



FINANCIAL SERVICES GUIDE
Version 4

Four Points Financial Services Pty Ltd

ABN 29 122 428 139

AFSL 311396

Address Unit 5F, 169 Newcastle Street
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Post PO Box 291
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This document, together with Part – 2 Adviser Profile, makes up the Four Points Financial Services Guide



The financial services offered in this Guide are provided by;

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Four Points Financial Services Pty Ltd (“we”, “us”, “our” or “Four Points”) wants you to understand the financial services we offer by providing you with information to assist you in deciding whether or not to use any of the services offered in this Financial Services Guide (“Guide”, “FSG”).

The Corporations Act requires us to provide you with this FSG before we provide financial services and we encourage you to read this document carefully. It contains information about the financial services we may offer you, remuneration paid in relation to services offered, any potential conflict of interest we may have, and information on what you should do if you have a concern or complaint about our services. This Guide is in two parts. This document is Part 1 and a separate document providing information on your adviser is Part 2.

You should be aware that you are entitled to receive a Statement of Advice when we provide you with personal advice (advice that takes into account your objectives, financial situation and needs). The Statement of Advice will contain the advice, the basis on which it is given and information about the fees, commissions and associations which may have influenced the provision of the advice.

Representatives may provide certain types of advice and disclosures where the advice is retained in the form of a Record of Advice (RoA). This may be provided to you when we have previously provided a SoA, and your relevant personal circumstances are not significantly different from the basis upon which the original advice was given. **Is** we do not give the advice to you in writing you may request a copy of the record advice.

In the event we make a recommendation to acquire a particular financial product (other than securities), we must also provide you with a Product Disclosure Statement containing information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product.

Who are we?

Four Points is a financial services business dedicated to providing solutions suited to individual’s personal circumstances and needs. Four Points holds and Australian Financial Services Licence No 311396 that authorises us to operate a financial services business and provide you with personalised financial solutions.

Four Points is owned and operated by the members of our AFSL. Our outstanding reputation is a result of our collective and extensive experience in the financial services industry, our in depth product knowledge and our professional business approach.

Our business is built on the needs of our clients, individuals and specific goals who require a trusted source of advice. We recognise that as times change, so do our clients’ needs and subsequently so does our knowledge. We pride ourselves on the experience and integrity of our representatives and trust in their ability to recommend an effective solution for our clients’ financial objectives.

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Who is my adviser?

Your adviser is an authorised representative of Four Points. They will act on behalf of Four Points when making recommendations. Four Points is responsible for the financial service they offer and distribution of this FSG. Our advisers are competent professionals who will work with you to provide advice and services that are appropriate for your needs and circumstances as they are described to us.

Professional Indemnity Insurance

Four Points representatives and employees are indemnified under Professional Indemnity Insurance. This insurance will also cover claims in relation to the conduct of representatives and employees who no longer work for Four Points (but did at the time of relevant conduct).

What kinds of financial services are we authorised to provide you and what kinds of financial products do those services relate to?

Our AFS Licence authorises us to provide financial product advice and deal in financial products. The financial services we provide relate to the following financial products;

- Deposit Products
- Debentures, Stock and Bonds
- Life Insurance – Investment
- Life Insurance – Risk
- Managed Investment Schemes
- Retirement Savings Accounts
- Securities
- Superannuation

We provide an extensive range of financial planning services which include;

- Personal Insurance advice
- Investment Insurance advice
- Superannuation and Rollover advice
- Transition to Retirement advice
- Portfolio Review services

The FSG Part 2 – Adviser Profile sets out which of these areas your representative is authorised to provide advice to you as an authorised representative of Four Points.

We only recommend an investment to you after considering its suitability for your individual investment objectives, financial situation and needs. If you do not wish to receive our advice, we may deal on your behalf by carrying out your instructions. If you do not obtain advice, you face the risk that the financial product(s) you select will not fully take into account your financial objectives, financial situation and needs. Should you be uncertain about your existing portfolio position, please discuss it with your representative.



Do we have any relationships or associations with financial product issuers?

Four Points, its directors, officers and/or representatives do not have ownership in any product or platform provider.

What fees and remuneration will we receive?

Four Points will receive all fees and/or commissions generated as a result of the services provided to you by our representative (your financial adviser). An explanation of the fees and/or commissions Four Points may receive is detailed in the FSG Part 2 – Adviser Profile. Four Points will pay 100% of these fees and commissions to the Corporate Authorised Representative (your financial advisers business) The Corporate Authorised Representative will pay your financial adviser a salary.

Additional information about the associations between Four Points, its representatives and product issuers;

TAL and Asteron will pay Four Points an override commission when our representative recommends a product issued by those insurance companies. This override commission is an additional payment of 5% over and above the standard commission we receive from those issuers. This is not an additional cost to you.

Information about the exact amount of fees and commissions and other benefits that Four Points and its representative may receive will be detailed in the Statement of Advice that your financial adviser will provide you.

Will anyone be paid for referring me to you?

If you have been referred to Four Points or a representative of Four Points, and we pay a fee for that referral, we will tell you in the Statement of Advice the total amount of any fee to be paid.

How will I pay for the services provided?

There are various methods of payment for charges you may incur. These include; fees, commissions and other benefits. The FSG Part 2 – Adviser Profile details how we and/or our authorised representatives may receive payment for the services we provide you.

If you receive personal advice from Four Points you will receive a Statement of Advice. This will contain information about all of your fees, commissions, or benefits and any associations which may have influenced the advice.

If we recommend a financial product, we will provide you with the Product Disclosure Statement (PDS) which will outline any premium, entry fee, or management fee that may be received by the issuer.

What should I know about the risks of the financial products or strategies you recommend to me?

We will explain to you any significant risks of financial products and strategies which we recommend to you. If we do not do so, you should ask us to explain those risks to you.



What information do you maintain in my file and can I examine my 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.

We handle your information in accordance with our Privacy Policy. You will receive a copy of our Privacy Policy together with this FSG.

You are entitled to obtain access to the information which we hold about you at any time by contacting the Privacy Manager at Four Points.

Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my financial products?

Generally clients instruct us in person and we rely on your signature to verify your instructions. However we can make special arrangements, where we can receive your instructions by telephone, fax, or other electronic means.

You must take reasonable care and responsibility for accuracy, should you choose to authorise us via email to act on any instruction. If your instructions are incomplete or unclear we are under no obligation to act on such instructions. We will not be liable for any cost, expenses, loss or damages you may suffer or incur in conjunction with any action taken or omitted by us in following any email instruction. When we communicate with you via email our messages are not encrypted and may potentially be accessed by unauthorised personal or organisations.

What should I do if I have a complaint?

Contact your representative and tell him/her about your complaint. If your complaint is not satisfactorily resolved within 3 days, please contact our Complaints Manager, either in writing, by phone or email;

The Complaints Manager
Four Points Financial Services Pty Ltd
P: 02 6232 9666 F: 02 62329340
PO Box 291, Queanbeyan NSW 2620

We will try to resolve your complaint as quickly and fairly as possible.

Four Points is a member of the Financial Services Dispute Resolution Scheme, the Financial Ombudsman Service (FOS). If we cannot reach a satisfactory resolution within 45 days, or 90 days with your permission, you have the right to complain to FOS at;

The Financial Ombudsman Service
P: 1300 78 08 08 F: 03 9613 6399
W: www.fos.org.au E: info@fos.org.au
GPO Box 3, Melbourne VIC 3001