FINANCIAL SERVICES GUIDE (FSG)

Our guide to assisting you with your financial needs

Version 1.2

Date 26 September 2018

Advice. Insurance. Investment.

LET US GUIDE YOU

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we offer and whether they are suited appropriately to meet your needs. This FSG provides you with important information on how to engage with one of our advisers.

This FSG should be read in conjunction with the Adviser Profiles covering the following:

- Information about Odyssey Specialist Group Pty Ltd as a licensee
- Details on how you may instruct your adviser
- Who will be responsible for providing the financial services
- Details of the financial services and/or products <Licensee Name> can provide
- The documents you may receive
- Remuneration received by your adviser
- Other forms of remuneration or benefits
- Privacy (i.e. collection and handling of your personal information)
- The complaints procedure
- Compensation arrangements in place

Please take the time to review this document before engaging our services.

Throughout this FSG, Odyssey Specialist Group Pty is referred to as “we”, “us”, “our” or any variations. The term “adviser” refers to Odyssey Specialist Group Pty authorised representatives.

Odyssey Specialist Group Pty Ltd ABN 93 161 647 007 is an Australian Financial Services Licensee (AFSL 508 797).

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Authorisation date: 26/09/2018

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Who we are and what we stand for

At Odyssey, we provide you with holistic, multi-dimensional advice with the aim of giving you sustainable financial strategies that meet your needs and goals.

We do not promote quick fixes to issues, but rather, we prefer to look at your whole situation to truly give targeted and meaningful advice.

It is important to note that not all financial planners offer the same service. Our areas of expertise include: insurance, investment, superannuation, self-managed superannuation funds, wealth creation and cash flow management.

However, our key difference is in the quality of the service we provide you and the dedication of our diverse and highly experienced team.

Our responsibility

Your adviser provides financial advice and services on behalf of Odyssey Specialist Group Pty Ltd and accordingly we are responsible for the financial advice and services they provide.

Our advisers are committed to providing quality financial advice and a wide choice of products and/or services to suit individual client circumstances.

Your adviser is obliged by law to act in your best interests and provide appropriate advice, when providing financial advice to you.

As part of our commitment to you, Odyssey Specialist Group Pty Ltd advisers adhere to the Codes of Ethics/Conduct of Financial Planning Association and Tax Practitioners Board

What we can provide

Odyssey Specialist Group Pty Ltd is licensed to provide financial product advice on the following services::

- Wealth creation strategies
- Life insurance advice
- Superannuation strategies
- Debt reduction strategies
- Cash flow management
- Retirement planning
- Aged care strategies
- Estate planning strategies
- Tax (financial) advice

We can advise in the following products:

- Basic deposit products
- Debentures, stocks and bonds
- Life insurance (personal and business)
- Managed investments
- Investor Directed Portfolio Services (IDPS)
- Retirement Savings Accounts (RSA)
- Securities
- Superannuation
- Self-managed superannuation

Odyssey Specialist Group Pty Ltd maintains an Approved Product List (APL). Subject to attaining required accreditation, your adviser is able to recommend any product on the Odyssey Specialist Group Pty Ltd APL.

There may be instances where your adviser will need to consider products outside of the APL. In these cases, your adviser may apply to Odyssey Specialist Group Pty Ltd's Research Department to obtain a one-off product approval.

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Documents you may receive

If you decide to obtain personal financial advice, your adviser will need to determine your needs, objectives and relevant financial circumstances.

At the initial advice appointment, your adviser will typically gather the relevant information by using a client data collection form. You will be asked to provide accurate information about your personal and financial situation and keep your adviser informed of any changes to your relevant circumstances.

Your adviser will also need to verify your identity.

When your adviser provides personal financial advice to you, you may receive one or more of the following documents:

- Letter of Engagement
- Statement of Advice (SoA)
- Statement of Further Advice (SoFA)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Fee Disclosure Statement (FDS)
- Renewal Notice

The SoA will set out the advice that has been tailored to your specific circumstances and provide you with details of all relevant disclosures including details of any remuneration payable.

Where you receive ongoing or further advice a SoFA and RoA may be provided.

A PDS will be provided if a product recommendation is made and includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

An FDS will be issued to you in instances where you enter into an Ongoing Fee Arrangement with your adviser for a period greater than 12 months.

The FDS will contain information about the services you were entitled to receive, the services you actually received and the fees you paid during the period. The FDS will be provided to you annually.

Should you commence an ongoing fee arrangement for the first time after 1 July 2013 (or in circumstances where the ongoing fee arrangement is significantly varied after 1 July 2013), your adviser will also issue a Renewal Notice every 2 years. The Renewal Notice will give you the option of renewing the ongoing fee arrangement.

You may request in writing a copy of any advice document up to seven (7) years after the advice has been given.

How to give instructions

Your adviser may accept your instructions by phone, letter, email or fax. In some instances, your adviser can only accept written and/or signed instructions from you and they will let you know when this occurs.

Your privacy

Your adviser is required to maintain physical or electronic records of documentation for any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not to provide personal information to your adviser. However, in this case, your adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your adviser may also decline to provide advice if they feel they have insufficient information to proceed.

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Odyssey Specialist Group Pty Ltd respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please see our Privacy Policy.

This Policy is located at: www.odysseysg.com.au

Disclosure of information

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

Odyssey Specialist Group Pty Ltd may engage third party service providers to assist in the provision of products or services.

Some services may require disclosure of personal information to service providers outside Australia. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents for Odyssey Specialist Group Pty Ltd advisers.

All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

Adviser remuneration

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your adviser provides a recommendation for a financial product or service, your adviser may be remunerated through either:

- An initial fee for service; or
- An ongoing fee for service; or
- A contribution fee or implementation fee; or
- Commission payments from product providers where applicable; or
- A combination of any of the above.

All fees or commissions are initially paid to Odyssey Specialist Group Pty Ltd.

Licensee remuneration

Odyssey Specialist Group Pty Ltd may receive a flat fee / and/or a percentage of the adviser's remuneration for the provision of services required under its Australian Financial Services Licence.

Referrals

Should you be referred to your adviser by a third party, such as an Accountant or Mortgage Broker, the third party may receive a fee for the referral. You will receive more detailed information concerning any referral fee in your SoA or other relevant document.

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Other forms of remuneration or benefits

Odyssey Specialist Group Pty Ltd and/or its advisers may receive non-monetary benefits where:

- The amount is less than $300 and identical or similar benefits are not given on a frequent basis;
- The benefit has a genuine education or training purpose (including attendance to conferences) and is relevant to providing financial product advice; and/or
- The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider

Payments or benefits received are disclosed in a register.

A copy of the register is available upon request.

Related companies

Your adviser may hold shares in Odyssey Specialist Group Pty Ltd or other companies related to product providers which may influence, or be seen to influence, the advice that they provide you. Your adviser will disclose any relevant shareholding and any other potential conflicts within the Adviser Profile and/or advice document.

Neither your Adviser nor the Licensee have any association or relationship with the issuers of financial products that might reasonably be expected to be capable of influencing them in the provision of financial services.

Sponsorship

Odyssey Specialist Group Pty Ltd and its related companies may receive payments or benefits from product providers in return for granting rights such as being recognised as a sponsor and the right to promote their product and give presentations at conferences and/or professional development training days.

Odyssey Specialist Group Pty Ltd may use these payments to pay for costs associated with such conferences, training or professional development days.

Professional Indemnity

Odyssey Specialist Group Pty Ltd maintains a group policy which includes appropriate Professional Indemnity Insurance cover for Odyssey Specialist Group Pty Ltd as required by the Corporations Act 2001.

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Reporting your concerns

If you have a complaint about any financial service provided to you by your adviser, you should take the following steps:

1. Contact the team at Odyssey Specialist Group Pty Ltd Limited to discuss your complaint.

   Odyssey Specialist Group Pty Ltd
   Complaints Manager
   PO Box 999
   New Farm QLD 4005

   F: 07 3315 2455
   E: admin@odysseysg.com.au
   W: www.odysseysg.com.au

2. We will acknowledge receipt of a complaint immediately, however, where this is not possible, acknowledgement will be made as soon as practicable.

3. We will then investigate the complaint and respond to you within 45 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution.

4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Financial Ombudsman Service (FOS), an External Disputes Resolution Scheme, of which Odyssey Specialist Group Pty Ltd is a member.

The contact details for FOS are:

Phone	1800 367 287 (free of charge)
Fax	03 9613 6399
Online	www.fos.org.au
Email	info@fos.org.au
Mail	GPO Box 3 Melbourne VIC 3001

Furthermore, the Australian Securities and Investments Commission (ASIC) has a free of charge infoline on 1300 300 630, which you may use to obtain information about your rights and to make a complaint.

CONTACT US

Head Office

Odyssey Specialist Group Pty Ltd

PO Box 999

New Farm QLD 4005

F: 07 3315 2455

E: Info@odysseysg.com.au

W: www.odysseysg.com.au

For more information:

Please visit moneysmart.gov.au for more information on financial advice.

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OUR ADVISER PROFILES

TONY ROSENBERG is an authorised representative No.278576 of Odyssey Specialist Group Pty Ltd (The Licensee). Working in the financial services industry since 2004.

Holds the following Qualifications:

- Bachelor of Business
- Diploma Financial Planning(ADFP)
- Certificate of ASX Securities
- Certificate of Self Managed Superannuation Funds
- Certificate of Taxation Planning
- Master of Applied Finance

Accredited to provide financial advice and deal in financial products in the following areas:

- Generic Financial Planning
- Risk Insurance
- Managed Investment
- Superannuation and Retirement Planning
- Direct Equities
- Self Managed Superannuation Funds
- Tax(Financial) Advice

Association Member of:

- Tax Practitioners Board (TPB)
- Financial Planning Association of Australia(FPA)

WAYNE VON SEIDEL is an authorised representative No.434332 of Odyssey Specialist Group Pty Ltd (The Licensee). Working in the financial services industry since 1998.

Holds the following Qualifications:

- Diploma Financial Planning(DFP)
- Foreign Exchange(Forex) accredited in currency trading

Accredited to provide financial advice and deal in financial products in the following areas:

- Generic Financial Planning
- Risk Insurance
- Managed Investment
- Superannuation and Retirement Planning
- Direct Equities
- Tax(Financial) Advice

Association Member of:

- Tax Practitioners Board (TPB)
- Association of Financial Planners(AFA)

Your Best Interests

Our advisers will act in your best interest at all times and are bound by the law and code of conduct. They are committed to providing you with quality financial advice and a wide choice of products and/or services to suit your individual circumstances.