

## Privacy Policy

### Personal Information

We collect personal information that is required to offer or provide our services to you, to maintain our relationship with you or is required under various laws and regulations that govern our business. Naturally we consider this information to be confidential and take all reasonable steps to protect it under Bob Templeton Financial Group Pty Ltd's Privacy Policy.

### Purpose of collecting personal information

Your personal information will be utilised to: provide you with a product or service; administer your account and our business relationship; manage our rights and obligations in relation to external payment systems; conduct market or customer satisfaction research; develop and identify products and services that may interest you (unless you ask us not to) and provide you with information about other products and services we offer. If at any time you do not wish to receive information about other products and services, please inform your adviser in writing or contact our Privacy Officer.

### Disclosure to Third Parties

We may share your personal information with our affiliates, business units, agents, contractors, insurers, advisers and other organisations when we believe it will enhance the services we can provide to you or, where necessary, to carry out your instructions. This is only done in circumstances where such sharing conforms to law, any applicable confidentiality agreements, our policies and practices, or where a client has consented to such a sharing.

### Providing the information

It is not compulsory to provide certain personal information requested by us. However, if some of the personal information is not provided by you, we may not be able to advise you, or the advice we give you may not have regard to your investment objectives, financial situation or particular needs.

### Access to your information

You can correct and update the personal information we hold about you by contacting, in writing, your adviser or our Privacy Officer. If you wish to access and review personal information, you must submit a written request outlining the relevant terms of reference for attention of the Privacy Officer. We will endeavour to process and respond to requests in a timely manner.

### Contacts

You may at any time request a copy of our Privacy Policy from our Privacy Officer. If you have any questions regarding Bob Templeton Financial Group Pty Ltd Privacy Policy or how your information is treated, please contact the Bob Templeton Financial Group Pty Ltd Privacy Officer in person, in writing at Level 8/175 Eagle Street Brisbane QLD 4000, by telephone (07) 3026 3600 or by facsimile (07) 3026 3699.

### Who can I talk to if I have a complaint?

1. Initially, you should contact your adviser and discuss your concerns.
2. If your complaint is not satisfactorily resolved, please contact the Complaints Manager on (07) 3026 3600 or put your complaint in writing and send it to our Complaints Manager at GPO Box 1548, Brisbane QLD 4001. We will try to resolve your complaint quickly and fairly.
3. If the complaint is still not resolved to your satisfaction, you can refer the matter to the Financial Ombudsman Service Limited (FOS), an independent body established to resolve disputes between consumers and financial services businesses. Templetons is a member of FOS. FOS can be contacted on 1300 780 808 or by email to [info@fos.org.au](mailto:info@fos.org.au) or you can write to them at GPO Box 3, Melbourne, Vic, 8001. Alternatively, you can refer the matter to the Australian Securities and Investments Commissions (ASIC) by email on [infoline@asic.gov.au](mailto:infoline@asic.gov.au) or by phone on 1300 300 630.

### What Should I Do If I Have Any Further Questions?

If you have any further questions about the financial services Templetons provides, please contact your Adviser.

You should retain this Guide for your reference and any future dealings with Templetons.

## Financial Services Guide

A GUIDE TO OUR RELATIONSHIP WITH YOU  
AND OTHERS

### BOB TEMPLETON FINANCIAL GROUP PTY LTD

CUA Building  
Level 8, 175 Eagle Street  
Brisbane Qld 4000  
GPO Box 1548  
Brisbane Qld 4001

Telephone: 07 3026 3600  
Facsimile: 07 3026 3699  
[www.templetons.com.au](http://www.templetons.com.au)

AFS licence 244120

ABN 56 010 488 749

Level 8, CUA Building, 175 Eagle Street, Brisbane

GPO Box 1548, Brisbane QLD 4001, Australia

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[www.templetons.com.au](http://www.templetons.com.au)

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# A Guide To Our Relationship With You And Others

The Australian Securities and Investments Commission (ASIC) requires us to provide you with a Financial Services Guide (FSG) before we provide you with advisory services. In keeping with our aim to make you feel totally at ease with the services we offer, we have put together this easy-to-understand Guide that is designed to answer frequently asked questions about our relationship with you and the services we provide.

The guide contains important information about:

- The services that we offer you
- How we and our authorised representatives are paid for those services
- Any potential conflicts of interest we may have
- Our internal and external dispute resolution procedures and how you can access them
- What to do if you have a complaint about our services

Where we provide financial advice or, if you request that we provide you with advice specific to your needs and personal circumstances, we take into account your current financial situation and future needs. Advice to clients is normally provided (or confirmed) in a Statement of Advice (SoA) or Statement of Additional Advice (SoAA), but there may be occasions where verbal advice may simply be recorded by the adviser as a Record of Advice (RoA). An SoA or SoAA details important information about the recommendations we are making and all applicable fees. You should carefully review it before you commit to accepting any recommendations made. A copy of any of these documents is available upon request.

If we recommend an investment product to you as part of our SoA, you will also receive a Product Disclosure Statement (PDS) prepared by the product issuer. It contains important information which will assist you to make an informed decision about the Financial Product.

If you have not been provided with these or other regulated documents and think you should have been, please contact us on (07) 3026 3600. There are, however, some circumstances in which one or more of these documents does not need to be provided. For example, you will not receive a SoA if we only provide you with factual information about products.

## Frequently asked questions:

### **Who is my Adviser?**

Your adviser will be one of the team of professional advisers authorised by Bob Templeton Financial Group Pty. Ltd. If you do not wish to receive our advice, we can place investments on your behalf. However, if you do not obtain advice, you run the risk that the financial product(s) you select will not fully take into account your objectives, financial situation or needs.

The advisers currently authorised under the Bob Templeton Financial Group's Australian Financial Services Licence (AFS Licence No. 244120) and covered by this Financial Services Guide are:

Luke Andersen - 315391	Jim Flaskos - 318186
Douglas (Mac) Addis - 277033	Pat McIntosh - 253154
Tim Hall - 304053	Warren Holyoak - 253153
Anthony Jones - 253151	Martin Newnes - 242225
Jodie Ryan (nee Lauder) - 253157	

### **Who is responsible for the financial services provided?**

Bob Templeton Financial Group Pty Ltd (Templetons) is responsible for the financial services provided to you, including the distribution of this FSG.

Our representatives are competent and experienced professionals who will work with you to provide quality financial services.

### **What financial services are you authorised to provide me and what kinds of Financial Product (s) do those services relate to?**

Templetons is authorised by its licence to advise and deal in:

- Securities
- Managed Investments
- Government Stocks, Bonds and Debentures
- Derivatives
- Deposit and Payment products
- Superannuation
- Retirement Savings accounts products
- Life products business
- Life risk business

### **Do you have insurance cover?**

We have Professional Indemnity Insurance which covers work carried out by both existing and past Authorised Representatives.

### **Do you have any relationships or associations with Financial Product Issuers?**

Templetons has a financial interest in Austchoice, a superannuation and investment administration provider. It is not mandatory for Authorised Representatives to use this service. In cases where it is recommended, full disclosure will be provided in the SoA.

Templetons acts as investment manager for the Diversified Income Fund and derives a financial benefit from investment in this fund. If this fund is recommended, full disclosure will be provided in the SoA.

### **What information do you maintain in my file and can I examine it?**

If we provide you with personal advice, we will maintain a record of your personal profile, including details of your needs, objectives and financial situation based on the information that you have provided to us. Your adviser needs this information to give you appropriate advice. We cannot insist that you provide information to us, but you should be aware that, without all the necessary information, the appropriateness of our advice and recommendations may be affected. Consequently, the advice you receive may only be of a general nature and not have regard to your objectives, financial situation or particular needs.

We will also maintain records of any recommendations made to you.

If you wish to examine your file, we will make arrangements for you to do so.

In accordance with the Privacy Amendment (Private Sector) Act 2001, we are committed to implementing and promoting a Privacy Policy, which will ensure the privacy and security of your information. A copy of our Privacy Policy is included at the back of this Financial Services Guide.

### **How can I instruct you?**

You may tell us how you would like to give an instruction—e.g. by telephone, facsimile or email. We may also ask you to sign a client mandate authorising us to transact on your behalf.

### **How will you communicate with me?**

We may use the full range of communication means, but need your specific permission to use email. Please complete and return the enclosed acknowledgement form for this purpose.

### **How are any commissions, fees or other benefits calculated for providing the financial services?**

The fee structure that is applied by Templetons depends on the level and complexity of work being undertaken.

In all cases, the fee that will be charged is fully disclosed in our SoA and will be agreed with you in advance of us undertaking any work on your behalf. There are generally no set fee charged as each client's circumstances are different. However, as a guide, the following charging structure generally applies:

#### **Strategic Financial Plans (Statement of Advice)**

We quote a fixed-price fee based on our estimate of the time and complexity involved in preparing our advice and recommendations for you.

#### **Investment Management**

Our fees depend upon the type of investment portfolio implemented and the way the portfolio is administered. Typically a monthly fee is levied depending on funds under management. This investment management fee (also referred to as 'adviser fee') is in addition to fees applied by other parties such as portfolio custodian and administrator, fund managers, or, where applicable, share transaction fees.

In addition, we may charge a performance fee on investment returns achieved (net of fees) in excess of an agreed benchmark.

A Supplementary FSG provides additional information for clients who are considering using the managed discretionary account (MDA) service provided by Templetons.

#### **Ongoing Advice / Administration**

For all ongoing strategic advice and other work required to be undertaken (e.g. compliance / administration for a self-managed superannuation fund) fees apply depending on the work involved.

#### **Commission**

As a general rule we do not accept commissions from Financial product issuers. If commissions are received they will be fully disclosed to you and may, subject to the agreed fee basis, be rebated to you.

### **Will anyone be paid for referring me to you?**

We do not, as a general rule, pay referral fees. However, if a referral fee should be paid, the quantum of the fee and the party(ies) to whom the fee is payable will be fully disclosed in your SoA.