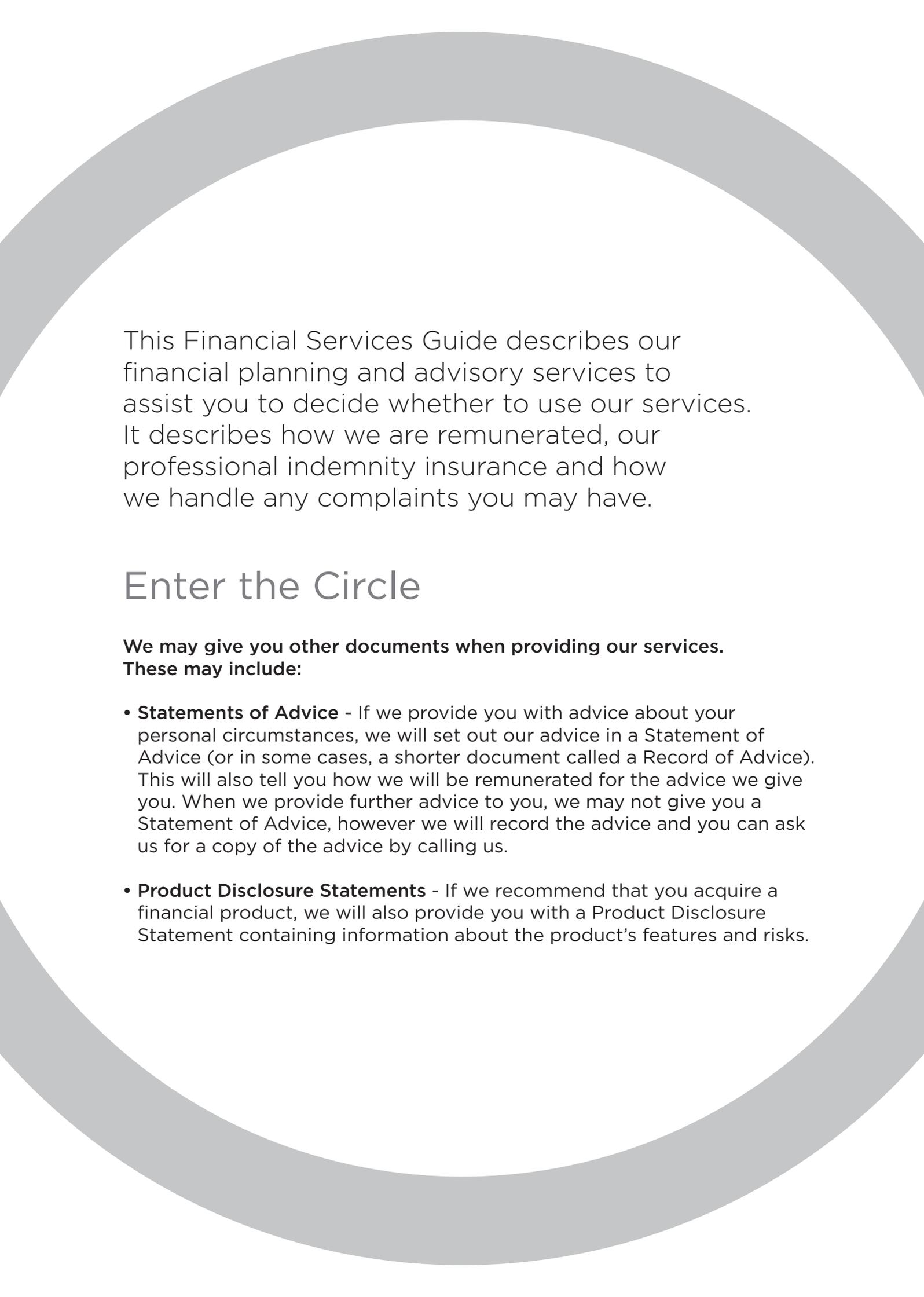




KEMOSABE
CAPITAL

FINANCIAL SERVICES GUIDE

This FSG was prepared on
Wednesday 5th December 2018
Version 3



This Financial Services Guide describes our financial planning and advisory services to assist you to decide whether to use our services. It describes how we are remunerated, our professional indemnity insurance and how we handle any complaints you may have.

Enter the Circle

We may give you other documents when providing our services. These may include:

- **Statements of Advice** - If we provide you with advice about your personal circumstances, we will set out our advice in a Statement of Advice (or in some cases, a shorter document called a Record of Advice). This will also tell you how we will be remunerated for the advice we give you. 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 the advice by calling us.
- **Product Disclosure Statements** - If we recommend that you acquire a financial product, we will also provide you with a Product Disclosure Statement containing information about the product's features and risks.

OUR SERVICES

We hold an Australian financial services licence.

Our high quality financial planning and advisory services can assist you to:

- Identify your financial and investment objectives, taking into account your current financial position and personal circumstances;
- Help you to develop financial goals and investment strategies;
- Advise you how to implement your investment strategies; and
- Recommend and arrange financial products that are suitable for your needs.

We provide advice in the following areas:

- **Cash Management** – budgeting, debt management
- **Superannuation** – consolidating or optimising superannuation, finding lost superannuation
- **Life Insurance** – personal or business succession
- **Investment** – full financial plan, one off investment, gearing
- **Retirement** – transition to retirement, social security advice, aged care planning
- Retirement planning – income and investments
- **Self-Managed Super Fund** – advice, establishment and ongoing administration
- **Estate Planning**

The financial products we can arrange for you include:

- Deposit and payment products
- Securities
- Managed investment schemes
- Superannuation, including SMSFs
- Derivatives
- Investor directed portfolio services
- Government debentures, stocks and bonds
- Retirement savings accounts
- Life risk and investment products
- Margin loans

We research a broad range of products and select those that are worthy of recommendation to our clients. We also review the performance of those products periodically to ensure they remain competitive and will meet your ongoing needs.

We act for you when giving advice and arranging financial products.

HOW YOU CAN DEAL WITH US

You can deal with us in person, by phone or email. It is important that you provide us with complete and accurate information about your circumstances and you take the time to check any assumptions we make and the basis for our advice. If you don't, our advice may not be appropriate for your needs.

Naturally, your circumstances may change over time. When this happens, our initial advice and recommendations may no longer be appropriate for you. You can engage us to periodically review 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. Or, you can contact us for a review when your circumstances change.

HOW WE ARE PAID

Financial planning and investment services

If we provided you services before 1 July 2014, we may receive a commission from the product issuer (usually at the end of each month or annually).

The amount varies depending upon the product, but is in the range of:

- Investment and superannuation – up to 2% of the funds invested.
- Investment and superannuation held through a platform – up to 2% of the funds invested.
- Insurance – between 0% and 110% of the premium you pay.

We may also receive an ongoing commission for these clients during the life of their financial products, which can range between:

- Investment and superannuation – up to 2% per annum of the funds invested.
- Investment and superannuation held through a platform – up to 2% of the funds invested.
- Insurance – up to 33% per annum of the renewal premium.
- Margin lending – up to 2% of the interest payable on your outstanding loan amount.

For services provided after this date, the fees we charge for financial planning and investment services depend on the type of services we provide to you.

- **Initial advice fee** - For our initial review and advice, we charge a fee of between \$2,200 and \$22,000 incl GST, depending on the complexity of your situation. We may ask you to pay this in advance.
- **Ongoing advice fee** – If you ask us to provide ongoing review and advice services, we will charge up to 2% of the value of the investments that we manage for you. The rate will depend on the amount of your investments and the complexity of your situation.

Share transactions – If we recommend you buy or sell shares, we will charge a 1.1% fee of the value of the trade when we arrange it for you.

Life insurance services

If we arrange life insurance for you, we may receive a commission from the insurer. The amount is a percentage of the premium (excluding taxes and statutory charges) and is included in the premium quoted to you. We will tell you the amounts that we will receive (or if we do not know, the way our remuneration will be calculated) when we advise you about your insurance requirements.

We may also charge you an insurance advice fee, the amount of which will depend upon the type of insurance we arrange. This fee is payable in addition to the premium.

If we advise on insurance within a superannuation fund, we may charge you a fee of between \$220 and \$2,200 incl GST, depending on the type of insurance. This fee is payable in addition to the premium.

Some of our advisers are shareholders in our business and may benefit from the profits of our business.

WHO WE PAY

Advisers

Our advisers are paid an annual salary. Our advisers may be eligible to receive a performance bonus based on the business profitability.

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 and our authorised representatives, including after they cease working with us, provided we notify the insurer of the claim when it arises and within the relevant policy period.

WHAT TO DO IF YOU HAVE A COMPLAINT

If you wish to complain about our services, you can either discuss the matter with your adviser or contact our Complaints Officer on +61 2 8042 9699. We will acknowledge receipt of your complaint immediately, and attempt to resolve it within 28 days.

We are a member of the Australian Financial Complaints Authority (AFCA), 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 on their website at www.afca.org.au or free call 1800 931 678. You can access this scheme for free and any decision they make is binding on us. In the case of superannuation complaints, our determinations are binding on both parties, regardless of whether the outcome is accepted.

HOW YOU CAN CONTACT US

We can be contacted at:

Kemosabe Capital Pty Ltd

Barrack House Level 5, 16-20 Barrack St, Sydney NSW 2000

Phone: +61 2 8042 9699

Email: thescouts@kemosabe-capital.com

www.kemosabe-capital.com

ABN: 40 101 865 598

AFS Licence No: 289 009

HOW WE PROTECT YOUR PRIVACY

We are committed to protecting your privacy. We use the information you provide us to advise you on your financial circumstances, goals and strategies. We 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 or disclose it to overseas recipients. If a recipient is not regulated by laws which protect your information in a way that is similar to the Privacy Act, we will seek your consent before disclosing your information to them.

If you don't provide us with full information, we can't properly advise or assist you with your financial services needs. For more information about how to access the information we hold about you, how to have it corrected and how to complain if you think we have breached the privacy law, ask us for a copy of our Privacy Policy by visiting our website at **www.kemosabe-capital.com**.



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CAPITAL



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