

FINANCIAL SERVICES GUIDE

The financial services referred to in this guide are offered by:

Integrity Financial Management as an Authorised Representative (No: 1237239) of;

Havana Financial Services Pty Ltd
ABN 90 619 804 518 AFSL No. 500435
Level 2, Suite 204, 111 Harrington St,
Sydney, NSW, 2000
Phone: (02) 8004 6299

Integrity Financial Management was established to provide financial services that are truly in the best interests of our clients.

This guide contains important information about:

1. The financial services we offer so you can make an informed decision whether to use those services.
2. Information we need from you.
3. The cost of our advisory services and how we are remunerated.
4. What to do if you have a complaint about our services.
5. How you can contact us

Other documents you may receive:

When we provide you with financial advice, you will receive a Statement of Advice. In order to produce this document, we will be making reasonable enquires about your current financial situation and future needs. This is to make sure that the advice is appropriate to you.

In the Statement of Advice, we will tell you about:

- our fees and commissions
- any associations we have with financial product issuers or other parties which may have influenced the advice we give you.

If we recommend to you a particular Financial Product, we will provide you with a Product Disclosure Statement. This document is designed to help you make an informed decision about the Financial Product

About your adviser

Your adviser acts on behalf of Havana Financial Services Pty Ltd, who is the holder of Australian Financial Services licence no 500435. Under the Corporations Act, our primary responsibility is to you, our client.

Your adviser can provide a wide range of services from strategic advice, to investment advice, to advice on a wide range of insurance products such as life, trauma and income protection. Further details of your adviser's background along with the payments we receive are as per the profile which forms part of this FSG.

Who is responsible for the financial services provided?

Havana Financial Services Pty Ltd is responsible for the financial services provided including the distribution of this FSG.

Relationships or associations that exist which might influence us in providing the financial service

Havana Financial Services Pty Ltd is not controlled by any financial institution/s such as a fund manager, bank, insurance company or trade/credit union. None of these institutions has a vested interest in our business and are not therefore in a position to influence us in the provision of advice.

Financial Products that we are authorised to advise and deal in:

- Deposit and payment products
- Debentures, stocks or bonds
- Derivatives
- Investment life insurance products
- Life risk insurance products
- Managed investments schemes
- Securities
- Standard margin lending facility
- Superannuation

Information we need from you

We expect that you will provide us with accurate information that we request including your personal objectives, details of your current financial situation and any other relevant information, so that we have a reasonable basis on which to provide you with advice.

We expect that you will use our advice to enable you to make informed financial decisions.

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's license. We will also retain copies of this information. We assure you that this information will be held securely.

Possible consequences of not providing this information

You are of course at liberty to decline to provide some or all of this information, but if you do not provide it, we may not be able to:

- Provide you with the product or service you want,
- Manage or administer your product or service
- Verify your identity, which may not protect you against fraud,
- Advise you of other products or services that may better meet your financial needs and lifestyle goals.

Giving instructions

You can instruct us by telephone, fax, e-mail or in person.

Remuneration, commission, fees or other benefits we receive in relation to providing financial services and how are they calculated

Havana Financial Services Pty Ltd advisers are remunerated through the fees and commissions that you are charged. To assist you in making an informed decision, your adviser will discuss with you and agree on any fees payable before providing a service. The Corporations Act requires us to fully disclose all fees and charges, so if you are in doubt please ask us to explain. You may be charged a fee for the services we provide, or we may be paid a commission or brokerage or a combination of the two may apply.

All fees and commissions are payable to the Licensee Havana Financial Services Pty Ltd which will be as per the schedule contained in the adviser profile. Details of the fees and commission for each product are contained in the Product Disclosure Statements (PDS) that your adviser will provide. Your adviser will also provide full details of fees and commissions in your Statement of Advice.

Alternative remuneration (Non-monetary benefits)

From time to time advisers may receive non-monetary benefits from product providers. This can range from small benefits such as movie or sporting event tickets to more valuable benefits such as sponsorship to attended conferences, up to \$300 in any year.

If the value of any of these benefits exceeds \$50 it will be recorded in the Alternative Remuneration Register. A register will be maintained by Integrity Financial Management for any benefits received by them that exceed \$50, and each individual adviser will maintain a register for any benefits that they receive directly and are valued at more than \$50. A copy of the register will be available for inspection on request.

Information we maintain on file and for how long

We need to hold all information you give us for a period of 7 years. Yes, you can view information held by making a request.

Compensation arrangements in place and compliant

It should be noted that Havana Financial Services Pty Ltd has Professional Indemnity Insurance in place to cover us for the financial services that we provide. We understand that it is adequate to meet our requirements as a financial services licensee and meets the provisions of RG126. The policy includes coverage for claims made in relation to the conduct of representatives/employees who no longer work for us (but who did at the time of the relevant conduct).

We will provide you with the associated risks of certain financial products/strategies

We will explain to you any significant risks of financial products and strategies, which we recommend to you. If we do not do so, you should ask us to explain the risks to you.

Privacy Policy

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy can be requested at any time.

What should you do if you have a complaint?

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following steps:

1. Contact your adviser immediately.
2. If your complaint is not satisfactorily resolved within 7 days please contact Havana Financial Services Pty Ltd within 7 days via phone (02) 8004 6299 or put it in writing and send to Level 2, Suite 204, 111 Harrington St, Sydney, NSW, 2000.

If we cannot reach a satisfactory resolution within a further 45 days you can send your complaint to, The Australian Financial Complaints Authority, (AFCA) at PO Box 3 Melbourne Victoria VIC 3001. Their free call number is 1800 931 678. The Australian Securities and Investments Commission, (ASIC), also has a free call info line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.

Adviser Profile

Adviser Name

Andrew Kirkcaldie
Integrity Financial Management
PO Box 520
Ormeau QLD 4208
Phone : 1800 834 896
Email: info@integrityfm.com.au

Authorised Representative Number: 283896

Andrew (AJ) is Integrity Financial Management's principal financial planner. Andrew holds an Advanced Diploma of Financial Planning, a Diploma of Financial Services (Financial Planning) is a Practitioner Member of the Association of Financial Advisers (AFA) and an accredited Self-managed Superannuation Fund and Margin Lending specialist.

Andrew is authorised by Havana Financial Services Pty Ltd to offer you the following services:

Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, varied or disposed of in respect of the following financial products:

- Deposit and payment products
- Debentures, stocks or bonds
- Derivatives
- Investment life insurance products
- Life risk insurance products
- Managed investments schemes
- Securities
- Standard margin lending facility
- Superannuation

We offer clients a selected range of payment options such as bank cheque, credit card and deduction from your investment account.

We'll provide you with details of all fees, commissions, or other benefits we may receive when we provide advice to you and, where possible, will give actual dollar amounts. If this information cannot be provided, we'll provide an example of how the calculation works.

Even if you don't receive personal financial advice from us, you can still request the details of any fees or other benefits we receive in relation to any other financial service we provide you.

Sometimes in the process of providing advice, our financial advisers may receive benefits from product providers.

Financial Advice Fees

Integrity Financial Management supports a 'fee for service' business model, which means our planners generally charge a fixed annual fee for our advice services, not a fee based on the size of your investments.

We may invoice you for a fee when you receive our written recommendations, alternatively this fee may be paid directly from your investment portfolio.

Managed Investment Products

We do not accept commissions from managed investment providers as our time and expertise is covered by an annual fixed fee based on the advice and service we provide you. This fee can be paid directly from your investment portfolio.

Alternatively, it may be a direct debit payment from your bank account or invoiced to you, depending on the arrangement you have agreed upon with your adviser.

** All fees and charges will be clearly disclosed to you in writing by your adviser at the time the advice is provided in your Statement of Advice. **

Insurance Commissions

In addition to our annual fees, we may receive commissions for the insurance services that we provide to you. The insurance commission we receive is not paid by you directly, but paid to us by your insurers.

Because of this arrangement, if you choose to cancel an insurance policy that we have arranged for you within the first 2 years for any reason, the insurer may require us to repay some or all of that commission to them. In the event this occurs, we may seek to recover these costs from you.