



FINANCIAL SERVICES GUIDE

Version 1 Issued 20 May 2016

This guide contains important information about:

- the services we offer you
- how we, our authorised representatives and our associates are paid
- what associations or relationships we have with financial product issuers
- our internal and external dispute resolution procedures and how you access them
- our adviser profiles

Other documents you will be given if you receive advice from us.

When we or our Authorised Representatives give you financial advice you will be provided with a Statement of Advice (SoA) which will contain details about:

- the advice provided, including the basis on which it was given
- fees, commissions and other benefits
- any associations we have with Financial Product Issuers or other parties which may have influenced the advice we give you.

After receiving our initial advice, a Record of Advice (RoA) may be produced & retained by us or our Authorised Representative instead of an SoA if there have been no significant changes in your personal circumstances or the basis of the advice since the last SoA was provided. You can request a copy of any RoA at any time.

If we recommend to you a particular Financial Product we will give you information about the particular Financial Product—a *Product Disclosure Statement*—to help you make an informed decision about the Financial Product.

Who is responsible for the financial services provided?

PJSBA Pty Ltd is responsible for the financial services provided including the distribution of this Financial Services Guide (FSG). PJSBA is 100% privately owned and holds its own Australian Financial Services Licence. There are no ownership ties or other relationships with any financial service product provider which might unduly influence which financial products PJSBA recommends.

PJSBA Pty Ltd

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Email: admin@dollargrowth.com.au

PO Box 328 Kingsgrove NSW 1480 | Australian Financial Services License No. 480991



How will I pay for the services provided?

You may pay your adviser a fee. Alternatively, your adviser may receive a payment called brokerage or commission, which is paid to us on their behalf by the Financial Product issuers. Your financial adviser will give you a *Statement of Advice* containing details of fees and any payments of commissions or brokerage made to us by Financial Product issuers, and the financial adviser's share, if any, of those fees, brokerage and commission.

What kinds of financial services are you authorised to provide me and what kinds of Financial Product/s do those services relate to?

PJSBA Pty Ltd is licensed to provide financial product advice and deal in a financial product, to retail and wholesale clients, in relation to the following financial products:

- securities — meaning shares listed on the Australian Stock Exchange;
- superannuation, whether self-managed, personal super or corporate super;
- interests in managed investment schemes including investor directed portfolio services — these are managed funds, master trusts and "wrap" accounts;
- standard margin lending facilities;
- retirement savings accounts ("RSA") products;
- debentures, stocks or bonds issued or proposed to be issued by a government;
- deposit and payment products; and
- life products including investment life insurance products and life risk insurance products;

PJSBA Pty Ltd is licensed to provide financial product advice on, and arrange, Limited Managed Discretionary Account services not operated by PJSBA, to retail and wholesale clients.

If you do not wish to receive our advice, we may deal on your behalf by carrying out your instructions. If you do not obtain advice, you face the risk that the Financial Product/s you select will not fully take into account your objectives, financial situation or needs.

Your Authorised Representative may specialise in particular areas and therefore the advice they provide may be restricted. Details of which financial products your Authorised Representative may provide advice on are contained in the insert of this document.

Do you have any relationships or associations with Financial Product issuers?

We at PJSBA Pty Ltd are privately owned and are not part of any company which issues financial products. PJSBA Pty Ltd is not associated with any company or group which results in PJSBA receiving additional financial or non-financial benefits as a result of the advice provided to clients.

As part of the IFSA / FPA Code of Practice Investment Fund Managers, Administration providers, licensees and their representatives are required to maintain a register of any form of alternative remuneration paid or received in excess of \$300. This register is available for your inspection on request.

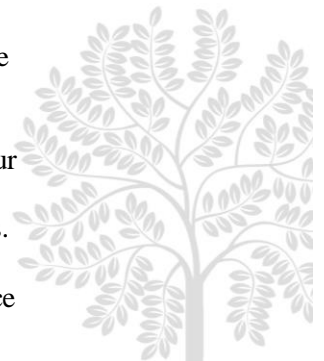
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How can I give you instructions about my Financial Products?

You may tell us how you would like to give us instructions. For example by telephone, fax or other means such as e-mail.

What information should I provide to receive personalised advice?

You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information, so that we can offer you the most appropriate advice possible. You have the right not to tell us, if you do not wish to. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation. We are also legally required to verify your identity, so we will ask to see your passport, driver's licence or other identity documents. You should read the warnings contained in the *Statement of Advice* carefully before making any decision relating to Financial products.

What information do you maintain in my file and can I examine my file?

We will retain copies of your identity documents and we will maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you, including the initial Statement of Advice, and any subsequent Statements of Additional Advice and Records of Advice provided to clients receiving our ongoing service. Copies of these can be requested either verbally or in writing. We are committed to ensuring the privacy and security of your personal information. A copy of our privacy policy is available on our website or by contacting us. If you wish to examine your file please ask us. We will make arrangements for you to do so.

What should I do if I have a complaint?

1. Contact your Authorised Representative and explain the nature of your complaint.
2. If your complaint is not satisfactorily resolved within 20 days, please contact Simon Enger on 02 9787 5555 or put your complaint in writing and send it to him at PJSBA Pty Ltd's address, noted at the beginning of this FSG. We will try and resolve your complaint quickly and fairly.
3. PJSBA Pty Ltd is a member of the Credit and Investments Ombudsman Service (COSL). If the complaint can't be resolved to your satisfaction you have the right to refer the matter to COSL. They can be contacted on 1800 138 422 or www.cio.org.au

Stage 1 of the COSL process is where COSL facilitates discussions and negotiations between the parties. All relevant documents are exchanged and the issues in dispute are identified.

Stage 2 is conciliation and the parties come face to face with a conciliator from the COSL national panel. The role of the conciliator is to assist the parties to explore options for settlement of the dispute and to help parties to agree on their own outcome.

Stage 3 is where the independent adjudicator is requested to make a decision "on the papers" taking into account the relevant law, fairness and reasonableness. If you accept the adjudicator's decision it is binding on the member.

The Australian Securities and Investments Commission (ASIC) also has a free call Infoline on 1300 300 630, which you may use to make a complaint and obtain information about your rights.

Compensation Arrangements

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PJSBA Pty. Ltd.

PJSBA holds Professional Indemnity Insurance which includes cover for the work done for PJSBA by its representatives and employees even though they may have ceased employment with PJSBA. PJSBA believes its PI insurance complies with the requirements of the section 912B of the Corporations Act and the relevant Regulations.

If you have any further questions about the financial services PJSBA Pty Ltd provides, please contact Simon Enger on 02 9787 5555. Retain this document for your reference and any future dealings with PJSBA Pty Ltd.



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Who is my adviser?

Your financial adviser will be Philip Enger Authorised Representative No 239393 of Dollar Growth Financial Planning Pty Ltd, Corporate Authorised Representative No 321108 of PJSBA Pty Ltd, AFSL 480991

Philip Enger is an employee of Dollar Growth Financial Planning Pty Ltd. He has over 40 years' experience in the financial services industry. Philip holds a Bachelor of Economics and is a Senior Fellow of FINSIA.

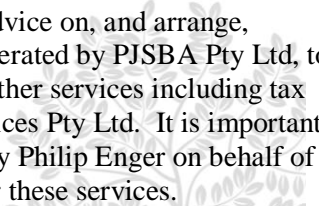
Philip specialises in providing advice in relation to:

- Wealth accumulation and cash flow management
- Personal Portfolio construction and management
- Personal Risk Management Strategies
- Pre and Post Retirement Planning and Management
- Self-Managed Super Funds (SMSF)
- Corporate Superannuation Funds
- Modern Estate Planning

Philip Enger is authorised to provide financial product advice and deal in a financial product, to retail and wholesale clients, in relation to the following financial products:

- securities – meaning shares listed on the Australian Stock Exchange;
- superannuation, whether self-managed, personal super or corporate super;
- interests in managed investment schemes including investor directed portfolio services – these are managed funds, master trusts and “wrap” accounts;
- standard margin lending facilities;
- retirement savings accounts ("RSA") products;
- debentures, stocks or bonds issued or proposed to be issued by a government;
- deposit and payment products; and
- life products including investment life insurance products and life risk insurance products;

Philip Enger is authorised to provide financial product advice on, and arrange, Limited Managed Discretionary Account services not operated by PJSBA Pty Ltd, to retail and wholesale clients. Philip Enger also provides other services including tax advice through Dollar Growth Tax and Accounting Services Pty Ltd. It is important for you understand that these services are not provided by Philip Enger on behalf of PJSBA Pty Ltd and PJSBA Pty Ltd is not responsible for these services.





Who is my adviser?

Your financial adviser will be Handan Dikici Authorised Representative No 288307 of Dollar Growth Financial Planning Pty Ltd, Corporate Authorised Representative No 321108 of PJSBA Pty Ltd, AFSL 480991

Handan Dikici is an employee of Dollar Growth Financial Planning Pty Ltd. She has been providing advice to clients since 2005. Handan has a Bachelor of Commerce (Economics & Finance); Diploma of Financial Planning and is continuing studying towards further qualifications.

Handan specialises in providing advice in relation to:

- Wealth accumulation and cash flow management
- Personal Portfolio construction and management
- Superannuation strategy planning and management
- Personal Risk Management Strategies
- Pre and Post Retirement Planning and Management

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- deposit and payment products; and
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Who is my adviser?

Your financial adviser will be Simon Enger Authorised Representative No 274975 of Dollar Growth Financial Planning Pty Ltd, Corporate Authorised Representative No 321108 of PJSBA Pty Ltd, AFSL 480991

Simon Enger is an employee of Dollar Growth Financial Planning Pty Ltd. He has been providing advice to clients since 2004. Simon has a Diploma of Financial Planning and is continuing studying towards further qualifications.

Simon specialises in providing advice in relation to:

- Wealth accumulation and cash flow management
- Personal Portfolio construction and management
- Superannuation strategy planning and management
- Personal Risk Management Strategies
- Pre and Post Retirement Planning and Management

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