

Financial Services Guide

What is a Financial Services Guide?

This Financial Services Guide gives you information about the services provided by The Advice Factory Pty Ltd and its online web site www.theAdviceFactory.com.au

It explains:

- Who are we?
- What are our services?
- Who will be responsible for the advice?
- How do we handle personal information?
- How do we earn income?
- About our Licensee MASU Financial Management
- How can you contact us?
- How can you make a complaint?

This information will help you feel comfortable about using our services for your financial decisions.

Who are we?

The Advice Factory Pty Ltd is an 'online only' financial services advisory, creating the very best in financial advice tools and services for the broader market of households that do not today have access to or want expensive face-to-face advice but want to be services online.

Our website www.theAdviceFactory.com.au is a best practice implementation of how simple and easy we believe online financial advice can be.

Our team is qualified, experienced and extremely committed in making simplified online financial advice and services available to you over the web.

What are our services?

Our goals are to provide our customers with easy to understand financial information and advice to help them manage their financial life.

Our advice team only provides its services online over the web.

Through our website we will:

- Provide financial articles, stories and interviews to help your get educated about your financial world.
- Provide calculators and tools to help you self-assess and understand your financial needs and position.
- Our 'Ask Us' service will allow you to send us financial questions which we will endeavour to answer to the best of our ability and with complete confidentiality.
- Offer online financial health checks offer 'lite' advice to help you make financial decisions around your financial goals, savings, superannuation, insurance and borrowing. Our financial health checks will not recommend specific financial products but rather general strategy. We will make some products available on our site but you are under no obligation to use those products to fulfil your strategy.
- Our site offers a range of financial products online that you may choose to purchase once you have done your homework on your needs, requirements and strategy.

Financial Services Guide

Who will be responsible for the advice?

Any advice given on this site is given by qualified PS146 advisors from The Advice Factory Australia Pty Ltd (TAF) which operates under the Australian Financial Services License of MASU Financial Management Pty Ltd (MFM) no: 231140. MFM is also a principal member (30792) of the Financial Planning Association (FPA). www.masu.com.au

MFM as Licensee is responsible for all advice given by The Advice Factory. Any reference in this FSG to “we”, “us” and “our” is a reference to TAF and MFM. (See our section below on About MASU).

How do we handle personal information?

The Advice Factory understands that the information you give us may be highly sensitive.

For most of our services you do not have to give us your personal contact details at all. We only require an email address (to send you our responses) and a first name (to keep it friendly) for our Ask Us and Financial Health Checks. However any financial information you give us is treated with total confidentiality and will never be shared with any other organisation.

If you register with us by using ‘Ask Us’ or one of our financial services, you will be given a member account that will allow you to sign-in and see your information at any time. Our systems will remember what information you give us to that when every you come back any form that can be pre-filled with information you have already given us to cut down on constant data re-entry.

You can sign-in and remove any of your information at any time you wish to cease being a member.

How do we earn income?

We do not charge for general access to our web site articles and content, nor do we charge for answering general financial questions.

We do charge for our ‘Financial Health Checks’ and ‘Ask a Specialist’ services.

Current Fees for these services are from: \$75 per service including GST.

Where you purchase financial product through us we may receive a commission from the product manufacturer.

Financial Services Guide

What commissions do we earn?

We are paid upfront and/or trail commissions from the fund managers and other product issuers whose products we recommend. "Products" include finance, prospectus investments, property, equities and insurance products.

Details of the upfront and/or trail commissions we will earn from product providers will be set out in the written Statements of Advice that we will give you.

Other benefits?

Insurance companies and other financial institutions may provide "soft-dollar" incentives in the form of sponsorship for seminar forums, conference facilities and travel incentives.

These "soft-dollar" incentives are recorded in a register that we keep. You may ask to inspect this register.

About MASU Financial Management (MFM)

MFM is a niche, boutique Financial Services Provider. The company is owned entirely by its Financial Planning principals, who all actively work in the business on a day to day basis.

No part of the ownership of MFM is held by any individual and/or institution which is not involved in the day to day running and management of its business.

MFM has concluded Agency Agreements and referral arrangements with most of the major Service and Product Providers who provide financial services and products in Australia.

Except for these arrangements which have been concluded for the purpose of enabling MFM to conduct its business, e.g. Agency Agreements and referral arrangements with various service, product and other providers, MFM has no special arrangements with any product, service or other provider which compels MFM to give any particular advice or recommend any particular product.

As a niche, boutique Financial Services Provider which has no links to any person and/or institution other than as described above, MFM is able to provide advice and recommend products based solely on MFM's views of the strengths and merits of the particular strategies and products recommended.

Financial Services Guide

How can you make a complaint?

If you have any complaint about the service you should take the following steps:

1. Contact us and tell us about your complaint.
2. If your complaint is not satisfactorily resolved within 3 days, please contact the Compliance Manager, MASU Financial Management Pty Ltd on (02) 8297 6666 or put your complaint in writing and send it to PO Box Q1611, QVB Post Officer NSW 1230. We will try to resolve your complaint quickly and fairly.
3. If you still do not get a satisfactory outcome, you have the right to complain to the Financial Ombudsman Service, GPO Box 3, Melbourne VIC 3001.
Telephone: 1300 78 08 08 Email: info@fos.org.au
4. The Australian Securities and Investments Commission (ASIC) also has a free call Info-line on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

or by phone or fax

T: 1300 131 832 F: 1300 131 762

Our Offices:

Level 34 AMP Tower, 50 Bridge St, Sydney,
NSW 2000, AUSTRALIA

Contacting Us

As a user of our The Advice Factory website please contact us via that site or through our email address:

support@theAdviceFactory.com.au or use the website www.theAdviceFactory.com.au