

## Financial Services Guide (FSG)

Preparation Date: July 2023

This FSG is intended to inform you of certain basic matters prior to us providing you with a financial service. The matters covered by this FSG include who we are, what services we are authorised to provide, how we are remunerated, any conflicts of interest and details of dispute resolution procedures.

### Who we are

Ethical Investment Services Pty Ltd (ABN 38 004 531 800; Australian Financial Services Licence 222690) was established in 1988 to provide investors with ethically screened financial advice. Our investment committee develops an approved product list from which investment portfolios are constructed. All recommendations are based on ongoing research from a range of providers which feeds into the selection process. Ethical profiles are developed for all our recommendations.

### Advisers

All our advisers are Authorised Representatives of Ethical Investment Services Pty Ltd and comply with industry requirements regarding qualifications, experience and skills required to provide financial advice.

Michelle Brisbane CFP, B.Bus (Fin), B.Sc (Chem), AFPA	Authorised Rep No 223341
Adam Carey MFP, MBA, F.Fin, B.Sc	Authorised Rep No 1248917
Timothy Fitzpatrick MCom, GCertEcon, B.A/B.Bus, ADFP	Authorised Rep No 1251658
Andrea McKay CA, B.Comm, GradDip Financial Planning	Authorised Rep No 1249386
Sharon Tan, B.Com, B.A, ADFS (FP), CFP®	Authorised Rep No 0406274

This FSG is given to you by your adviser with the authority of Ethical Investment Services Pty Ltd. When a member of our team provides financial services to you, they will be acting for you on behalf of Ethical Investment Services Pty Ltd. We are obliged by the law to act in your best interests and prioritise your interests ahead of our own.

The following employee is undertaking work and training (Professional Year) supervised by Adam Carey:

Joshua Tuttleby, B.Com

### Matters we can help you with

Under our Australian Financial Services Licence (AFSL), we are authorised to provide the following services and products. We provide these services taking into account any ethical concerns you might have regarding your investment options.

Personal Financial Advice	Superannuation Strategies	Insurance and Risk Management
Wealth Creation Advice	Tax (Financial) Advice	Centrelink (Social Security) Advice
Ethical Investment Advice	Retirement Planning Strategies	Investment Review Service
General Investment Advice	Estate Planning Advice	Portfolio Management Service

As we hold our own AFSL, there are no external restrictions imposed on the range of products we can recommend to you. An investment strategy or product is recommended to you only after considering its suitability regarding your individual investment objectives, financial situation and specific needs.

### Our relationships

Ethical Investment Services Pty Ltd is a privately owned financial services business in Australia and is free from many of the inherent conflicts associated with an institutionally aligned network of advisers and accountants. This ensures that we do not have any relationships or associations that can influence the advice we provide. All recommendations made are based on our independent research.

We declare that some of our advisers and staff hold units and/or shares directly or through their personal superannuation accounts in managed funds and equities that we recommend. We maintain a register that details any significant holdings.

#### Lack of Independence

Ethical Investment Services is not independent, impartial, or unbiased because we receive commissions for the advice we provide on life risk insurance products;

## Privacy

Your adviser is required to maintain physical or electronic records of documentation for any financial advice given to you, including information that personally identifies you and/or contains information about you. These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know. 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.

We are required under the Anti-Money Laundering and Counter Terrorism Act 2006 to implement client identification processes. This means we will ask you to present identification documents to meet this obligation and we will also retain copies of this information. Ethical Investment Services Pty Ltd respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. If you like, you can request a copy of our Privacy Policy.

## Documents you may receive

Should you decide to obtain personal financial advice, your adviser will need to determine your needs, objectives and relevant financial circumstances. This will be done via a Data Collection Form. When your adviser provides personal financial advice, you may receive one or more of the following documents outlined below.

Statement of Advice (SoA)	Product Disclosure Statement (PDS)	Renewal Notice
Record of Advice (RoA)	Fee Disclosure Statement (FDS)	

- The SoA sets out the advice that has been tailored to your specific circumstances and provides you with details of all relevant disclosures including details of any remuneration payable.
- Where you receive ongoing or further advice a SoA or RoA may be provided.
- A PDS will be provided if a product recommendation is made and includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).
- An FDS is issued annually to you in instances where you enter into an Ongoing Fee Arrangement with your adviser for a period greater than 12 months. The FDS will contain information about the services you were entitled to receive, the services you actually received, the fees you paid in the previous year as well as the fees you will pay during the upcoming year.
- For ongoing fee arrangements your adviser will also issue a Renewal Notice every year. The Renewal Notice will give you the option of renewing the ongoing fee arrangement.

## How can you give us instructions

We accept instructions via phone, letter, email or upload to the secured document sharing system. There may be some instance where we can only accept written instructions from you and we will let you know accordingly.

## How we are paid

All our advisers are salaried employees and do not directly receive any brokerage, commission or additional benefits from fund managers whose products they recommend to you. Your adviser may be eligible for a bonus as a result of advice and service provided. The adviser must meet our professional and technical standards to be eligible. Michelle Brisbane is an adviser as well as shareholder/director of the practice and receives a salary and a share of profits.

We may be offered or receive non-monetary benefits where:

- The amount is less than \$300 and identical or similar benefits are not given on a frequent basis;
- The benefit has a genuine education or training purpose (including attendance to conferences) and is relevant to providing financial product advice; and/or
- The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider

Payments or benefits received are disclosed in a register. A copy of the register is available upon request.

## **Fees and Charges**

You have the right to know about any service fees, commissions, implementation charges, and other payments and benefits we may receive. We are committed to helping you understand these fees before proceeding with any of our services. All fees or commissions are paid to Ethical Investment Services Pty Ltd.

Our financial planning is charged on a Fee for Service basis and you will be provided with a quote before proceeding to the next stage. Some fees we may charge are:

- An initial fee for consultation and Statement of Advice fee; or
- An ongoing fee for service; or
- An establishment fee or implementation fee; or
- Commission payments from product providers where applicable; or
- A combination of any of the above.
- All accounts have a minimum \$1,500 per annum fee payable to Ethical Investment Services.

## **Professional Indemnity Insurance**

Ethical Investment Services has professional indemnity insurance cover for the financial services it provides to its clients. This insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulation.

## **If you have a complaint**

We are a member of the Australian Financial Complaints Authority (AFCA). AFCA is an External Dispute Resolution Scheme. If you have any complaint about our service, you should take the following steps:

1. Contact your adviser directly to discuss the issue and seek a resolution.
2. If the complaint is not satisfactorily resolved, please contact us in writing and tell us about your complaint. Complaints should be directed to The Manager, Ethical Investment Services. We will attempt to resolve it within 10 business days of receiving your written complaint.
3. We will acknowledge receipt of a complaint immediately, however, where this is not possible, acknowledgement will be made as soon as practicable.
4. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution.
5. If you are not satisfied with the outcome, you have the right to lodge a dispute with The Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

The contact details for AFCA are:

Phone 1800 931 678 (free call)

Online [www.afca.org.au](http://www.afca.org.au)

Email [info@afca.org.au](mailto:info@afca.org.au)

Mail GPO Box 3

Melbourne VIC 3001

6. The Australian Securities and Investment Commission (ASIC) also has a free call info line on 1300 300 630 which you may use to obtain information about your rights.