Financial Services Guide

Tailor-Made Financial Services

Version: 6.0
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This Financial Services Guide (FSG) is an important document that our Australian Financial Services Licence requires us to provide.

This FSG provides you with information about us, Tailor-Made Financial Planning Pty Ltd, Trading as Tailor-Made Financial Services (also referred to as 'we', 'us' or 'our'), and our Licensee – CUBE Financial Services Pty Ltd and the financial services we offer.

Disclosure of Independence

Tailor-Made Financial Services is independent, impartial and unbiased because we:

a) Do not receive commissions for the advice we provide or in the event we do, we rebate the commissions in full to our clients; and

b) Are 100% privately owned and no product issuer or provider has any stake in the ownership of the organisation.

This FSG covers the following:

- Who we are and how you can contact us;
- The financial services we are authorised to provide to you;
- The cost of our services and how we are remunerated;
- The disclosure documents and statements you will receive;
- How we deal with your personal information; and
- Our internal and external dispute resolution processes.

Please review this document before engaging our services.

About Tailor-Made Financial Services

Tailor-Made Financial Planning Pty Ltd (ABN 33 088 879 270) trading as Tailor-Made Financial Services was formed in 2002. Tailor-Made Financial Services is a Corporate Authorised Representative (AR No.247818) of CUBE Financial Services Pty Ltd (ABN 67 135 428 885), AFSL Number 533816.

Tailor-Made Financial Services is a Professional Practice of the Financial Planning Association of Australia (FPA) and is committed to upholding the FPA's Code of Professional Practice.

Our details are:

Central Office Location and Postal Address:
Address: 10/65 Princes Highway, Milton NSW 2538
Postal: PO Box 272, Milton NSW 2538
Phone: 02 4455 7800
Email: info@tmfs.com.au
Website: www.tmfs.com.au

Refer to our website: www.tmfs.com.au for other office locations.

About our licensee and Authorised Representatives

CUBE Financial Services Pty Ltd
ABN 67 135 428 885
Australian Financial Services Licensee Number: 533816

CUBE Financial Services Pty Ltd has approved the distribution of this guide and authorised us to provide advice and other services as described in this guide.

CUBE Financial Services Pty Ltd's registered office is located at Milton NSW 2538.

Ben Hatcher (AR No.247577), John Broughton (AR No.299934), Ed Macartney (AR No.1266235), Peter Manevski (AR No.1008482) and Julie-Anne Knox (AR No.409506) are Authorised Representatives of CUBE Financial Services Pty Ltd ABN 67 135 428 885, AFS Licence No.533816.

Financial Services and Products We Offer

We can provide financial product advice to retail and wholesale clients on the following products:

- deposit and payment products,
- debentures, stocks and bonds,
- life insurance
- managed investments,
- Investor Directed Portfolio Services (IDPS),
- Retirement Savings Accounts (RSA),
- securities,
- standard margin lending facilities, and
- superannuation (all).

Our Australian Financial Services Licence number 533816 gives us the authority to provide financial product advice on the following services:

- wealth creation,
- life insurance,
- superannuation and retirement planning,
- debt reduction,
- cash flow management,
- estate planning,
- tax (financial) advice, and
- salary packaging.

We will provide financial services directly or through one of our authorised representatives.

Documents You May Receive

When your financial adviser provides personal financial advice to you, you may receive one or more of the following documents:

Statement of Advice (SOA)
If we provide you with personal financial product advice we will give you a Statement of Advice (SOA). Personal financial product advice is advice that takes into account one or more of your personal objectives, financial situation and needs. The SOA will contain the advice, the basis on which it is given and information about any advice fees.

Record of Advice (ROA)
If you are provided with an SOA and subsequently with further advice, you may request a Record of Advice (ROA) by contacting us.

Product Disclosure Statement (PDS)
If we recommend that you purchase a particular financial product, you will receive a Product Disclosure Statement (PDS) to help you decide whether or not to do so. The PDS contains information about that particular product's features, costs, benefits and risks.

Annual Advice Agreement (AAA)
We will give you an annual advice agreement (AAA) that outlines the fees we will charge you in the forthcoming twelve-month period and services to which you are entitled in that period.

Instructions

Generally, you may give us your instructions verbally or in writing, such as by email, letter or fax. In some instances, we require your instructions to be in writing.

How We and Your Financial Adviser are Paid

Initial Advice Fees

CUBE Financial Services, on behalf of your adviser, will charge a fee for service for providing financial advice to you.

For an initial appointment we will charge up to $770 (inc GST) and provide invoice following the meeting.

Generally, after your initial appointment, we will provide you with an Introductory Fee Agreement that will detail the advice services that will be provided and the fee that will be charged for those services. Our fee to prepare a Statement of Advice will typically range between $4,400 and $8,800 (inc GST) based on the complexity of your financial situation and the nature of the advice and investments you require. This range is an indication only, and in some cases fees may fall outside of this range.

Annual Advice Arrangements (AAA)

Our annual advice fees depend on the ongoing service that we provide to you. They are typically a dollar-based amount and generally range between $3,300 to $22,000 (inc GST) per annum (payable monthly) depending on the complexity and scope of advice required. Please note these figures are an indication only and may fall outside of this range.

- Your SoA and AAA will set out the exact fees, payments and other benefits that we and your financial adviser will receive.

CUBE Financial Services, reserve the right to charge clients based on an hourly rate of $385 (inc GST) should ad hoc services required be in excess of what is covered by the above fees. You will be given advance warning should hourly charges be relevant and your agreement required.

Relationships and Associations

Tailor-Made Financial Services / CUBE Financial Services Pty Ltd does not have any relationships or associations that could reasonably be expected to influence the provision of financial services.

Professional Indemnity Insurance

We maintain professional indemnity insurance to cover our advice and the recommendations providedby your adviser. CUBE Financial Services Pty Ltd is also covered by professional indemnity insuranceand this satisfies the requirements imposed by the Corporations Act 2001 and National Consumer Credit Protection Act. The insurance covers claims arising from the actions of former employees or representatives of CUBE Financial Services Pty Ltd, even where subsequent to these actions they have ceased to be employed by or act for CUBE Financial Services Pty Ltd.

What information do we maintain on your file?

We maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

Your Privacy

We are committed to implementing and promoting a privacy policy, which will protect and secure your personal information.

A copy of our privacy policy is available on our website or can be provided upon request.

Tailor-Made Financial Services has the ability to record appointments and phone conversations for the purpose of retaining record of advice discussions. Please advise us if you do not wish to have conversations recorded.

What to do if you have a complaint

If you have a complaint about any financial service that your financial planner has provided to you, you should take the following steps:

1. Contact the Complaints Officer on 02 4455 7800 to discuss your complaint.
2. We will acknowledge receipt of a complaint within 24 hours (or one business day). Where this is not possible, we will do so as soon as practicable.
3. We will then investigate the complaint and respond to you within 30 calendar days. Some complex matters may require extra time to investigate thoroughly and bring to resolution. We will communicate with you about the progress of your complaint.

If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

The contact details for ACFA are:
Tollfree: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au
Post: GPO Box 3, Melbourne, VIC 3001