SMSF ADVISERS NETWORK PTY LTD
ABN 64 155 907 681 AFSL No. 430062
29-33 Palmerston Crescent, South Melbourne Vic 3205
Ph: 1800 906 456 / 03 8548 8300
Website: www.smsfadvisersnetwork.com.au

FINANCIAL SERVICES GUIDE

Version 4.1 (201811)

FSG Part 1 of 2

This document is a Financial Services Guide, and is designed to assist you in deciding whether to use any of the financial services that we provide.

We are required by law to give you a Financial Services Guide (FSG), which helps to educate and protect you and promote honesty and fairness in financial products and services.

SMSF Advisers Network Pty Ltd has authorised the distribution of this Financial Services Guide by its Authorised Representatives.

This Guide contains information about:

- What advice and services we are authorised to provide;
- How we provide you with advice and make recommendations;
- Remuneration that may be payable in connection with the provision of financial services; and
- Our complaints handling procedures, should you have a complaint.

The named Authorised Representative/s on this Financial Services Guide Part 2 – Adviser Profile & Fee Schedule is the person that is providing you the advice.

SMSF Advisers Network Pty Ltd

SMSF Advisers Network Pty Ltd is dedicated to providing you with financial services and strategies relating to superannuation strategies, specifically to your requirements for a Self-Managed Superannuation Fund (SMSF).

SMSF Advisers Network Pty Ltd is not owned by any fund manager, bank, superannuation fund or life insurer. SMSF Advisers Network Pty Ltd and its Authorised Representatives always act on behalf of you, the client. We hold an Australian Financial Services Licence No: 430062, issued by the Australian Securities and Investments Commission.

We are responsible for the financial services provided by our Authorised Representatives and have authorised the distribution of this Financial Services Guide.

The contact details for SMSF Advisers Network are:

SMSF Advisers Network Pty Ltd

Australian Financial Services Licence Number: 430062

29-33 Palmerston Crescent, South Melbourne VIC 3205

Tel: 1800 906 456 or (03) 8548 8300 Fax: (03) 9686 4744

Website: www.smsfadvisersnetwork.com.au

Email: info@smsfadvisersnetwork.com.au

What advice can we provide you with?

Authorised Representatives of SMSF Advisers Network Pty Ltd can provide strategic advice in the following areas:

- Basic Deposit Products; and
- Superannuation (including Self-Managed Superannuation Funds).

How can you provide us with instructions about your superannuation needs?

You can generally provide us with instructions in a variety of methods including face to face, in writing, by telephone, fax, electronically (eg email) or other agreed means. If applicable, we will inform you which instructions must be provided in writing to us.

The Planning Process

SMSF Advisers Network Pty Ltd requires that all Representatives follow a process when meeting and advising customers of the services we offer. This process is summarised in 6 steps:

- Step 1: Introduce the advice process;
- Step 2: Identify your current situation and objectives;
- Step 3: Determine and document strategy;
- Step 4: Present and proceed with advice;
- Step 5: Manage the implementation process; and
- Step 6: Review ongoing recommendations.

Statement of Advice (SOA)

When you are provided with personal advice that takes into account your particular circumstances, you will receive a Statement of Advice (SOA). The SOA sets out the personal advice given to you, including any recommendations about particular financial products and the basis on which those recommendations are made.

The SOA will provide information on the amount of any commissions and other fees payable in respect of financial products recommended to you in connection with this advice.

If you require further advice, this may be provided to you either verbally or in writing as an advice document. If the advice is provided verbally, you will also receive the advice in an advice document. An advice document will be in the form of a Statement of Advice (SoA) or a Record of Advice (RoA). Should you require additional copies of your advice documents, you may ask your Adviser to provide this to you any time within 7 years from the latest date advice was provided.

Fees and Remuneration

Your Authorised Representative is a professional adviser who receives payment for the advice and services they provide. These payments are used to fund the cost of such things as:

- Ongoing education and development for the adviser;
- Running a business, including office rental, phone/fax, internet, stationery etc; and
- Providing an income for the adviser.

Your adviser will receive remuneration by charging you a fee for service. These fees are outlined in the attached FSG Part 2 - Adviser Profile & Fee Schedule.

Associations and Relationships

SMSF Advisers Network Pty Ltd is a member of the Association of Independently Owned Financial Professionals. As a member of this organisation, SMSF Advisers Network Pty Ltd is required to adhere to their standards of practice.

SMSF Advisers Network Pty Ltd is also a fully owned subsidiary of the National Tax & Accountants' Association (NTAA). The NTAA has been a leading provider of education for accountants for over 20 years, delivering specialist knowledge in taxation issues and Self Managed Superannuation Funds. SMSF Advisers Network Pty Ltd benefits from the education that the NTAA provides.

In addition, SMSF Advisers Network Pty Ltd and its Authorised Representatives maintain registers for any alternative remuneration received (also commonly known as 'Soft Dollar Benefits'), where such remuneration is material. These registers are referred to as the 'Alternative Remuneration Register' and they record details of the alternative forms of remuneration received. These registers are publicly available upon request.

Insurance

We hold Professional Indemnity Insurance cover for the activities conducted under our AFS Licence. The insurance will cover claims in relation to the conduct of authorised representatives, representatives and employees who no longer work for the Licensee (but who did at the time of the relevant conduct). We believe that our Professional Indemnity Insurance cover satisfies the requirements of S.912B of the Corporations Act.

Privacy

To provide you with relevant advice, we maintain a record of the information you provide us such as your personal and financial objectives, your financial situation and your needs. We will also retain copies of the advice we provide to you. We are committed to ensuring the privacy and security of your personal information.

A copy of the SMSF Advisers Network Privacy Policy can be accessed via our website www.smsfadvisersnetwork.com.au, or you obtain a copy free of charge from any of our Authorised Representatives or by contacting SAN on 1800 906 456 or (03) 8548 8300.

You can review your file by contacting us on the above number and we will make your information available to you.

Complaints

If you do have a complaint, please contact your Authorised Representative, or SMSF Advisers Network to obtain a copy of our Complaints Handling Policy and Procedures.

SMSF Advisers Network is committed to providing quality financial services in an efficient and honest manner. We take all complaints seriously, and have developed a formal complaints handling process to deal with any complaints from our clients. If you do have a complaint, you should follow the steps outlined below:

1. Contact your Authorised Representative directly to discuss the issue and to seek a resolution.
2. If the complaint cannot be resolved by talking to your Authorised Representative, you should then contact SMSF Advisers Network directly in writing to:

   The Complaints Officer

   SMSF Advisers Network Pty Ltd

   29-33 Palmerston Crescent, South Melbourne VIC 3205

   Tel: 1800 906 456 or (03) 8548 8300

   Fax: (03) 9686 4744
3. If SMSF Advisers Network is not able to resolve your complaint to your satisfaction, you can then lodge a complaint with the Australian Financial Complaints Authority.

   Phone: 1800 931 678

   Online: www.afca.org.au

   Email: info@afca.org.au

   Mail: Australian Financial Complaints Authority
   GPO Box 3
   Melbourne VIC 3001

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FINANCIAL SERVICES GUIDE

ADVISER PROFILE & FEE SCHEDULE

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FSG Part 2 of 2

Who Are We?

Business Name:	Langley McKimmie
Address:	17 Nicholson Street
	Woodend, VIC, 3442
Postal Address:	PO Box 569
	Woodend, VIC, 3442
Phone Number:	03 5427 8100
Fax Number:	03 5427 3793
Website:	www.langleymckimmie.com.au
Email:	nicki@lmck.com.au

The Trustee for Marwood Unit Trust T/A Langley McKimmie (ABN 50673209917) is a Corporate Authorised Representative No. 1244425 of SMSF Advisers Network Pty Ltd.

Langley McKimmie is a full service accounting, taxation, assurance and advisory firm. Our clients operate across a range of industries and include large private businesses, family groups, not for profit entities, small to medium enterprises, self managed superannuation fund and individuals. We provide services to over 2,000 clients including a significant number in the Melbourne CBD area, throughout Victoria and across Australia.

Please be aware that *Langley McKimmie* (Accounting Practice) is a business that may be associated with the provision of our advice to you. As a result of this association, the below listed Authorised Representatives may benefit from the payment of fees to *Langley McKimmie* (Accounting Practice) in addition to the fees charged for advice provided under SMSF Advisers Network Pty Ltd. Confirmation and details of the fees involved where this arrangement is applicable, will be included in your Statement of Advice.

Details of Authorised Representatives of the SMSF Advisers Network Pty Ltd who can provide you with financial advice within our office are as follows:

Andrew Marshall B.Com CA

Principal

Authorised Representative No: 124 4423

Email: andrew@lmck.com.au

Andrew is a Principal of Langley McKimmie Chartered Accountants and has over 15 years of experience as a Chartered Accountant. After graduating from Melbourne University with a Bachelor of Commerce he qualified as an Associate of the Institute of Chartered Accountants in Australia & New Zealand as well as becoming a Registered Tax Agent. Andrew specialises in taxation compliance and consulting services providing practical advice to individuals and business clients across many industries.

Andrew also has extensive experience advising in self-managed superannuation and since completing studies in superannuation and Self Managed Superannuation, he looks forward to continuing to provide his clients with advice regarding their superannuation needs.

Andrew Marshall is remunerated by means of profit share of the funds generated through SAN

Janine Orpwood B.Bus CA

Principal

Authorised Representative No: 331 716

Email: janine@lmck.com.au

Janine is a Principal of Langley McKimmie Chartered Accountants and has over 15 years of experience working in public practice listed companies and a private multi-national company. After graduating from RMIT with a Bachelor of Business (Accounting) Janine qualified as an Associate of the Institute of Chartered Accountants in Australia & New Zealand as well as completing her Diploma of Financial Services in 2008. Janine specialises in taxation compliance and consulting services providing practical advice to individuals and business clients across many industries. Janine's broad experience ensures she is able to pinpoint the profitable opportunities and financial benefits for clients and since completing studies in superannuation and Self Managed Superannuation, she looks forward to continuing to provide her clients with advice regarding their superannuation needs.

Janine Orpwood is remunerated by means of profit share of the funds generated through SAN.

Christopher Mercieca B.Com CA

Senior Accountant

Authorised Representative No: 124 8079

Email: chris@lmck.com.au

Chris is a Senior Accountant at Langley McKimmie Chartered Accountants and has over 8 years experience as an Accountant. After graduating from Latrobe University with a Bachelor of Commerce (Accounting) he qualified as an Associate of the Institute of Chartered Accountants in Australia & New Zealand. Chris specialises in taxation compliance and consulting services providing accounting services to clients from a broad range of industries. Chris also has experience advising in self-managed superannuation and since completing the Diploma of Financial Planning he is now able to advise on aspects of superannuation including superannuation strategies and retirement planning.

Christopher Mercieca is remunerated by means of salary.

Bryan McKimmie CPA

Consultant

Authorised Representative No: 125 2453

Email: bryan@lmck.com.au

Bryan is a founding Partner of Langley McKimmie. He is a member of CPA Australia, an Affiliate of Chartered Accountants Australia & New Zealand, a registered Tax Agent and SMSF Auditor. Bryan specialises in taxation of small to medium business enterprises and auditing of Self Managed Superannuation Funds. Bryans broad breadth of experience in taxation and superannuation ensure he is able to assess detailed matters and advise on appropriate action to the clients best advantage. He has many years experience in advising about and establishment of SMSFs. Since completing the'Superannuation and SMSF's' component of the Diploma of Financial Planning, he is now able to provide advice on all aspects of Self-Managed Superannuation, including superannuation strategies and retirement planning.

Bryan McKimmie is remunerated by receiving 50% of all funds generated through SAN.

Please note that no commissions from product providers are received by any Authorised Representative of the SMSF Advisers Network Pty Ltd.

Your Adviser, as detailed above can provide strategic advice in the following areas:
- Basic Deposit Products; and
- Superannuation (including Self-Managed Superannuation Funds).

How we charge

Fees are charged according to the work undertaken by your adviser and may be charged on an hourly basis or as a flat fee, or as a combination of both. A fee may be charged for the initial work in developing and implementing a strategy, as well as for ongoing monitoring and reviews.

Hourly Rates
A typical rate for fee for service arrangements is between $110 and $330 per hour plus GST.

Advice Preparation Fee
This is a one-off fee charged for the preparation of the advice provided. Professional Advice Fees can range from $500 to $5,000 plus GST. The cost will be determined by the advice provided and your advice requirements. This fee is applicable even if you decide not to proceed with the advice provided.

Implementation Fees
To implement our advice, we may charge a fee. This fee is typically between $330 to $4,000 plus GST depending on the advice, strategies and time involved.

Ongoing Advice Fees
We offer an ongoing review service to ensure you are on track to achieving your goals and objectives as well as addressing any issues that may arise. The cost of this service will vary depending on your level of service required or selected. This fee can range between $330 and $1,000 plus GST per annum.

Details of all fees will be clearly documented in the Statement of Advice you receive.

All fees are paid directly to SMSF Advisers Network who then pays the income to the Authorised Representative on a bi-monthly basis.

Referral Fees

SMSF Advisers Network Pty Ltd and its Authorised Representatives may work closely with many professional people and organisations such as solicitors and clubs to assist in providing you with advice.

Where we receive referrals from these sources, there may be a referral fee paid or received. Referral fees are not a separate charge to you. Referral fees will be disclosed to you at the time of referral and/or will be detailed in your Statement of Advice.

We currently do not have any referrals in place.