if directed but only with your approval
- Take instructions from you
- Subject to any registration rules which may be applicable consider but not advise on tax issues

Your Responsibilities to Your Adviser

It is expected that you will:

- When you are seeking personal advice, tell your Adviser about your personal objectives, current financial situation and any other relevant information so they can offer you the most appropriate advice. If you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation
- Where required, provide your Adviser with complete and accurate information
- Update your Adviser as required with any changes in your personal situation
- Carefully consider their advice when making decisions about financial products, and
- Carefully consider the implications or risk associated with any recommendations in your SOA before making a decision relating to a financial product.

Your Information and Privacy

Your Adviser will maintain a record of your personal profile including details of your objectives, financial situation and needs. They will also maintain records of any recommendations made to you. If you wish to review your file, please contact them.

The way in which your information is collected, used and disclosed is explained in the Churchill Securities PTY LTD Privacy Policy. You can access this by contacting Churchill Securities PTY LTD. The accuracy of the information you provide is important. If you think any information held is incorrect, please let your Adviser know.

Information relating to your right to privacy is available at the website of the Office of the Australian Information Commissioner at www.oaic.gov.au.

Fees and Commissions

There are various ways payment is received and distributed by your Adviser and their associates for the services provided. You may either be charged a set fee, an hourly rate or your Adviser and their associates may receive commissions directly from the financial product issuer whose products are recommended to you.

The Adviser Profile contains further information detailing fees and commissions as well as other benefits your Adviser and their associates may receive for the services they provide.

Your SOA outlines the specific amount of any initial and ongoing commissions, fees, charges and other benefits that are paid to any person as a result of the financial products or services you obtain. It will also explain how the commissions, fees, charges and other benefits are calculated.

If your Adviser recommends a financial product, the issuer of that product will receive a benefit which may be in the form of a premium, entry fee or management fee. This is fully explained in the relevant PDS.

If you enter into an ongoing fee arrangement with your Adviser, you will be sent a Fee Disclosure Statement (FDS) annually. The FDS notes the services you were entitled to receive, the services you actually received and the fees you paid for those services in the previous 12 months.

An ongoing fee arrangement is an arrangement under which you are charged an ongoing fee during a period of more than 12 months for personal advice (but does not include commissions paid to Advisers).

If personal advice is provided, when you are happy with the recommendations and information in your SOA, you need to authorise your Adviser to implement the recommendations by signing it.

Referrals

If you are referred to your Adviser or Churchill Securities PTY LTD by someone else, and they are paid a fee or commission for that referral, your SOA will show the amount of that fee or commission, or you can request this information from your Adviser.

No Influential Relationships

There are no relationships that will influence our advice to you in any way.

Anti-Money Laundering and Counter-Terrorism Financing Act 2006

Churchill Securities PTY LTD has a number of obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth). These obligations may require us to carry out procedures to identify you and to verify the identification information provided.

We may not be able to provide our services until we receive all required information. Anti-Money Laundering and Counter-Terrorism Financing legislation and regulations also stipulate that we need to report certain information about our clients to relevant authorities, including the Australian Transaction Reports and Analysis Centre (AUSTRAC). Where such reporting has taken place, we may be prevented by this legislation from telling you.

Where legally permitted or obliged to do so, we may disclose that information to regulatory or law enforcement agencies, to our related bodies or to other third parties.

The AUSTRAC website at www.austrac.gov.au provides information relating to the Anti-Money Laundering and Counter-Terrorism Financing legislation and regulations. We will not be liable to you for any loss you suffer (including consequential loss) caused by the fact that we are required by law to delay, block, freeze or refuse to process a transaction.

Professional Indemnity

Churchill Securities PTY LTD, its employees and its representatives are indemnified under Professional Indemnity Insurance. That insurance covers work done for Churchill Securities PTY LTD, by its representatives and employees. These arrangements satisfy the compensation requirements for an AFS licensee under section 912B of the Corporations Act.

If You Have a Complaint

Firstly, contact your Advisor and discuss your complaint. Their contact details are provided in Part 2 of this FSG, the Advisor Profile.

If you are unable to resolve the issue to your satisfaction with your Advisor within three working days, please contact Churchill Securities PTY LTD using the details below.

Compliance Manager
Churchill Securities PTY LTD
PO Box 5673 Gold Coast MC, QLD 9726
E: mbinnie@churchillsecurities.com.au

Churchill Securities PTY LTD will aim to resolve your complaint quickly and fairly within 45 days (or 90 days in cases where we have notified you that we require 90 days to resolve your complaint and you have agreed).

If the complaint cannot be resolved to your satisfaction, then you have the right to refer your matter to the Financial Ombudsman Service of which Churchill Securities PTY LTD is a member.

This is an external independent body which offers a free and accessible dispute resolution service to clients who have been unable to resolve their complaint with their financial institution. Churchill Securities PTY LTD is bound by decisions made by the Financial Ombudsman Service. The Financial Ombudsman Service can be contacted using the details below.

Financial Ombudsman Service

GPO Box 3 Melbourne VIC 3001
Ph: 1800 931 678
E: info@afca.org.au
W: www.afca.org.au

Further Enquiries

If you have any further questions about the financial services outlined in this FSG, please contact your Advisor in the first instance. Alternatively, you can contact Churchill Securities PTY LTD.

Please retain this document for your reference and any future dealings with your Advisor or Churchill Securities PTY LTD

Financial Services Guide – Hamida Abdulharimzai

ADVISOR PROFILE

Prepared on 15 November 2019

This Adviser Profile sets out my contact details, professional details, the services and products I provide and how I am paid. Most importantly it's a snapshot of who I am and how you can contact me.

My Details

Name: Hamida Abdulharimzai
Business Name: Freedom Advice PTY LTD
Postal Address: 2 Meander Cct Holmview QLD 4207
Mobile: 0402769258
Email: hamida@freedomadvice.com.au

I have been appointed by Freedom Advice PTY LTD as an authorised representative of Churchill Securities PTY LTD AFSL No. 293734. Freedom Advice PTY LTD has been appointed as a corporate authorised representative of Churchill Securities PTY LTD.

The contact details of Churchill Securities PTY LTD are:
PO Box 5673 Gold Coast MC, QLD 9726 or E: info@churchillsecurities.com.au

Qualifications

- Diploma of Financial Services (Financial Planning), Kaplan
- Bachelor of Business Management, Griffith University

Experience

- I have been working in the financial services industry since 2014.

How to provide me your instructions

You may specify how you would like to give me instructions on buying or selling the financial products listed under "My services" by telephone or email. Please refer to my contact details above.

My Services

I am authorised to provide the following services:

- Financial Advisory / Planning
- Life Insurance Advice
- Superannuation Advice
- Retirement Planning Advice

I am authorised to provide financial product advice and deal in the following product types:

- Basic and non basic deposit products
- Life Insurance Risk
- Life Insurance Investment
- Managed Investments
- Superannuation
- Investor Directed Portfolio Service (Master funds)

Fees and Commissions Paid to Churchill Securities PTY LTD

Initial commissions paid to Churchill Securities PTY LTD

Churchill Securities PTY LTD receives initial commission from the product providers if you decide to purchase a product I recommend. The amount of initial commission is calculated as an agreed dollar figure and/or a percentage of the funds you invest and/or the premium paid by you. The agreed fee may be paid by you or deducted from the amount invested and/or premium paid when you purchase the product.

Initial commissions, where permitted by law, are calculated as follows:

- Life Insurance Investments, Superannuation, IDPS products: an agreed dollar figure and/or between 0% - 5% (GST inclusive) of your investment amount; or
- Life Insurance risk products: between 0% - 77% (GST inclusive) of the premium that you pay.

Ongoing commissions paid to Churchill Securities PTY LTD

Ongoing commissions are deducted regularly from your investment for the length of time that you hold the product. They are usually paid to Churchill Securities PTY LTD by the product provider out of the revenue the product provider earns. In some cases, they may be deducted from your investment or the premium you pay.

Ongoing commissions, where permitted by law, are calculated as follows:

- Life Insurance Investments, Superannuation, IDPS products: an agreed monthly or dollar fee and/or between 0% - 3% (GST inclusive) of your investment amount; or
- Life Insurance risk products: between 0% and 33% (GST inclusive) of the renewal premium.

Example:

If an insurance product is recommended and you pay a premium of \$500, then the total “upfront” commission paid by the product issuer to Churchill Securities PTY LTD will be between \$0 and \$650. Thereafter, the “ongoing” commission paid to Churchill Securities PTY LTD will be between \$0 and \$165 (assuming there is no change to the premium you pay in subsequent years).

How My Associates and I are Remunerated

When Churchill Securities PTY LTD receives either a fee or an initial or ongoing commission as a result of a recommendation I have made to you, Churchill Securities PTY LTD is paid 100% of the commission and fees paid to Churchill Securities PTY LTD.

Churchill Securities PTY LTD pays me up to 100% of the commissions and fees they receive.

The exact amounts of fees and charges, initial and ongoing commissions for the products you have purchased as a result of my recommendation to you will be detailed in your Statement of Advice document.

Other Benefits I May Receive

As an authorised representative of Churchill Securities PTY LTD I may receive other benefits, including information technology software and support, professional development programs and conferences. I may also be entitled to other incentives including entertainment benefits, valued at under \$300. Where required by law, such benefits will be recorded in an Alternative Remuneration Register which is available to you on request.

Financial Services Guide – Kanishka Abdulharimzai

ADVISOR PROFILE

Prepared on 15 November 2019

This Adviser Profile sets out my contact details, professional details, the services and products I provide and how I am paid. Most importantly it's a snapshot of who I am and how you can contact me.

My Details

Name: Kanishka Abdulharimzai
Business Name: Freedom Advice PTY LTD
Postal Address: 2 Meander Cct Holmview QLD 4207
Mobile: 0487 255 077
Email: Kanishka@freedomadvice.com.au

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Qualifications

- Diploma of Financial Planning, Mentor

Experience

- I have been working in the financial services industry since 2019.

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