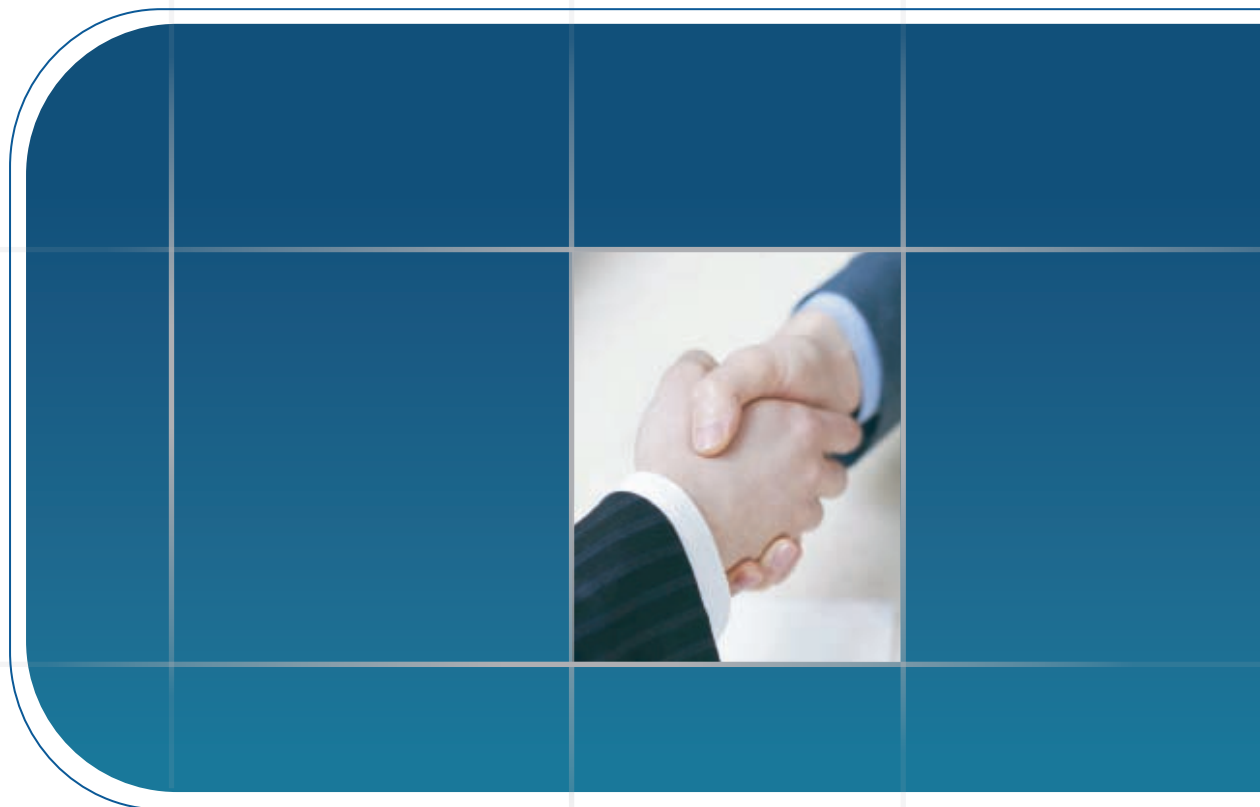


# Financial Services Guide



Dated: 1 July 2010  
JPM Investment Group Pty Ltd ABN 34 144 245 771  
Australian Financial Services License (AFSL) Number: 339151  
Head Office: Suite 1, 424 Warrigal Road, MOORABBIN VIC 3189

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## The Value of this Financial Services Guide (FSG)

Our Financial Services Guide (FSG) is an important document designed to provide you with information regarding the advice and services JPM Investment Group can offer you.

Our aim is to provide advice and financial services which meet your needs and provide you with the surety of knowing that you have a plan in place for the future. The information in this FSG will assist you in deciding whether to take advantage of the financial services offered by JPM Investment Group.

Our FSG also contains other important information about JPM Investment Group, how you can contact us and an outline of the services provided by JPM Investment Group. In particular, this FSG contains information about:

- The fees, commissions, charges and other benefits that may be paid to JPM Investment Group.
- Associations and relationships that might influence the advice provided to you;
- The collection and handling of your personal information;
- The receipt and handling of complaints and concerns.

## What happens when you see a JPM Financial Advisor

JPM Investment Group (ABN 34 144 245 771) provides financial services through its Australian Financial Services License (AFSL 339151). This means the advice you will receive from your financial advisor will be totally independent to ensure your interest is at our foremost priority.

### **Understanding your objectives**

Financial planning is about developing strategies to achieve your financial and life goals. Starting with an understanding of your current financial situation, your financial plan is the roadmap you follow to lead you to your financial destination, seeking along the way to optimize your income, debt and taxation position.

### **The importance of a Financial Plan**

A good financial plan is critical to your financial success. Developed specifically for your individual situation and taking into account your needs, circumstances and attitude towards investing and risk, it can take a long term view of your needs, covering your working life through to your retirement age.

The following four steps outline the financial planning process that occurs when you meet with a JPM Financial Advisor:

# The Four Steps Map



## 1. Initial appointment

- A. FSG
- B. Data Form

## 2. Preparation of SoA

- A. Review of Existing Superannuation and Insurance accounts.
- B. Strategic advice including structures.
- C. Investment Allocation
- D. Tax & Retirement Planning.
- E. Financial Projections.
- F. Disclosure of Fees and Charges.

## 4. Active Review

- A. Advice at significant times to restructure your investment portfolio.
- B. Provide advice in changing legislation.
- C. Access to our monthly research reports.
- D. Advice to changing personal and financial information.

## 3. Implementation

- A. Sign Authority to Proceed.
- B. Complete set of Applications including SMSF or Trust accounts.
- C. Facilitate Rollover/Transfer of Superannuation or Investments.
- D. Purchase recommended investments.

## Advice Documents

Whenever we provide you with financial advice that is specific to your personal circumstances, or recommend a product, we will document the advice.

The first advice we provide, which creates your financial plan, is documented in a Statement of Advice (SoA).

A SoA is designed to:

- Confirm the areas you are seeking advice in;
- Confirm your current personal and financial circumstances (including your goals);
- Present recommendation on how to meet your goals (the advice);
- Explain the strategy and risk;
- Outline how you can implement the advice;
- Explain our fees, commissions and charges and any benefits that your financial planner and other relevant parties will receive.

If we provide further personal advice, this may be documented in a Statement of Additional Advice or a Record of Advice. We will provide you a copy, however, in some circumstances; we may not need to provide you with a document containing the further personal advice. You may request a copy by contacting your financial advisor and can do so for a period of seven years from the date when the further advice was first provided to you.

## The areas of advice JPM Financial Advisors can offer you

JPM Financial Advisors are able to provide advice to assist you in the following areas:

- Managing your cash flow and savings
- Saving for the future and creating wealth
- Reducing Debt
- Protecting yourself and your family against unforeseen events
- Planning in the event of redundancy or changes to your earnings capacity
- Saving through superannuation
- Planning for retirement.

Your personal strategy will depend on your specific objectives, financial situations and needs and could cover one or more of these areas. In formulating your personal strategy, your advisor will consider whether any of the financial products already held by you are suitable given your circumstances. Should an alternative product better serve your needs your advisor may recommend that you replace the existing product.

The benefits of replacing your existing product will be outlined in the SoA. This will also highlight the charges you will incur and any other significant consequences that may result from the replacement. Should your JPM Financial Advisor identify that you require assistance establishing a Self Managed Super Fund, or with estate or taxation planning, they can refer you to a specialist who can assist you in those areas.

## The type of investments JPM Financial Advisors can recommend

The types of products JPM Financial Advisors are able to provide advice on include:

- Deposit products
- Managed Investments
- Superannuation
- Life Insurance
- Securities (including Australian & International Shares)
- Currency
- Margin Loans and Equity Access Loans
- Gold & Silver Bullion

As JPM Investment Group is independently licensed, we have access to a selection of platforms and providers. The right platform and/or product will depend on your personal goals and our recommendations will be based on those goals.

## How a JPM Financial Advisor is paid

As an Authorised Representative of JPM Investment Group (AFSL 339151), your financial advisor licensed under JPM Investment Group will receive revenue based on the fees and charges applicable to you.

When your financial advisor provides you with a SoA containing our advice and recommendations, your financial advisor will disclose the maximum share of revenue received by you.

## Fees that are applicable to you

In the initial meeting with a JPM Financial Advisor, you will decide if you wish to proceed to the next stage, which is the preparation of a financial plan. The fee for preparing a financial plan generally ranges from \$0 to \$5,500, according to the time and resources required. In some cases, the fee may be more.

Your financial plan will outline other fees that are applicable to you if you proceed with the implementation of the advice that is provided within the SoA. The fees payable upon implementation relate to the cost of formulating the advice, as well as costs for the administration and implementation of your financial plan. These are payable when the advice is implemented and are generally taken out of your investment proceeds or include fees you pay to a product manufacturer for your investment or insurance policy. The fees will include:

- **An up-front fee** - Also known as an implementation fee. This is either a flat fee or is based on a percentage of the value of the product you are investing in. It is usually paid when the product is issued, or may be paid over the life of the product.
- **Ongoing fees** - These are either flat fees or percentage based fees on the value of the product you hold. These fees include management, account-keeping or performance based fees.



If you elect to receive ongoing advice and services from your JPM Financial Advisor, fees apply based on the desired frequency of contact with your planner and complexity of your circumstances. These fees may be calculated on a hourly basis at a rate of \$250 per hour, as a fixed dollar amount per annum or as a percentage of the funds under administration (generally up to 1.65% per annum).

If you decide to proceed with a financial plan, the SoA and the relevant PDS will outline all fees that are applicable to the advice and products recommended provided at that time.

## Fees we pay referrers

If you have been referred to us by a person or company within or outside the JPM Investment Group, we may pay the referrer a fee of up to 30%.

When we provide you with a SoA containing our advice and recommendations, any relevant referral fees will be disclosed to you.

## Your personal information is confidential

At JPM Investment Group, we aim to protect and maintain the privacy accuracy and security of the personal and financial information you give us. Keeping this information private is very important to us. If you want to access your personal information, please let you advisor know.

JPM Investment Group is required, pursuant to the Anti-Money Laundering and Counter Terrorism Financing Act (AML/CTF) and its corresponding rules and regulations to implement certain customer identification processes. We may be required to obtain information about you at the time of providing financial services to you and from time to time thereafter in order to meet our legal obligations. We have certain reporting obligations pursuant to the AML/CTF Act and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed by us.

## Satisfied with JPM Investment Group advice and service?

If you are not fully satisfied with any part of the service or advice for whatever reason, please let your advisor know. JPM Investment Group and your advisor are always striving to provide quality advice and service and are eager to hear feedback that allows us to continue to improve our services.

If your advisor is unable to resolve your concern, JPM Investment Group is committed to resolving your concern. As such, you can direct your concern to our Complaints Manager Alex Jamieson on (03) 9077 0277.

If through the complaints process you feel that you were not treated fairly and an issue remains unresolved, you can contact the Financial Ombudsman Services (FOS). FOS independently and impartially resolves disputes and participating financial services providers. FOS independent dispute resolution process covers complaints about financial services including; banking, credit, loans, general insurance, life insurance, financial planning, investment, stock broking, managed funds and pooled superannuation trust.

You can contact FOS on 1300 780 808, fax +61 3 9613 6399 or email [info@sct.gov.au](mailto:info@sct.gov.au), or in writing, GPO Box 3, Melbourne, VIC 3001.

The Superannuation Complaints Tribunal (SCT) also deals with complaints about superannuation funds, annuities, deferred annuities and retirement savings accounts. You can contact the SCT on 1300 780 808, fax +61 3 8635 5588, or email [info@sct.gov.au](mailto:info@sct.gov.au), or in writing, Locked Bag 3060, GPO Melbourne, VIC 3001.

The Australian Securities and Investment Commission also has a free call Infoline on 1300 300 630. You can call this number to make a complaint and to obtain further information about your rights.



## Next Steps

Please confirm with your advisor if you wish to proceed to the next step of formulating advice tailored to your personal needs and goals. We look forward to an ongoing relationship.

*‘ Start your journey  
with us today ’*

## Customer Acknowledgement

I confirm that I have been provided with a copy of JPM Investment Group Financial Services Guide dated 1st July 2010.

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Print customer name

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Customer signature

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Print customer name

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Customer signature

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Date

JPM Investment Group  
Financial Services Guide  
1 July 2010