

Financial Services Guide (FSG)

A guide to the services we provide and how we will work with you

**WE ARE REQUIRED BY LAW TO GIVE YOU A
FINANCIAL SERVICES GUIDE (FSG), THAT HELPS
EDUCATE, PROTECT AND ASSIST YOU TO MAKE
AN INFORMED DECISION ABOUT THE FINANCIAL
SERVICES WE OFFER.**

Trend Wealth Pty Ltd

ACN 609 773 800

Authorised Representative No. 1238620

Unit D, 4 Railway St

Southport QLD 4215

Trend Wealth Pty Ltd

is an Authorised Representative of

Trend Investor Services Proprietary Limited

which holds an Australian Financial Services Licence,

AFSL No. 255475

Phone 1300 059 249

Email info@trendinvestorservices.com.au

Web www.trendinvestorservices.com.au

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**Information
about this
Financial Services
Guide:**

This Financial Services Guide (“FSG”) is intended to be used as a reference by you to inform you of certain basic matters relating to your dealings with our financial services firm, prior to us providing you with a financial service, and during our relationship.

This FSG is provided to you by Trend Wealth Pty Ltd (Trend Wealth, we, our, us), as an Authorised Representative of Trend Investor Services Proprietary Limited (Trend). This FSG covers information relating to;

- who we are
- what financial services we provide and the products to which those services relate
- what our responsibilities are and what type of advice we give
- what you can expect to pay for the financial services
- Fees or other costs you may charged
- what remuneration and other benefits may be paid to us, our employees or others
- what to do if you have a complaint, and how it will be dealt with
- for what purpose we use your contact data
- how you can contact us

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

Please note should any of the information in the Financial Services Guide be unclear or confusing please discuss it with your adviser prior to committing to any advice.

About Trend Wealth:

We act on our own behalf when providing a service to you. We act under the authority granted to us by Trend under its AFSL when we provide services to you. We can offer our services to both Wholesale and Retail clients.

Trend has been operating as a financial services provider since 1993 and has recently extended its operations to financial planning and wealth management via Trend Wealth.

Trend Wealth and Trend operate from the same office in Australia and it is located at Unit D, 4 Railway St, Southport QLD 4215.

We are a privately owned financial services firm. We have no institutional shareholders or requirements. This allows for a wide range of advice and products without any external pressures.

We provide all our advisers with various support services including research, ongoing training, professional development as well as access to a broad range of investment and risk products.

Other Documents You May Receive:

You may receive other documents in addition to this FSG when your Adviser provides you with personal financial advice or recommends a financial product.

Statement of Advice

Any advice that you receive from your Adviser which takes your personal objectives, financial situation and needs into account, will be presented to you in writing in your Statement of Advice (SoA), also referred to as your financial plan. The SoA is an important document as it sets out what your Adviser is recommending and why it is suitable and appropriate for you. It will contain enough detail for you to make an informed decision about whether to act on the advice and will outline:

- Your Adviser's recommendations and the basis on which they are given.
- The costs of the advice and information about fees, commissions or other benefits that we, your Adviser or a related party may receive.
- Details of any relationships or associations that we or your Adviser may have with product providers or related parties.

Record of Advice

If your Adviser provides you with further personal advice, you may receive a Record of Advice (RoA). A RoA will be provided if your circumstances and basis of advice are not significantly different from the initial advice you received from your Adviser. Where your circumstances have significantly changed, any further personal advice that is provided to you will be documented in a SoA. You may request a copy of the advice records that we keep. Any request must be made, either verbally or in writing, within seven (7) years (or as prescribed by law) of the provision of the further personal advice, and should be directed to your Adviser.

Product Disclosure Statement

If your Adviser recommends a particular financial product or transacts on your behalf and at your request, you will receive a Product Disclosure Statement (PDS), or other relevant product disclosure material. The PDS contains important information about a particular financial product and will include its fees, features and risks, and will assist you making an informed decision about that product.

Financial Services Trend holds a current Australian Financial Services Licence (AFSL) No 255475 which Trend Wealth Pty Ltd – an Authorised Representative of Trend Investor Services Proprietary Limited (Australian Financial Services Licensee – 255475)
Registered Office Unit D, 4 Railway St, Southport QLD 4215

and Products we Provide

authorises it to provide advice on and deal in an extensive range of financial products.

Trend has authorised Trend Wealth, as a Corporate Authorised representative, to provide advice on and deal in the following classes of financial products:

- basic deposit products;
- deposit products other than basic deposit products;
- Managed Investment Schemes including IDPS;
- Government debentures, stocks or bonds;
- Life products including investment life insurance products and life risk insurance products;
- Retirement Savings Accounts;
- securities;
- Standard Margin Lending Facilities; and
- Superannuation.

Some of the financial services or products that we are authorised to provide may be beyond those which we authorise your Adviser to offer.

Your personal information and providing instructions

We maintain a record of your personal profile, which includes details of your objectives, financial situation and needs.

- We also maintain records of any recommendations made to you.
- We have in place a privacy policy which will ensure the privacy and security of your personal information.
- While committed to your privacy we are also committed to providing parties with whom we have a business relationship and who have provided us with your details by way of referral, with information to help them better serve your needs and better understand the advantages we provide to you as a mutual client. We do this by providing broad information on client communication levels and on acceptance rates of advice provided.
- If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded.
- Increasingly, as technology progresses, your file will contain more electronic/digital information.
- We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise of the likely cost in advance and can help to refine your request if required.

You may provide instructions to us, or your adviser by phone, email or fax.

Fees and Other Costs

- Trend and Trend Wealth may receive commissions from the issuers of the products approved by Trend and that may be recommended to you.
- Where we recommend a life insurance product we may be paid a commission by the life insurance company.
- Alternatively, where appropriate we might enter into a fee-for-service arrangement directly with you.
- Most managers of products recommended offer to pay Trend an initial commission. This commission, which can vary depending on the product and manager, is in a range of between 0% and 5% and calculated on your investment amount and paid by the manager when you make an investment. For example, on an investment amount of \$10,000, 3% initial commission would equate to \$300. Dependant on the product and the manager this may or may not reduce the total amount of your capital invested and/or redeemable. Alternative fee-for-service arrangements might see this commission rebated to you.
- The managers of the products may pay Trend an ongoing commission. This commission, which can vary depending on the product and manager, is calculated in a range of between 0% and 1.2% per annum on the balance in your account. For example, on an investment amount of \$10,000, a 1% ongoing commission would equate to \$100 per annum.

- Where a life insurance company product has been recommended the issuer of the product will pay Trend a commission. This commission ranges between 0% (for some investment products) and up to 125% (for some personal risk products) of your first year's premium. For example, on a life insurance policy with a premium of \$600, an initial commission of 120% would equate to \$720.

- Where a life insurance company product has been recommended the issuer of the product will pay Trend an ongoing commission. This commission, which can vary depending on the product, is calculated in a range of between 0.15% (for some investment products) and up to 30% (for some personal risk products). This commission is paid each month or upon annual renewal for personal risk products. For example, on a life insurance policy with an annual premium of \$600, an ongoing commission of 15% would equate to \$90 annually.

- The licensee will receive brokerage of between 0% and 1% of the transacted amount for acting as intermediary for buying and selling of direct equities. For example, brokerage of 0.85% on a transaction of \$10,000 shares bought would equate to \$85.

- The exact amounts of any fees, commissions, bonuses or other incentives received by the licensee, and the distribution of these fees, commissions, bonuses and other incentives will be included in any Statement of Advice, that will be provided to you.

How Advice fees are distributed

Trend will retain 2% of the gross revenue received for the recommended financial services and/or products. Trend will pay 98% of the gross revenue received to Trend Wealth. Your advisor, may either be remunerated on a commission basis for the services provided to you, as authorised by you or may be remunerated on a salary which is not directly linked to the payments you make for the services you receive.

Payments to directors, employees, representatives and authorised representatives will only be paid if they are authorized by you.

Complaints

- Trend Investor Services is a member of the Financial Ombudsman Service.

- If you have any complaint about the service provided to you, you should take the following steps:

- Your first step is to contact the adviser that provided you the advice. You should outline your complaint in writing, and provide it to your adviser by email or post. Should your complaint not be resolved within a reasonable time you should then contact Trend Investor Services Directly.

- Contact the compliance manager at Trend Investor Services Pty Ltd, contactable on dylangreenway@trendfinancialplanning.com.au or put your complaint in writing and send to Trend Investor Services Unit D, 4 Railway St Southport QLD 4215. We will seek to resolve your complaint quickly and fairly. If the complaint cannot be addressed to your satisfaction you have the right to complain to the Financial Ombudsman Service (FOS). They can be contacted at:

Financial Ombudsman Service

GPO Box 3
Melbourne VIC 3001
Toll Free: 1300 780 808
Facsimile: (03) 9613 6399
Website: www.fos.org.au

This service is provided to you free of charge.

Stage 1 of the FOS process is where FOS facilitates discussions and negotiations between the parties. All relevant documents are exchanged and the issues in dispute are identified.

Stage 2 is conciliation and the parties come face to face with a conciliator from the FOS national panel. The role of the conciliator is to assist the parties to explore options for settlement of the dispute and to help parties to agree on their own outcome.

Stage 3 is where the independent adjudicator is requested to make a decision "on the papers" taking into account the relevant law, fairness and reasonableness. If you accept the adjudicator's decision it is binding on the member.

If your concerns involve ethical conduct you may wish to consider raising your concerns in writing with the Financial Planning Association of Australia. They can be contacted at PO Box 109, Collins Street West, Melbourne Vic 8007.

The Australian Securities and Investments Commission (ASIC) also has a free call Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Associations and Relationships

Trend Wealth has a relationship with Trend, the AFS Licensee that has granted Trend Wealth an authority to provide financial services to clients.

Trend Wealth has a relationship with various Third Party Services some of which you may enter into a relationship with in order to receive the services provided by Trend Wealth. These relationships in no way influence the provision of financial services by Trend Wealth to you.

Professional Insurances

In accordance with Regulatory Guide RG126 and Section 912B of the Corporations Act 2001, Trend has Professional Indemnity Insurance in place which covers the work done for it by its representatives, authorised representatives and employees.

Privacy

Trend maintains a record of your personal information. You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive.

A copy of any recommendations made to you will be retained by us for seven years. Please contact your advisor to review your file.

Trend has implemented a privacy policy which ensures the privacy and security of your personal information. You can request a copy of the policy.

If you choose to appoint a new financial adviser, your new adviser will be provided access to your policy information. They will be responsible for providing you with ongoing advice relating to those policies and all future advice fees deducted from the policy/policies will be paid to your new adviser.