

Ansell Financial Pty Limited

Financial Services Guide

AFSL 430 572

ABN 22 160 544 294

Contact Details

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Authorised Representatives

Ryan Ansell	ASIC Authorised Representative #	264 235
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Grant MacNeill	ASIC Authorised Representative #	432 318
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Trading as Ryan Ansell Investment Solutions



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Authorised for Distribution by Ansell Financial Pty Limited

Why Am I receiving this document?

This Financial Services Guide (FSG) is an important document which we are required to provide to you as a condition of our Australian Financial Services Licence (AFSL).

It provides information to help you decide whether to use our services. It tells you about:

- who we are
- the services we offer and what our fees and charges are
- how our advisers are remunerated
- the types of documents we may give you
- any conflicts of interest which may impact the services; and
- how we deal with complaints if you are not satisfied with our services.

When we provide you with financial planning services you may receive:

- A Statement of Advice (SoA) or Record of Advice (RoA) which documents the advice we provide to you
- A Product Disclosure Statement (PDS) which explains the products we have recommended.

This FSG is an important document that outlines the financial services you may receive from Ryan Ansell Investment Solutions.

About Ansell Financial Pty Limited

Ansell Financial Pty Limited is different to many financial planning practices as it holds its own Australian Financial Services Licence (430572) which has been issued by the Australian Securities and Investments Commission (ASIC).

Ansell Financial Pty Limited is owned and managed by Ryan Ansell.

As a licensee we are required to comply with the obligations of the Corporations Act and the conditions of our licence. This includes the need to have compensation arrangements in place with a Professional Indemnity insurer.

About Ryan Ansell Investment Solutions

Our advisory services are provided by Ryan Ansell trading as Ryan Ansell Investment Solutions (ABN 19 820 182 782), as an Authorised Representative of Ansell Financial Pty Limited.

Grant MacNeill is also an Authorised Representative of Ansell Financial Pty Limited.

Ryan and Grant act on behalf of Ansell Financial Pty Limited who is responsible for the services that they provide.

Your Financial Adviser – Ryan Ansell

Ryan Ansell is an Authorised Representative of Ansell Financial Pty Limited. (Authorised Representative Number # 264 235).

Ryan Ansell is the Principal of Ryan Ansell Investment Solutions.

Ryan has over eighteen (18) years experience in the accounting and investment sector, the last thirteen (13) years as a Financial Adviser. During this time he has acquired the following qualifications:

- Bachelor of Commerce from the University of Newcastle in 1997.
- Member of the Institute of Chartered Accountants (ICAA) since 2000.
- Chartered Accountant Financial Planning Specialist since 2003.
- Member of the Financial Planning Association (FPA) since 2000.
- Certified Financial Planner (CFP) of the Financial Planning Association since 2002.
- Fellow Member of FINSIA (F Fin) since 2005.
- SPAA Self Managed Superannuation Specialist Adviser (SSA) since 2009.

Your Financial Adviser – Grant MacNeill

Grant MacNeill is an Authorised Representative of Ansell Financial Pty Limited. (Authorised Representative Number # 432 318).

Grant joined Ryan Ansell Investment Solutions in June 2010. Prior to joining Ryan Ansell Investment Solutions, Grant was employed at a large Newcastle Accounting Firm for ten years, commencing as a trainee accountant before becoming the Practice Manager in his final three years.

During this time he has acquired the following qualifications:

- Bachelor of Business from the University of Newcastle in 1999.
- Diploma of Financial Services (Financial Planning) in 2012.

What Services Do We Provide?

Ansell Financial Pty Limited holds a licence to provide a comprehensive range of services which include:

- Superannuation and SMSF advice
- Personal insurance advice
- Managed investment advice
- Securities advice
- Retirement planning advice
- Margin lending advice
- Portfolio review services

These services are provided to both wholesale and retail clients.

The financial advice process

We recognise that the objectives and personal circumstances of each client are different.

What is right for one client may not be right for another.

We will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we address all issues.

When we first provide advice to you it will be explained thoroughly and documented in a Statement of Advice which you can take away and read.

The Statement of Advice will explain the basis for the advice, the cost to you of implementing the advice and any commissions or associations which could have influenced the advice.

We will also provide you with a Product Disclosure Statement. This contains information about each product recommended to help you understand the investment being recommended.

At all times you are able to contact us and ask questions about the advice and investments recommended.

You can provide instructions to us in writing, via phone or via email/fax. Please note you are responsible for ensuring your instructions do however reach us.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

The further advice we provide will be dependent on the terms of the Client Services Agreement you sign with us. It will be documented in a Record of Advice.

Our fees and charges

All fees are payable to Ryan Ansell trading as Ryan Ansell Investment Solutions.

Ryan shares 100% in the profits of the business.

Grant MacNeill is paid a salary by Ryan Ansell Investment Solutions.

Investment & Administration Service

Our Investment and Administration Service is our full service offering. We construct and manage portfolios with your financial and personal goals in mind and provide peace of mind by managing the burden of the day to day management and assist with the complex decision making processes. Our commitment includes:

- Provide exceptional client service that you deserve.
- Offer unlimited telephone and email contact and after hours availability.
- Up to date portfolio reporting and monthly formal valuation provided.
- Quarterly meetings or conference to provide portfolio review, including recommendations, performance and general economic conditions.
- Develop investment strategies to cater to your individual circumstances.
- Provide sound professional investment advice, including the evaluation of special offers and implementation where appropriate.
- Administration of the portfolio for all transactions, encompassing income, capital and taxation transactions, including becoming the mailing address for all correspondence.
- Contact point for accounting, taxation and audit requirements.
- Consideration and review of tax effective strategies where appropriate.

Investment & Administration Service fees may be either an agreed fixed fee, or a percentage of your portfolio value.

Plan Preparation and Implementation Fee

The Plan Preparation and Implementation fee includes all meetings with you, the time we take to determine our advice and the production of the SoA.

The Plan Preparation and Implementation fee is based on the scope and complexity of advice provided to you. We will agree the fee with you at our first meeting.

SMSF Service Fees

If you decide to establish a SMSF, we charge a one-off fee to establish the SMSF service and then ongoing fees for administration, accounting and tax services. These fees will be set out in the SoA.

Brokerage

Brokerage is charged on each trade we execute on your behalf. Brokerage rates vary from 0.22% - 2.20% subject to a minimum rate. These fees will be set out in the SoA.

Ongoing Advice Fees

Once your investments are established we may meet with you periodically to provide performance reports and update our advice.

The updates will consider the latest investment research from industry experts, changes in legislation, new products available in the market and any changes to your personal circumstances.

Ongoing fees will depend on what ongoing service are provided, and may be either an agreed fixed fee, or a percentage of your portfolio value.

The services and fees will be set out in the SoA or RoA that we provide to you.

Commissions

Ryan Ansell Investment Solutions receives commissions from some product providers.

The commission amount will vary depending on the product which is recommended. We will tell you the exact amount in the SoA or RoA.

Investment Commissions

We may receive a monthly commission payment from some investment providers. These will be based on your account balance and will continue to be paid for as long as you hold the product.

Insurance Commissions

We may receive a one-off upfront commission when you take out an insurance policy we recommend.

We also receive a monthly commission payment for as long as you continue to hold the policy.

Placement Commissions

We may receive a placement commission on capital raisings for listed stocks. This includes IPO's and rights issues. These are one-off payments.

Licensee Commission

Some product providers may pay an additional licensee commission. This is based on the total funds invested in their products or the total insurance premiums for their policies across our entire client base.

Other Benefits

We may also receive additional benefits by way of sponsorship of educations seminars, conference or training days. Details of any benefits received above \$300 will be maintained on a register which is available to you on request.

Termination Provision

A client may terminate the services of Ryan Ansell Investment Solutions at any time. Upon termination, Ryan Ansell Investment Solutions will retain the following two month's fee in consideration of updating investment details and forwarding correspondence. The balance of funds received in advance will be refunded to the client.

Referral Fees and Commissions

In some situations we receive fees or commissions where we refer you to external parties. We will disclose the referral arrangements to you whenever we refer you to an external party.

In some situations we pay fees or commissions to external parties who have referred you to us. We will disclose the referral arrangements to you when we provide you with a SoA.

Conflicts of Interest

Ryan Ansell Investment Solutions may recommend that you take up other professional services offered by the business. These include accounting, tax and SMSF services.

Making a Complaint

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our services then we encourage you to contact us. Please call us or put your complaint in writing to our office.

If you are not satisfied with our response you can refer it to the Financial Ombudsman Service. You can contact FOS on 1300 780 808. This service is provided to you free of charge.

Your Privacy

We maintain a record of your personal information that includes details of your objectives, financial circumstances and needs.

We also maintain a record of the recommendations we make. If you wish to examine your file, you should ask us and we will make arrangements for you to do so.

We will only disclose information about you:

- To product providers we recommend and you agree to use
- Where the law requires us to do so
- If you consent for us to do so

Ansell Financial Pty Limited has a privacy policy for your personal information. You can ask us for a copy if you would like further information.