



## **Financial Services Guide**

Lionsgate Financial Group Pty Limited  
ABN 92 140 591 484  
AFSL 342 766  
Date of preparation: December 17, 2009

## **INTRODUCTION**

**The issuers of this Guide**

**The purpose of this Guide**

**The documents you may receive from us**

*Statement of Advice*

*Record of Advice*

*Product Disclosure Statement*

*Prospectus*

## **PART ONE**

**The products and service solutions we can provide**

*Lionsgate Financial Group Pty Limited*

**Who will be your Adviser?**

**Giving instructions to buy or sell**

**Client rights and responsibilities**

**Privacy**

*The purpose of collecting personal information*

*Disclosure of personal information*

*Security of personal information*

*Your questions about privacy*

*Accessing your personal information*

*Telephone calls*

**Professional Indemnity insurance**

**Complaint handling**

## **PART TWO**

**Relationships and associations**

**Remuneration and other benefits**

**How Lionsgate Financial Group Pty Limited is paid for our services**

*Brokerage*

*Miscellaneous Fees and Charges*

*Floats/New issues/Placements*

*Corporate Consultancy*

*Commissions and other benefits we receive from Product Issuers*

**How Lionsgate Financial Group Pty Limited is paid for our services**

*Financial Plan*

*One-off Adviser Service Fee*

*Ongoing Service*

*Review Service*

*Consulting Service*

*Commission Paid to Lionsgate Financial Group*

*Investment Products*

## **CONTACT DETAILS**

## **INTRODUCTION**

### **The issuers of this Guide**

This Financial Services Guide (“FSG”) is issued by:

- Lionsgate Financial Group Pty Ltd (“LFG”)

In this FSG we refer to this company as “Lionsgate Financial Group”, “LFG”, “the Company”, “we”, “us” and “our”.

The company can be contacted via the addresses listed at the back of this Guide.

All details and information in this FSG are current as at the date of issue. We will update the FSG if there are material adverse changes or as required by the law.

### **The purpose of this Guide**

This FSG has been produced to inform you about our products and services and the fees that we charge.

This FSG has two parts.

Part One includes information about;

- The financial services we can provide
- The financial products we can offer
- Your privacy and how we use your personal information
- How we handle complaints if they arise.

Part Two includes information about;

- The significant relationships and associations that the Companies have
- The remuneration that may be paid to us or to other relevant persons associated with the provision of our products and services.

### **The documents you may receive from us**

#### Statement of Advice

In addition to this Guide, you may receive a Statement of Advice (“SoA”) and/or a Product Disclosure Statement (“PDS”) from us.

An SoA is a written record of the advice provided by us to you, and includes information about fees, commissions and associations that may have influenced our advice.

Personal advice is advice that takes into account your personal objectives, financial situation and needs. In general we must give you an SoA the first time we provide personal advice about any financial product.

Within 7 years of us providing personal advice, you may request a copy of our record of the advice from your Adviser.

#### Record of Advice

For certain financial services, we may not need to issue you with a Statement of Advice, and a Record of Advice (RoA) may be prepared instead. The RoA will only be issued to you if you request it, within a reasonable timeframe, from your Adviser.

### Product Disclosure Statement

A Product Disclosure Statement (PDS) is a type of offer document and provides information about a product – for example, its features, benefits, fees and associated risks – to enable you to make an informed investment decision.

A PDS must be given to you in connection with any offer or recommendation to invest in;

- Managed funds
- Insurance
- Superannuation products.

### Prospectus

A Prospectus may be issued instead of a PDS for some financial products – for example, shares and debentures.

## **PART ONE**

### **The products and service solutions we can provide**

#### Lionsgate Financial Group Pty Limited

LFG is authorised to advise and deal in the following;

- Trading in domestic and international equities
- Fixed interest securities
- Managed funds
- Margin Lending services
- Initial Public Offerings and other capital raisings
- Managed investment schemes including IDPS
- Retirement Savings Accounts ("RSA") products
- Superannuation
- Basic and Non-Basic deposit and payment products
- Life products including life insurance and life risk insurance products
- Development of wealth creation programs
- Asset allocation
- Superannuation
- Retirement planning
- Life products including life insurance and life risk insurance products
- Estate planning
- Tax effective investments.

We also offer Non-Discretionary Portfolio Management Services, transaction execution services, online transaction services and online information services.

#### **Who will be your Adviser?**

Our Advisers will give you advice. They are representatives of Lionsgate Financial Group and its associated entities and we are responsible for the advice they provide to you.

#### **Giving instructions to buy or sell**

Instructions to buy or sell are to be provided to us in person or telephone only.

#### **Privacy**

We are bound by the National Privacy Principles and will provide you with financial services in a secure and confidential manner.

#### The purpose of collecting personal information

We will collect and use personal information about you;

- To provide you with products, services or information that you might request or reasonably expect
- To manage our rights and obligations under applicable laws and regulations
- To conduct research, planning, product development, risk assessment and marketing
- For other purposes required or authorised by law.

#### Disclosure of personal information

We may share your personal information with;

- Any member or affiliate of the Lionsgate Financial Group of companies
- Any entity carrying out functions on our behalf
- Any other entity that we engage to assist in the provision of services requested by you.

You should note that the personal information we collect about you may be disclosed to third parties if required or authorised by law.

#### Security of personal information

We take reasonable steps to preserve the security of the personal information we collect. All stored personal information is protected from unauthorised access by secure passwords, user login requirements or other security procedures.

#### Your questions about privacy

If you have any questions about our privacy policies, please contact the Privacy Officer by writing to;

Privacy Officer  
Lionsgate Financial Group Pty Limited  
Po Box 260  
Oatley, NSW, 2223

You may also access our Privacy Policy at our website [www.lionsgatefinancial.com.au](http://www.lionsgatefinancial.com.au)

#### Accessing your personal information

If you wish to access and update the personal information we hold about you, please contact your Adviser or the Privacy Officer at the address above.

#### Telephone calls

Telephone calls to and from our offices may be recorded and monitored to assist in resolving disputes.

#### **Professional Indemnity insurance**

Lionsgate Financial Group is covered by a Professional Indemnity Insurance Policy which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act.

#### **Complaint handling**

We want to hear all your comments, whether they are favourable or not, because it is in our interests to promptly address any concerns you may have. Lionsgate Financial Group has implemented internal complaint handling procedures consistent with Australian Standard ISO 10002, Quality management - Customer Satisfaction - Guidelines for complaints handling in organisations. In summary, the procedures are as follows:

1. Discuss the matter with your Adviser or your local LFG office manager
2. If you are unhappy with the response you receive, please write to;

Compliance Manager  
Lionsgate Financial Group  
Po Box 260  
Oatley, NSW, 2223

When dealing with a complaint that you have submitted to us in writing, we will;

- Provide a written acknowledgement of our receipt of your complaint in the first instance
- Prepare a response to ensure that all matters raised are thoroughly investigated and responded to appropriately. We aim to do this within 30 days.

3. If you are not satisfied with our complaint resolution procedures, you have the right to contact an independent complaints resolution body;

Financial Ombudsman Service Limited (member #14844)

GPO Box 3

MELBOURNE VICTORIA 3001

Toll Free: 1300 780 808

Facsimile: (03) 9613 3699

Email: [info@fos.org.au](mailto:info@fos.org.au)

Web: [www.fos.org.au](http://www.fos.org.au)

## **PART TWO**

### **Relationships and associations**

The Lionsgate Group of companies includes;

- Lionsgate Financial Group Pty Limited – which provides financial markets & advice in areas of wealth creation, wealth protection, asset allocation, superannuation, redundancy, retirement and estate planning.
- Lionsgate Financial Group SMSF Pty Limited – which provides our Self Managed Super Fund

### **Remuneration and other benefits**

In the absence of any special arrangements, Part Two sets out our fees. All fees are exclusive of GST and we reserve the right to change these fees from time to time.

Generally, our remuneration takes the form of;

- Brokerage which we charge you when we buy or sell financial products on your behalf
- Fees charged at a fixed rate for services provided Fees based on the value of your funds under management, or
- Initial and ongoing commission paid to us by product and service providers for referring you to them.

While some of the fees we charge are tax deductible, we recommend that you seek independent taxation advice on this matter.

We may charge fees above, or in addition to, those disclosed in this FSG where we have obtained your prior consent in writing.

Where we are required to issue you with an SoA in connection with personal advice, that document will provide details of the fees payable relative to that advice.

### **How Lionsgate Financial Pty Ltd is paid for our services**

Lionsgate Financial Group may charge brokerage, commission or a fee depending upon the services that are provided.

Our brokerage rates depend on the type and level of service, the size of the transaction and the frequency of these transactions. Please also note that rates may be negotiated between you and your Adviser, and fees may be subject to change.

Lionsgate Financial Group receives all Brokerage, Commission and Fees in the first instance and depending on the service provided, Client Advisors may receive a proportion of the Brokerage, Commission and Fees. Advisors may receive a salary, salary and a discretionary bonus or a proportion of the brokerage fees charged by Lionsgate Financial Group.

Advisors may receive between 0 - 100% of all fees and charges generated from their Clients depending on the level of salary and the aggregate revenue that they earn for Lionsgate Financial Group. This does not impact on, or increase, the Brokerage, Commission or Fees payable by Clients for services received.

Where you have been referred to us by a third party such as a financial planner who is not an authorized representative of Lionsgate Financial Group Pty Ltd, we may pay an introductory fee or commission rebate in relation to the referral. The fee or commission paid in relation to the referral varies depending on the particular circumstances of the arrangement with the third party. However, all such referral fee arrangements will be fully disclosed to the Client.

Lionsgate Financial Group may receive interest on any Trust Account balance maintained in conjunction with its Financial Services business. Lionsgate Financial Group may retain all such interest received on the Trust Account for the benefit of Lionsgate Financial Group.

A detailed description of how Lionsgate Financial Group receives remuneration is set out below:

### Brokerage

Brokerage is payable on all local and international securities, options, warrants, futures contracts, CFDs and forex transactions, both purchases and sales, and as a payment for services such as brokerage attracts GST.

Brokerage and government charges are added to the purchase price of a Buy transaction and are deducted from the proceeds of an order we receive from you. As a result Brokerage and government charges are settled on the usual settlement terms of the market.

Subject to minimum Brokerage amounts per transaction detailed below Brokerage is usually calculated as a percentage of total consideration of each transaction.

The maximum Brokerage that a Client will be charged is 3% plus GST, depending on the level of service agreed between the Client and the Advisor. It is essential that Clients discuss brokerage rates with their Advisor.

The brokerage charged on Australian shares, warrants & derivatives will generally be between:

- Stocks 0.1% of trade value and 3% of trade value.
- Exchange Traded Options (ETOs) AUD\$2.99 per contract and 3% of trade value.
- Warrants 0.1% of trade value and 3% of trade value.

The brokerage charged on instruments traded through 'Lionsgate Financial Group Trading Platform' will typically be between:

- Futures Contracts Min USD \$8.00 per side - Max USD \$50.00 per side.
- Stocks Min USD \$20.00 per transaction - Max 3% of trade value.
- Stock Options Min USD \$20.00 per transaction - Max 3% of trade value.
- Forex Min USD \$10.00 per transaction – Max 3% of trade value.
- Bonds Min USD \$20.00 per transaction - Max 3% of trade value.

We may charge brokerage at standard rates and/or performance fees agreed in writing with you for certain transactions in addition to the above outlined brokerage fees.

For all limit and market orders which are partially executed in the same trading day, normal brokerage will be charged for the total portion executed per day. Brokerage charges may be converted and applied in the local currency, and as a result this may result in variances in the AUD\$ equivalent brokerage being applied.

### Miscellaneous Fees and Charges

A number of fees and charges may be charged and are subject to discussion between you and your Adviser. These are set out in the table below (excl. GST);

Fail Fee – buy or sell option \$100.00 per day or 0.1% whichever is greater  
Fail Fee – buy or sell equity \$100.00 per day or 0.1% whichever is greater  
ASX Fail Fee – as levied by the ASX \$100.00 - \$5000.00 per day  
SRN Query – 12A \$50.00  
Invalid or rejected SRN fee \$50.00  
ASIC Company search fee \$50.00  
Off Market Transfers \$50.00

Reprinting of CHESS Holding Statement \$30.00 per stock  
Dishonoured Cheques \$20.00  
Banking Cheques \$20.00  
Telegraphic Transfers \$20.00  
RTGS Payments \$20.00  
Late payment fee – Buys \$50.00 plus Interest  
Early settlement fee – Sells \$50.00 plus Interest  
Confirmation/Statement re-prints \$30.00 per c/note or statement  
Re-print of Dividend Advices/Tax statements \$30.00  
Error or re-booking requests \$50.00 - \$100.00

Lionsgate Financial Group reserves the right to pass through to your account any additional charges, or changes to existing charges that Lionsgate Financial Group may incur as a result of changes in industry practices or through the course of normal business operations. You will be notified of any of these changes prior to other implementation.

#### *Floats/New issues/Placements*

From time to time Lionsgate Financial Group may be involved with IPO's, placements and other capital market activities across all market sectors. Lionsgate Financial Group may receive a handling fee/underwriting fee from the Issuer, generally between 0% - 20%. The exact fee will be disclosed in the documentation relating to the issue. If an issuer offers any other incentive then it will be disclosed to the Client, this may include stock and/or options in the company for Lionsgate Financial Group, its directors and advisors.

#### *Corporate Consultancy*

Lionsgate Financial Group from time to time will consult to various companies both ASX listed and other. Lionsgate Financial Group will disclose when it is contracted to provide certain broking services to any companies, services provided by Lionsgate Financial Group can include creating and distributing research papers, conducting road shows and analyst briefings, providing commercial advice and introductions and in respect of these corporate activities, Lionsgate Financial Group may receive an annual fixed retainer for these services and may include stock and/or options in the company for Lionsgate Financial Group, its directors and advisors.

#### *Commissions and other benefits we receive from Product Issuers*

Generally, the payments we may receive from a Product Issuer will be based on the amount you pay, and may vary from one Product Issuer to another at their discretion. We may receive either upfront commissions from an Issuer, or alternatively, ongoing commissions. Typically, these ongoing commissions may be between 0.25% - 1.00% per annum on the value of your holding for as long as you hold the product.

Volume bonuses may also be paid to us by Product Issuers, and may vary from one Issuer to another. Additionally, our Advisers can also earn bonus payments based on the overall commission generated during the year. If earned, this bonus is paid at the end of each financial year.

## **How Lionsgate Financial Group Pty Limited is paid for our services**

Lionsgate Financial Group may charge commission or a fee depending upon the services that are provided.

Our commission and/or fees depend on the type and level of service provided to you. Please also note that fees may be negotiated between you and your Adviser, and fees may be subject to change.

Lionsgate Financial Group receives all Commission and Fees in the first instance and depending on the service provided, Advisors may receive a proportion of the Commission and Fees. Your Adviser may be remunerated by salary which includes superannuation benefits. Your Adviser is also entitled to receive bonus payments representing between 0% - 50% of the initial fees and commissions, and between 0% - 50% of the ongoing fees and commissions received by Lionsgate Financial Group. If you do not elect to receive Ongoing Service, your Adviser will be entitled to a maximum of between 0% - 50% of the ongoing fees and commissions received by Lionsgate Financial Group.

For all insurance and corporate superannuation products, your Adviser will be entitled to a maximum of between 0% - 50% if the ongoing commissions received by Lionsgate Financial Group.

The salary, bonuses and other benefits your Adviser may receive are payable by Lionsgate Financial Group and some product providers and are not an additional charge to you. Lionsgate Financial Group may receive benefits such as business lunches, tickets to sporting and cultural events, corporate promotional merchandise and other minor benefits from product providers whose products we recommend. These are not quantifiable at this point in time.

### Financial Plan

A plan will be charged at a rate commensurate with the level of complexity of your financial situation. A fixed quote will be provided prior to work commencing. The charge range is \$0 - \$3,300 including GST.

### One-off Adviser Service Fee

A One-off Adviser Service fee of up to 4% of the amount invested may be charged. This fee will not be payable in addition to initial commissions (mentioned below).

### Ongoing Service

This planning service includes ongoing advice, portfolio reviews and comprehensive reporting and carries an annual fee of \$0 - 5,500 including GST.

This fee may be calculated as a percentage of portfolio value, with a maximum of 1.1% of all funds under advice.

Additionally, we may be remunerated by way of commission on funds placed within particular investments. All Ongoing Service fees and the method of their payment will be clearly detailed to you.

Our fees may be tax deductible, and we make every effort possible to keep non-tax deductible fees to a minimum.

### Review Service

The Review Service includes an annual investment portfolio review and limited ongoing advice and carries an annual fee of \$0 - \$3,300 including GST. We may also charge an hourly fee where your situation is more complex.

Our Review Service fee may be calculated as a percentage of portfolio value, with a maximum being 1.1% of all funds under advice.

Additionally, we may be remunerated by way of commission on funds placed within particular investments. All Review Service fees and the method of their payment will be clearly detailed to you. Our fees may be tax deductible, and we make every effort possible to keep non-tax deductible fees to a minimum.

#### Consulting Service

An hourly rate will be charged commensurate with the complexity of your financial situation. A minimum charge of \$330 including GST will apply. An estimate of the cost will be provided prior to work commencing.

#### Commission Paid to Lionsgate Financial Group

Lionsgate Financial Group receives a commission directly from the product provider. This commission is based on a percentage of the funds you invest or the premiums you pay. Commissions are not paid directly by you, but are deducted from the investment or premium by the product provider. These commissions fall into two general categories:

##### Initial Commission;

This is a 'one off' commission payment made at the start of an investment or insurance policy. The initial commission on an investment product, including superannuation, can be up to 5.5% (GST inclusive) of the investment amount. The initial commission on an insurance product can be between 0% - 150% (GST inclusive) of the first year's premium.

##### Ongoing Commission;

This is paid every year in which the investment or insurance policy is maintained as part of the product provider's ongoing charges. The ongoing commission on investment products, including superannuation, can be up to 2% per annum (GST inclusive) of the investment amount. The ongoing commission on insurance products can be up to 30.25% per annum (GST inclusive) of the renewal premium.

#### Investment Products

##### Managed Funds;

If we recommend a managed fund investment to you, the relevant manager may pay us commission if you chose to invest in that particular product. Commission rates vary and we will discuss them with you at the time we make the recommendation. A fund manager may also pay commission to us for as long as your investment remains with them. These amounts will be paid out of the manager's own funds. Your Adviser will give you details with fees and rates disclosed in the Product Disclosure Statement or SoA provided to you.

##### Fixed Interest products;

Rates vary for these products with the exact rates disclosed in the Product Disclosure Statement or SoA provided to you.

##### Cash Management Trust products;

Rates vary for these products with the exact rates disclosed in the Product Disclosure Statement or SoA provided to you.

Life Insurance products;

A life insurance company may pay us initial and ongoing commission when we arrange life risk insurance or investment life insurance products through that company. As the commission payable may vary with each insurer, your Adviser will give you details about the amount when advising you about such products.

These rates are also disclosed in the Product Disclosure Statement and/or Statement of Advice. We may also have arrangements with insurance brokers under which a broker may pay us a portion of any commission they receive. Your Adviser will give you details about the amount when advising you about such products with the exact rates disclosed in the Product Disclosure Statement and/or Statement of Advice provided to you.

## **CONTACT DETAILS**

P: 1300 683 323

F: 1300 661 916

E: [info@lionsgatefinancial.com.au](mailto:info@lionsgatefinancial.com.au)

M: Po Box 260 Oatley NSW 2223

## About your Lionsgate Financial Group Authorised Representative

Name of Lionsgate Financial Group Pty Ltd  
Authorised Representative:

--	--

Corporate

Authorised Representative No.

--	--

Adviser

Authorised Representative No.

<p>Phone No</p> <p>Fax No</p> <p>Address</p> <p>Email</p> <p>Website</p>	
--	--

Financial Services	Product Types	Is your Adviser authorized to provide this advice?
<b>To Provide Financial Product Advice</b>	Basic Deposit Products	Yes
	Non-Basic Deposit Products	Yes
<b>&amp;</b>	Managed Investments Schemes inc IDPS	Yes
	Retirement Savings Accounts	Yes
<b>Deal in a Financial Product</b>	Securities	Yes
	Government debentures, stocks or bonds	Yes
	Superannuation	Yes
<b>For Retail &amp; Wholesale Clients</b>	Investment Life Insurance products	Yes
	Life risk insurance products	Yes

The distribution of this Financial Services Guide has been authorised by Lionsgate Financial Group Pty Ltd.

