

INSIGHT
INVESTMENT
SERVICES

A member
of the DKM Group



“Planning For Life”

Advice and Guidance for the Entire Journey

Financial Services Guide

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Insight Investment Services Pty Ltd

ABN: 22 122 230 835

AUSTRALIAN FINANCIAL SERVICES LICENCE No. 309996

About this guide

This Financial Services Guide (FSG) outlines the financial services provided by your Financial Adviser through Insight Investment Services Pty Ltd, which holds an Australian Financial Services Licence. Approval for distribution of this FSG is granted to employees and Authorised Representatives of Insight Investment Services Pty Ltd.

It is an important document which will help you decide if you want to use the services being offered. You should read and understand this document before accepting any of the services offered. This document must be read in conjunction with the Financial Adviser Profile, which will provide you with more detail about your Financial Adviser. Together these documents form the full Insight Investment Services Pty Ltd FSG.

You are encouraged to ask your Financial Adviser about the services being offered, the costs involved and any other information included in this guide.

You can provide instructions to Insight Investment Services or your Financial Adviser via fax, email, phone (verbally) or in writing.

Who is responsible for advice provided?

Insight Investment Services Pty Ltd is responsible for the advice provided and services offered to clients by an Authorised Representative through Insight Investment Services' Australian Financial Services Licence.

About our financial products and services

Our Financial Services Licence authorises us to provide financial product advice for the following classes of financial products, and deal in the financial products by applying for, acquiring, varying or disposing of financial products, on behalf of another person in respect of the following:

- (i) deposit and payment products limited to:
 - (A) basic deposit products;
 - (B) deposit products other than basic deposit products;
- (ii) debentures, stocks or bonds issued or proposed to be issued by a government;
- (iii) life products including:
 - (A) investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
 - (B) life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
- (iv) interests in managed investment schemes including:
 - (A) investor directed portfolio services;
- (v) retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
- (vi) securities; and
- (vii) superannuation
- (viii) standard margin lending facility

to retail and wholesale clients.

Range of services and products

Your Financial Adviser is able to offer you an extensive range of financial services which may include:

- financial planning
- retirement planning
- estate planning
- investment advice
 - shares
 - indirect investments through managed funds and wrap accounts
 - margin loans
 - tax effective investments
- risk management
 - life insurance
 - trauma insurance
 - death and total & permanent disability
 - income protection
 - business expenses

Insight Investment Services aims to provide you with quality advice by ensuring your Financial Adviser is backed by top-class training, research, support and supervision. Insight Investment Services has access to extensive resources and dedicated teams to support your Financial Adviser, including technical services experts, compliance professionals, business development support, ParaPlanners and financial planning software.

Client Reviews

Your Adviser can provide ongoing reviews of your investment portfolio and personal risk insurance plan. The cost of such reviews will vary in accordance with the size and complexity of your portfolio/plan and will be agreed to in consultation with you.

What documents will I receive when I am provided with a financial service?

You will receive a Statement of Advice whenever you receive any advice which takes into account your needs, objectives or financial situation. The Statement of Advice will contain the advice, the basis on which it is given, information about fees, commissions and benefits payable, and any associations which may have influenced the advice.

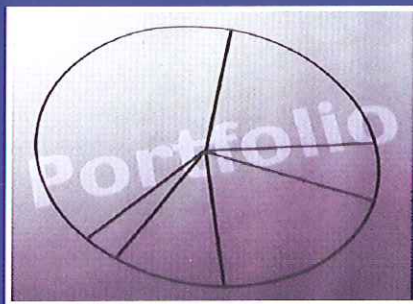
On an ongoing basis, a Record of Advice (ROA) or Statement of Advice Incorporation by Reference (SOAIBR) will be provided instead of an SOA. A SOAIBR will be provided if there have been significant changes to your personal circumstances and/or the basis of advice. Otherwise, an ROA will be provided instead. You have the right to request a copy of your SOA, SOAIBR or ROA at any time.

If a recommendation is made to acquire a particular financial product, you will also be given a Product Disclosure Statement (PDS), containing information about the particular product. The PDS will help you to make an informed decision about whether to acquire that product.

How is Insight Investment Services paid?

Insight Investment Services may be paid in a number of ways, including:

- Fees paid directly by you to Insight Investment Services based on an hourly rate determined and agreed to by you and your Financial Adviser.
- Fees deducted from the funds you invest, determined and agreed to by you and your Financial Advisers. Commissions are also paid for placing risk insurance policies. Fees (including initial and ongoing service fees) are paid by the providers of the selected products and paid to Insight Investment Services.



The fees and other benefits paid to Insight Investment Services will vary depending on the service being provided. Further information explaining how your Adviser charges fees and commissions is included in the Financial Adviser Profile provided with this FSG.

Insight Investment Services may also receive additional benefits such as increased Fees and or commissions and volume bonuses from product managers and platform providers as well as assistance with marketing expenses, complimentary or subsidised attendance at conferences, and other rewards such as gift vouchers. Full disclosure of fees, commissions and incentives are detailed in written disclosure documents.

Insight Investment Services often receives referrals from third parties such as (but not limited to) Accountants, Law Firms, Insurance and Mortgage Brokers. Insight Investment Services may share commissions or fees generated from these referrers. Full disclosure of these third party payments are detailed in written disclosure documents.

You can request further information in relation to the remuneration, or range of amounts of remuneration, received by the Licence or Financial Adviser.

Example of Calculation of Fees

You and your Financial Adviser will agree how fees and/or commissions are to be charged at the time you request your Adviser to provide financial advice. All amounts in relation to fees and commissions are GST Inclusive.

When investing a lump sum usually a percentage of the amount invested may be deducted by the product provider and paid to Insight Investment Services. The percentage could vary from 2% to 5% depending on the investments selected. So, an investment of \$50,000 with a 2% fee paid to Insight Investment Services would leave \$49,000 to be invested on your behalf. As well, yearly servicing advice fee of 0.5% to 2% would also be paid.

Personal Risk Insurance

Commission paid on risk insurance could vary from 30% to 110% of the first year's premium. Annual service commission could also vary from 5% to 30% of future premiums.

Details of any soft dollar benefits received by Authorised Representatives over \$300 will be maintained in a register and reiterated in written disclosure documents.

Associations and Relationships

Insight Investment Services is an Australian Financial Services Licence holder. The majority shareholders in Insight Investment Services are also shareholders in the DKM Group. "DKM Group" means Davies Knox Maynards Pty Ltd, DKM Investment Services Pty Ltd, DKM Group Pty Ltd, DKM Insurance Pty Ltd, DKM Finance Pty Ltd, Do Know More Pty Ltd, Make Koshier Dollars Pty Ltd, Directors Australia Pty Ltd, Supersense, DKM Fast Tax, DKM Smart Tax, DKM Priority Programs, Coffs Fast Tax, and any other of its Australian related companies.

Other Information

As a financial service provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means we will ask you to present Identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely.

Insight Investment Services Pty Ltd confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity Insurance in accordance with s.912B of the Corporations Act 2001 (as amended). In particular, our Professional Indemnity Insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for Insight Investment Services Pty Ltd and our employees and Authorised Representatives in respect of our authorisations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any employee and Authorised Representative who has ceased work with us, for work done whilst engaged with us.

Complaints Handling

Your Financial Adviser will endeavour to provide the best financial service to you.

However, we are also committed to considering your complaints and resolving them as quickly as possible.

If you have a complaint about the service provided to you, take the following steps:

- Contact your Financial Adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within seven working days, please contact the Insight Investment Services Complaints Officer on 07 3340 3788 (Queensland) or 02 6650 5977 (New South Wales). Alternatively, you can put your complaint in writing and send it to us at the applicable address noted at the end of this FSG. We will aim to resolve your complaint quickly and fairly.
- If the complaint cannot be resolved to your satisfaction you can take your complaint to the Financial Ombudsman Service (FOS). The Contact details for FOS are as follows:
Financial Ombudsman Service
GBO Box 3
Melbourne VIC 3001
Phone: 1300 78 08 08
Fax: 03 9613 6399
Email: info@fos.org.au
Website: www.fos.org.au

This service is provided to you free of charge as Insight Investment Services is required to pay a fee to be a member of FOS.

Also, the Australian Securities and Investment Commission has a free call information line on 1300 300 630 which you may also use to make a complaint and obtain information about your rights. Their email address is info@asic.gov.au

Privacy Statement

Your Financial Adviser maintains a record of your personal information and any recommendations made to you. If you do not want to disclose your personal details, you have the right not to do so.

If you wish to examine your file, you should ask your Financial Adviser. No fee will be charged for an access request but you may be charged the reasonable costs of giving you any information you may have requested.

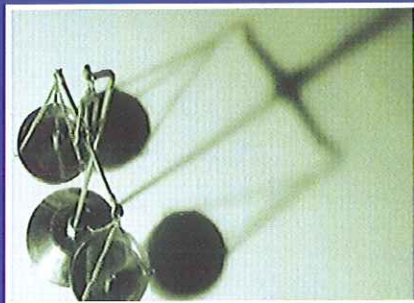
Your Financial Adviser may provide you with marketing material prepared by Insight Investment Services. If you do not wish to receive this material, please contact your Financial Adviser.

Who else will have access to my personal information?

Your Financial Adviser may provide your personal information to other entities to enable fulfilment of our Financial Services Licence obligations and other services to you. Your personal information may be disclosed if necessary:

- On a confidential basis to industry bodies, contractors or third party service providers that provide financial, administrative or other services for the purposes of managing your investments;
- Where the law requires us to do so;
- If you consent.

Our full Privacy Policy can be viewed on our website or by contacting one of our offices listed overleaf.



www.insightinvestments.com.au

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