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Financial Services Guide (FSG)

You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.

This Financial Services Guide ("FSG") is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include, who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures, along with how you can access them.

It is intended that this FSG should assist you in determining whether to use any of the services described in this document.

You should also be aware that you are entitled to receive a Statement of Advice whenever we provide you with any advice, which 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 fees, commissions and associations which may have influenced the provision of the 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.

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1 Before you receive our advice

Your Questions	Our Answers
Who will be providing the financial service to me?	***Aspire Financial Consulting Pty Ltd*** ABN: 47 108 704 838 Australian Financial Services Licence Number: 276 914 *Location Address:* Suite 2 131A Herries Street TOOWOOMBA QLD 4350 *Postal Address:* PO Box 361 TOOWOOMBA QLD 4350 *Phone:* 07 4638 2081 *Fax:* 07 4638 0381 *Website:* www.aspirefc.com.au
Who is my adviser?	Your adviser will be Jeff Lemin, a Representative employed by Aspire Financial Consulting Pty Ltd ('Aspire'). Jeff has been providing quality advice to clients since 1999. He moved to Toowoomba in 2004 for a change in lifestyle after spending several years with a leading independently owned financial planning firm in the Brisbane CBD. Jeff holds the following qualifications:- • Bachelor of Commerce (University of Queensland) • Diploma of Financial Planning (Deakin University) • CFP Education Program (Deakin University) Each year, AFR Smart Investor magazine (formerly Personal Investor magazine) runs a competition to test technical knowledge among financial advisers in Australia. Jeff has placed amongst the top 50 Australian advisers continuously since 2003.
Who do you act for when you provide financial services for me?	Aspire Financial Consulting Pty Ltd is not owned or controlled by any financial institution. Aspire Financial Consulting Pty Ltd is responsible for the financial services provided to you**.**
Do any relationships or associations exist which might influence you in providing me with the financial services?	There are no relationships or associations with any product issuer that could be expected to influence us in the provision of financial services.

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?	**Aspire can provide the following services:** • Wealth Creation and Investment Advice • Retirement Planning • Life Insurance Advice • Superannuation Advice • Social Security Advice • Salary Packaging Advice **We are licensed to provide personal advice on and deal in the following products:** • Basic Deposit products; • Non-basic payment products; • Government Debentures, Stocks & Bonds; • Life Insurance Investment Products; • Life Insurance Risk Products; • Managed Investment Schemes; • Retirement Savings Account Products; • Securities; and • Superannuation. **Portfolio Monitoring:** Internal databases are maintained detailing client's investments that were recommended by Aspire. This does not constitute portfolio monitoring. Portfolios are reviewed on an annual or semi-annual basis, subject to the client's discretion.
How will I pay for the service?	Aspire will charge a fee for the service it provides based on the services required, the expected time involved, the level of complexity and the extent of the assets being advised on. We estimate our fee before the relevant services are provided so that clients know in advance what our services will cost. Clients can pay our fee directly by cash, cheque or bank transfer. It is also normally possible for our fee to be deducted automatically from your investment portfolio.
Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me?	We generally recommend products that pay no commission. Where a commission paying product is recommended we will endeavor to have the commission refunded by the provider. If this is not possible, the commission will be offset against our fee and any remainder refunded to you as soon as practical. You have the right to request a refund of outstanding commissions at any time. Details of any commissions or other benefits we receive for recommending investments will be provided to you in a Statement of Advice.

2 When you receive our advice

Will you provide me advice, which is suitable to my needs and financial circumstances?	Yes. But to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial products or services to you. You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.
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 that we recommend to you. If we do not do so, you should ask us to explain those risks to you before going ahead with our advice.
What information do you maintain in my file and can I examine my file?	We maintain a record of your personal profile, which includes details of your objectives, financial situation and needs. We also maintain records of recommendations made to you. We are committed to maintaining a privacy policy that will ensure the privacy and security of your personal information. A copy of our privacy policy is available upon request. If you wish to examine your file, ask us, and we will make arrangements for you to do so.
Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my financial products?	Yes. You may specify how you would like to give us instructions, for example by telephone, fax, or other means.

3 If you have any complaints

Who can I complain to if I have a complaint about the provision of the financial services to me?	Aspire Financial Consulting Pty Ltd is a member of the Financial Industry Complaints Service (FICS). If you have any complaint about the service provided to you, you should take the following steps: 1. Contact us and tell us about your complaint. 2. If your complaint is not satisfactorily resolved within 5 business days, please put your complaint in writing and send it to PO Box 361, Toowoomba QLD 4350. We will seek to resolve your complaint quickly and fairly. 3. If the complaint cannot be satisfied to your satisfaction within 45 days, you have the right to complain to the FICS. They can be contacted on 1300 780 808. This service is provided to you free of charge. The Australian Securities and Investments Commission (ASIC) also has a freecall Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.