



Financial Services Guide

We are authorised representatives of

Preferred Financial Services Pty Ltd

ABN: 40 638 142 640

AFS Licence Number: 521777

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Purpose and content of this FSG:

1. To assist you to determine whether to use any of the services described herein.
2. This FSG includes details of how we and our associations are remunerated for our services.
3. This FSG contains details about how complaints against us will be handled.

As part of our delivery of services to you we may prepare a Statement of Advice (or a Record of Advice) and possibly provide you with one or more Product Disclosure Statements prepared by one or more product issuers. Where we prepare a Statement of Advice, we will always provide you with a copy. Where a record of advice is prepared (e.g. as part of an ongoing service arrangement with you) we will keep a copy in our files and you are free to request (at no cost) a copy up to 7 years after the date of that record's creation.

Lack of Independence Disclosure Notice:

We can't call ourselves independent. Here is why.

The law makes it very difficult for most advisers to say they are independent, unbiased or impartial, even if they are not in any way linked to a financial product provider (like a bank).

If, for example, an adviser gets paid a commission to help a client arrange some insurance they are automatically prohibited from calling themselves independent. Most advisers who receive those commissions charge their clients very little (if anything) for the advice or the help they provide putting a policy into place. From time to time, we receive these commissions.

So, although we always put your interests before ours when giving advice we cannot (by law) call ourselves independent, unbiased or impartial.

Who we are

Dialogue Financial Management has been providing financial advice to clients in the Brisbane Central Business district since 1998.

The Financial Services we offer are provided by Dialogue Financial Management Pty Ltd, 21 091 114 260 trading as Dialogue Financial Management Authorised Representative No. 250151.

The following financial advisers are authorised to provide the financial services referred to in '*Authorised services and the kinds of financial products that they relate to*' section of this FSG to you on behalf of Preferred Financial Services:

Andrew Lyon

Authorised Representative No. 249990

Preferred Financial Services Pty Ltd has authorised us to provide you with this Financial Services Guide.

Authorised services and the kinds of financial products they relate to

Our AFS Licence permits us to advise on and deal in the following classes of financial products:

1. This licence authorises the licensee to carry on a financial services business to:

(a) provide financial product advice for the following classes of financial products:

(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.

(vii) standard margin lending facility; and

(viii) superannuation; and

(b) deal in a financial product by:

(i) applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:

(A) deposit and payment products limited to:

(1) basic deposit products.

(2) deposit products other than basic deposit products.

(B) debentures, stocks or bonds issued or proposed to be issued by a government.

(C) life products including:

(1) 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

(2) 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.

(D) interests in managed investment schemes including:

(1) investor directed portfolio services.

(E) retirement savings accounts ("RSA") products (within meaning of the Retirement Savings Account Act 1997).

(F) securities.

(G) standard margin lending facility; and

(H) superannuation to retail and wholesale clients

Who we act for when providing our authorised services

We act for you as our client and not for any product issuer or financial institution.

Remuneration for those authorised services

You can pay for the services you receive on a fee for advice basis. This allows you to know that you are paying for our advice irrespective of any product you use, clarifies the services you are entitled to, and ensures all recommendations are driven by your needs.

We will agree with you the amount you pay based upon:

- a flat dollar fees.
- an hourly rate.
- the amount you invest; or
- a combination of the above.

You can pay in the following ways:

- as a fee for advice that will be deducted from your investments as a one-off payment or in instalments.
- by direct invoice from us for initial and ongoing advice.
- via commission we may receive from a financial product provider when you commence an insurance contract; or
- a combination of the above.

If you are not already on a fee for advice package, you can move to this payment at any time.

All fees will be specified in your Statement of Advice should you proceed to that stage

Referral arrangements

There are no payments received or made to any parties who may refer clients to us or alternatively where we refer clients to a third party.

Associations with issuers of financial products

We have no associations with any issuers of financial products.

Special Instructions you can provide to us

Generally, you will need to give us instructions in writing (for example: fax, email, or letter) or another method agreed with us.

Disputes handling & our complaints policy

We treat any complaint we receive seriously. If you are dissatisfied with your experience as our client, we ask that you communicate with us (e.g., by phone, email or in person) so we can try to resolve the issue for you. We'll do our best to help figure out the background of the matter with you.

We have adopted best practice complaints handling processes to ensure:

1. Acknowledgement of your concerns within 24 hours of receipt.
2. Speedy assessment and investigation.
3. Timely provision of a response (known as an IDR response) no more than 30 days after we receive your complaint.

If we cannot resolve the issue to your satisfaction within that time frame, we will refer you to the free industry complaints handling body known as Australian Financial Complaints Authority Limited (AFCA). We are a financial member of AFCA, the Government approved External Disputes Resolution scheme.

AFCA can be reached at 1800 931 678

AFCA's mail address is GPO Box 3, Melbourne Vic 3001

AFCA's website is www.afca.org.au.

Compensation arrangements:

We believe we have put in place compensation arrangements (via maintenance of professional indemnity insurance and adequate financial provision for any policy excess) that are adequate having regard to the size, nature and complexity of our business. We believe that these arrangements are sufficient for the purpose of meeting our compliance obligations under section 912B of the Corporations Act.