



This Financial Services Guide (FSG) is issued with the authority of Freeman Fox Pty Ltd.

PURPOSE OF THIS DOCUMENT

This FSG is designed to assist you to make an informed decision on whether to utilise our services and contains important information about:

- Who we are and how we may be contacted,
- The financial services and products we offer you,
- The purpose and contents of Statements of Advice and Product Disclosure Statements.
- How we (and any other relevant parties) are paid,
- Details of any potential conflicts of interest we may have, and
- Our complaints handling procedures and how you can make use of them.

WHO IS FREEMAN FOX?

Freeman Fox Pty Ltd (Freeman Fox) is a boutique Financial Planning firm who is the holder of an Australian Financial Services licence and is a Credit Registered Person with ASIC under the National Consumer Credit Protection Act 2009 (National Credit Act).

WHICH FINANCIAL SERVICES AND PRODUCTS ARE WE LICENSED TO OFFER?

Freeman Fox is authorised to advise and deal in the following classes of financial products:

- deposit and payment products;
- government debentures, stocks or bonds;
- life products including investment life insurance products and life risk insurance products;
- interests in managed investment schemes;
- retirement savings accounts;
- standard margin lending;
- securities; and
- superannuation.

to retail and wholesale clients. It is a requirement that Freeman Fox maintain professional indemnity insurance to provide financial services to retail clients.

HOW DO YOU OBTAIN OUR SERVICES?

Personal Advice - Advisers can formulate investment recommendations having regard to your investment objectives, financial situation, needs and objectives. Recommendations will be provided by a Statement of Advice (SOA) or Record of Advice (ROA) and will normally be accompanied by the relevant Product Disclosure Statement (PDS).

General Advice – Clients of Freeman Fox can obtain factual information relating to certain investments without providing personal financial details.

No Advice or Execution Only – Clients of Freeman Fox can instruct us to transact certain investments on a no advice or execution only basis.

HOW TO PROVIDE INSTRUCTIONS

Depending on the financial service you require, instructions may be provided in person, by telephone, email, or facsimile. There may be special

arrangements for some products, details of which would be explained in the relevant PDS.

For on-market transactions such as dealing in shares, we will only accept instructions when you contact your Adviser in person, by telephone, email, or facsimile. Please note Freeman Fox may refuse to accept any order and are under no obligation to transact on your behalf.

WHAT IS THE RELATIONSHIP BETWEEN FREEMAN FOX AND YOUR ADVISER?

Your Adviser will be either an employee of the Freeman Fox Group or a self-employed Freeman Fox Franchisee, who is an Authorised Representative of Freeman Fox.

When providing financial services to you your Adviser acts on behalf of Freeman Fox. Freeman Fox is responsible to you for any services your Adviser provides. Your Adviser's primary duty is to you, the client.

HOW IS FREEMAN FOX REMUNERATED?

Freeman Fox is remunerated through the fees we charge you. With certain products, we are also remunerated by product providers through Adviser commissions which are not a further charge to you.

MEMBER AND ADVICE FEES WE CHARGE YOU

Fee#	Silver	Gold ^{^*} ~
New	\$298	\$1,980

Fees are inclusive of GST.
[^] Includes Financial Plan Fee of \$998.
^{*} Future Review Financial Plans will incur a fee of \$998.
[~] Freeman Fox Wealth Club reserves the right to quote Membership and Plan fees for clients requiring detailed analysis of complicated strategies. You would be advised of any increase to the stated costs above prior to joining.

SELF MANAGED SUPER FUND (SMSF) FEES WE CHARGE YOU

Fee#	
New Fund Establishment – Trust Deed	\$695
Existing Fund – Trust Deed Amendments	\$430
Corporate Trustee	\$850
End of Year Accounts [^]	\$2900
Additional Cost – For Options Accounts [*]	\$440
Additional Cost – For Property [~]	\$330
Pension Commencement Documentation	\$395
Mail Service (optional)	\$600 per year
Bare Trust establishment for property assets	\$2,600

Fees are inclusive of GST
[^]Please note: a \$10 transaction fee applies for funds with over 100 transactions per year.
^{*}If you fund trades in Options and Derivatives, please add \$440 on to the base fee.
[~]If there is an investment property inside the fund please add \$330 on to the base fee.

Prices do not include Audit Fees or Actuarial Certificates for Pension Accounts.

Freeman Fox reserves the right to change the prices at any time. If affected, you will be notified of this change prior to being charged at a different rate.

HOW ARE ADVISERS REMUNERATED?

All Advisers employed by Freeman Fox are remunerated by salary. Additionally, they may be eligible for commission and other rewards for the sales and referrals they make. The quantum of these additional payments will usually depend on the type of referral made, the products they have sold, and on the various sales targets that Employees may have. Franchisees are remunerated on a shared commission arrangement. They may receive up to 80% of all fees and commissions paid to Freeman Fox.

EMPLOYEE AND FRANCHISEE SHARE OF COMMISSIONS RECEIVED BY FREEMAN FOX (\$ Examples based on Amount Invested \$50,000, SMSF costs of \$5,000 and Insurance Premium of \$5,000 pa)

	Commission or Fee#	Employee Share	Franchisee Share
Membership	As above	Up to 30% Up to \$594	Up to 90% Up to \$1,782
SMSF	\$5,000 fee example	Up to 30% Up to \$1,500	Up to 20% Up to \$1,000
Insurance			
Upfront~	40%-120%* \$2,000- \$6,000	Up to 30% Up to \$1,800	Up to 20% Up to \$1,200
Ongoing~	Up to 60%* Up to \$3,000	Up to 30% Up to \$900	Up to 20% Up to \$600
Managed Funds			
Upfront	0.25%-4.4%* \$125-\$2,200	Up to 30% \$38-\$660	Up to 90% \$112-\$1,980
Ongoing	1.1% \$550	Up to 30% \$165	Up to 90% \$495
Brokerage	1.1% Min \$88-\$550	Up to 30% \$26-\$165	Up to 20% \$17-\$110

Commissions and fees are inclusive of GST.
^{*}The actual Commissions payable will be specifically quoted in a Statement of Advice.
[~]For insurance, a higher Upfront Commission will result in a reduced Ongoing Commission and vice versa.

Advisers employed by Freeman Fox and Franchisees may receive minor unquantifiable benefits including business lunches, tickets to sporting and cultural events, corporate promotional merchandise and other minor benefits from Freeman Fox or product providers whose products we recommend.

POTENTIAL CONFLICTS OF INTEREST

As a result of recommendations your adviser may provide you, commissions or referral fees may be paid i.e. up to 30% for Employees and up to 90% for Franchisees of all fees and commissions paid to Freeman Fox.

Your Adviser may refer tasks and clients to other companies such as Freeman Fox Finance Australia Pty Ltd.



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As a result of these referrals, Freeman Fox and your Adviser may be remunerated.

The exact amount of fees and commissions we and our Advisers receive will be disclosed in the SOA.

WILL ANYONE BE PAID FOR REFERRING ME TO YOU?

When someone else has referred you to us, if they are paid a fee in relation to the referral, the SOA will inform you who will receive that fee and the amount they will receive. A once only referral fee of up to 30% of the value of Silver (\$89) and Gold (\$594) membership may be paid to approved persons.

HOW TO MAKE A COMPLAINT

If you are not satisfied with the service or advice you receive from us you are entitled to make a complaint.

1. Contact your Adviser directly and tell them about your complaint. If you prefer, you are welcome to speak to the Complaints Officer by calling freecall 1800 003 369. For more information log on to our website: www.freemanfox.com.au.
2. If your complaint is not satisfactorily resolved within twenty-eight days, we will write to you informing you of the outcome. At Freeman Fox, our philosophy in dealing with complaints is to be "quick and fair".
3. If you still do not receive a satisfactory outcome, you have the right to complain to Financial Ombudsman Service -
Telephone: 1300 780 808
Website: www.fos.org.au

SAFEGUARDING YOUR PRIVACY

At Freeman Fox we are committed to safeguarding your privacy. We collect your personal information to ensure that we are able to provide you with the products and services most appropriate to your needs. For further information on our Privacy Policy, please refer to our website www.freemanfox.com.au or ask your Adviser.