

# Financial Services Guide

This guide contains important information about:

- the services we offer you
- how we, our licensee and our associates are paid
- what associations or relationships we have with financial product issuers
- our internal and external dispute resolution procedures and how you access them

## Adviser Profile

**AHJ Superannuation Pty Ltd ABN 84 623 298 895, Authorised Representative No. 1261112 of Hunter Green Pty Ltd Australian Financial Services License No. 225962**

**About Cassandra Weston Authorised Representative 1263153 of AHJ Superannuation Pty Ltd Authorised Representative No 1261112 of Hunter Green Pty Ltd AFSL No. 225962**

Cassandra has more than 5 years' experience in providing taxation and audit services for Self-Managed Superannuation Funds.

## Education, Qualifications and Memberships

- Bachelor of Commerce (Accounting)
- CPA
- JP (Qual)
- RG 146 – Super & SMSF

## What services do we offer?

### Superannuation

Strategic advice regarding superannuation legislation  
Contribution (getting money into super) strategies  
Self-managed superannuation;  
Structural and legislative advice

## Who is our Licensee?

To provide financial advice requires the adviser to either hold an Australian Financial Services Licence (AFSL) or be authorised to provide advice by an AFSL holder. We have chosen to be licensed by Hunter Green Pty Ltd. Hunter Green is 100% privately owned and holds its own AFSL. Hunter Green is responsible for ensuring the advice we provide meets the various legal and regulatory requirements, and provides us with Professional Indemnity insurance and dispute resolution systems.

### HUNTER GREEN PTY LTD

Level 7, 320 Adelaide Street, Brisbane, QLD 4000  
Telephone (07) 3030 9785  
www.huntergreen.com.au  
Email: [invest@huntergreen.com.au](mailto:invest@huntergreen.com.au)

## Do we have any relationships or associations with Financial Product issuers?

### Associations

Hunter Green Pty Ltd is privately owned and is not part of any company which issues financial products. There are no ownership ties or other relationships with any financial service product provider which might unduly influence which financial products we are authorised by Hunter Green to recommend.

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you. AHJ Superannuation Pty Ltd is a related body corporate of AH Jackson & Co Chartered Accountants. AH Jackson & Co Chartered accountants provide self-managed superannuation establishment, administration, compliance and audit services.

AHJ Superannuation Pty Ltd is also a related body corporate of AHJ Lending Services Pty Ltd ABN 17 619 497 675 ("AHJ Lending"). AHJ Lending, Credit Representative Number 503968, is a Credit Representative of Astute Financial Management Pty Ltd ABN 59 093 587 010, License Number 364253. AHJ Lending provides lending services with respect to properties and vehicles ("Services"). When AHJ Lending completes the Services, the directors of AHJ Superannuation Pty Ltd may be entitled to receive up to 50% of the revenue generated from the Services.

### Alternative Forms of Remuneration Register

Licensees and their representatives are required to maintain a register of any form of alternative remuneration paid or received with a value between \$100 and \$300. This register is available for your inspection on request.

## What kinds of financial products are we authorised to provide?

I am authorized provide financial product advice and deal in a financial product, to retail and wholesale clients, in relation to the following financial products:

- superannuation, whether self-managed, personal super or corporate super;
- retirement savings accounts ("RSA") products;
- deposit and payment products; and

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 objectives, financial situation or needs.

## How do I pay for AHJ Superannuation Pty Ltd advice?

### Superannuation Advice

We will charge you a fee for any personal advice we provide to you. That fee may either be a fixed fee or based on the amount of hours it takes us to prepare and provide you with the personal advice. These fees will be included in the SOA or ROA which will be provided to you.

We do not receive any commissions from product issuers or re-sellers.

The method and the specific amount you will pay for AHJ Superannuation Pty Ltd advice will be explained in your Terms of Engagement and Statement of Advice (SoA) documents.

## How can you give us instructions?

You may tell us how you would like to give us instructions. For example, by telephone, fax or other means such as e-mail.

## What information should you provide to receive personalised advice?

You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information, so that we can offer you the most appropriate advice possible.

You have the right not to tell us, if you do not wish to. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.

We are also legally required to verify your identity, so we will ask to see your passport, driver's license or other identity documents. You should read the warnings contained in the *Statement of Advice* carefully before making any decision relating to Financial products.

## Other documents you will be given if you receive advice from us.

When we or our Authorised Representatives give you financial advice you will be provided with a Statement of Advice (SoA) which will contain details about:

- the advice provided, including the basis on which it was given
- fees, commissions and other benefits
- any associations we have with Financial Product Issuers or other parties which may have influenced the advice we give you.

After receiving our initial advice, a Record of Advice (RoA) may be produced & retained by us or our Authorised Representative instead of an SoA if there have been no significant changes in your personal circumstances or the basis of the advice since the last SoA was provided. You can request a copy of any RoA at any time.

If we recommend to you a particular Financial Product we will give you information about the particular Financial Product—a *Product Disclosure Statement*—to help you make an informed decision about the Financial Product.

## What information do we maintain in your file and can you examine it?

We will retain copies of your identity documents and we will 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, including the initial Statement of Advice, and any subsequent Statements of Additional Advice and Records of Advice provided to clients receiving our ongoing service. Copies of these can be requested either verbally or in writing.

We are committed to ensuring the privacy and security of your personal information. A copy of the relevant privacy policy is available on our licensees website or by contacting us. If you wish to examine your file, please ask us. We will make arrangements for you to do so.

## What should you do if you have a complaint?

1. Contact us and explain the nature of your complaint.
2. If your complaint is not satisfactorily resolved within 20 days, please contact our Complaints Officer Greg Hunter on 07 3010 9785 or put your complaint in writing and send it to him at Hunter Green Pty Ltd's address. We will try and resolve your complaint quickly and fairly.

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3. Hunter Green Pty Ltd is a member of the Financial Ombudsman Service (FOS). If the complaint can't be resolved to your satisfaction you have the right to refer the matter to FOS. They can be contacted on 1300 78 08 08 or [info@fos.org.au](mailto:info@fos.org.au) or [www.fos.org.au](http://www.fos.org.au)

**Stage 1** of the FOS process is where FOS facilitates discussions and negotiations between the parties. All relevant documents are exchanged and the issues in dispute are identified.

**Stage 2** is conciliation and the parties come face to face with a conciliator from the FOS national panel. The role of the conciliator is to assist the parties to explore options for settlement of the dispute and to help parties to agree on their own outcome.

**Stage 3** is where the independent adjudicator is requested to make a decision "on the papers" taking into account the relevant law, fairness and reasonableness. If you accept the adjudicator's decision it is binding on the member.

4. The Australian Securities and Investments Commission (ASIC) also has a free call Infoline on 1300 300 630, which you may use to make a complaint and obtain information about your rights.

### Compensation Arrangements

Our licensee, Hunter Green, holds Professional Indemnity Insurance which includes cover for the work done for Hunter Green by its representatives and employees even though they may have ceased employment with Hunter Green. Hunter Green believes its PI insurance complies with the requirements of the section 912B of the Corporations Act and the relevant Regulations.

If you have any further questions about the financial services AHJ Superannuation Pty Ltd provides please contact us on 07 3253 1500. Retain this document for your reference and any future dealings with AHJ Superannuation Pty Ltd.