



BARNES

FINANCIAL SERVICES

FINANCIAL SERVICES GUIDE

This FSG was prepared on 1 January 2010.

This Financial Services Guide describes the financial planning and advisory services we provide. It is designed to assist you in deciding whether to use our services. It describes how we are remunerated for our services, our professional indemnity insurance and how we handle any complaints you may have.

We may give you other documents when providing our services including:

- **Statements of Advice** - If we provide you with advice about your personal circumstances, we will normally give you a Statement of Advice. This will confirm the advice we have given and explain our fees for giving advice and arranging the financial products we have recommended. When we provide further advice to you, we may not give you a Statement of Advice, however we will record the advice and you can ask us for a copy of this advice by calling us.
- **Product Disclosure Statements** - If we recommend a particular financial product to you, we will also provide you with a Product Disclosure Statement containing information about the product such as its features and risks.

Our services

We provide high quality financial planning and advisory services on a broad range of financial products.

We hold an Australian Financial Services License. Our Australian Financial Services License is 343239

Our financial planning services include:

- Identifying your financial and investment objectives, taking into account your current financial position and personal circumstances;
- Helping you to develop financial goals and investment strategies;
- Advising you as to how to implement your investment strategies; and
- Arranging financial products that are suitable for your needs.

We provide advice in the following areas:

- Budget and debt management;
- Salary packaging;
- Investment planning;
- Retirement planning;
- Estate planning;
- Social security;
- Superannuation planning;
- Personal insurance and financial management.

The financial products we can arrange for you include:

- Deposit and payment products;
- Managed investments;
- Investor directed portfolio services and 'wrap' accounts;
- Retirement savings accounts;
- Retirement income streams products;
- Shares, stocks and bonds;
- Life risk and investment products (including personal accident, trauma, death benefits).

We act for you when giving this advice and making product recommendations. Our product research considers a broad range of products and we select only those products that are worthy of recommendation to our clients. We also undertake ongoing review of the performance of those products to ensure they remain competitive and will meet your ongoing needs.

How can you deal with us?

You can deal with us in person, by phone, fax or email. It is important that you provide us with complete and accurate information about your circumstances and you take the time to check the assumptions we have made and the basis for our advice otherwise the advice we give may not be appropriate for your needs.

Naturally, in the future your circumstances may change so our initial advice and recommendations may no longer be appropriate for you. We can periodically review your portfolio including your financial position, personal circumstances, financial goals and investment strategies to decide whether those strategies and goals and the financial products you hold are appropriate. Contact us for portfolio review when your circumstances change.

How we are paid

Agreed Fees	We may charge you a fee for the services we provide. We will agree the fee with you before we provide any services to you. This fee may be payable in addition to, or instead of, a commission from the product issuer. This fee will vary depending on the complexity and time taken to deliver our service to you.
Commission	We may receive a commission from the product issuer from the fees deducted from your initial investment and as a percentage of the value of your ongoing investment (usually at the end of each month or on an annual basis). We will calculate and tell you about our remuneration when we recommend a particular financial product to you.

Who we pay

Advisers	Our advisers are paid an annual salary. They may also receive a performance bonus which is paid at the discretion of our directors where the adviser's performance has been exceptional in terms of meeting our business goals.
Referrers	If you were referred to us, we may pay the person who referred you up to 20% of the commission and fees we earn for the services we provide to you.

Our professional indemnity insurance

We have professional indemnity insurance in place which covers us for any errors or mistakes relating to our financial planning services. This insurance meets the requirements of the Corporations Act and covers the services provided by our advisers after they cease working with us provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

What to do if you have a complaint

Should you have a complaint about our services, you can either discuss the matter with your adviser or contact our Complaints Officer on (08) 9256 5504. We will acknowledge receipt of your complaint within 5 days, and attempt to resolve it within 30 days.

We are a member of the Financial Ombudsman Service, an external dispute resolution scheme. If you are not satisfied with the manner in which we handle your complaint, you are entitled to take your complaint to them. Their contact details are located on their website at www.fos.org.au. You can access this scheme for free and any decision they make is binding on us but not on you.

How can you contact us?

We can be contacted at:

Calling us on: (08) 9256 5504

Visiting our website at: www.barnsfinancial.com.au

Writing to us at: PO BOX 1532
CANNING VALE WA 6970

BARNS FINANCIAL SERVICES PTY LTD
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AFS Licence Number: 343239

This FSG has been authorised for distribution by the Australian financial services licence holder identified above.

OTHER IMPORTANT INFORMATION

How we protect your privacy

We are committed to protecting your privacy. We use the information you provide to advise you on your financial circumstances, goals and strategies. We only provide your information to the product issuers with whom you choose to deal (and their representatives). We do not trade, rent or sell your information.

You can check the information we hold about you at any time. For more information about our Privacy Policy, ask us for a copy or visit our website at www.barnsfinancial.com.au