principaledge

Financial Services Guide

This Financial Services Guide (FSG) explains the financial services provided by The Principal Edge Pty Ltd (Principal Edge) and your Adviser (who is authorised through Principal Edge). It is designed to help you make a fully informed decision about whether you want to use our services.

About this guide

Please take the time to read this guide carefully. Sound financial advice is based on open communication. Understanding our services and our fees is the cornerstone of this communication. It's also important that you know who authorises your adviser, the nature of their associations and relationships and what to do if you have a complaint.

If you have further questions, or if there is anything that isn't clear, please talk to your adviser or contact us.

This guide must be accompanied by and read in conjunction with the Financial Services Guide - About Your Adviser which outlines your adviser's skills, qualifications and the services they are authorised to provide. This is available on your advisers website.

Who we are

At Principal Edge our goal is to help you to secure the life you want, where you, the consumer, are central to every decision we make.

We know the impact good holistic financial advice can make and we have the life experience, technical capability and quality support team that can make that difference for you.

Products and Services

Principal Edge's Australian Financial Services Licence (AFSL) authorises the provision of financial services related to the following classes of financial products:

We can help you with

- Basic deposit products
- Life insurance
- Government debentures, stocks and bonds
- Managed investment schemes
- Retirement Savings Accounts
- Securities
- Superannuation, and
- Margin lending

Not independent

Principal Edge own our own Australian Financial Services Licence, meaning we are not owned by any bank, product provider or insurance company.

However, we provide services in relation to products on our approved product list, which doesn't include all possible products available in the market. In addition, we may receive commission on life insurance products. For these reasons, we do not refer to ourselves or our advice as independent, impartial or unbiased.

Documents you may receive

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

Terms of Engagement	The Terms of Engagement will outline the scope of advice and financial services proposal including a fee quote for same.
Statement of Advice (SoA)	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.
Record of Advice (RoA)	The RoA may be provided in situations where further advice is provided. The RoA streamlines the documentation process by avoiding unnecessary duplication of information already provided in previous advice documents.
Product Disclosure Statement (PDS)	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).
Ongoing Service Agreement	Each year an Ongoing Service Agreement will be issued to you where you enter into an Ongoing Service Arrangement with your adviser for a period greater than 12 months. It will also outline the fees that will be charged and services that you will be entitled to in the following 12 months. This document will also obtain your consent and approval for the ongoing fee arrangement to continue and fees to be deducted.

You may request in writing a copy of any advice document up to seven (7) years after the advice has been given. If you have any questions about this FSG or the financial advice, investment and/or insurance products or services provided, please contact your adviser.

How we are paid

Adviser Remuneration

The cost of providing financial advice to you will depend on the service and complexity of the advice. Generally, whenever your adviser provides advice, their practice may be remunerated through:

- An initial service and implementation fee;
- An ongoing fee for service;
- A commission payment on insurance recommendations and for existing clients, claims assistance; or
- A combination on any of the above.

These fees can be collected either directly from you or, if you prefer, via the product you are invested in.

All fees and/or commissions are initially paid to Principal Edge before being distributed to the advisers practice.

Your adviser will provide you with a full explanation of any remuneration arrangements prior to you engaging their services and will have an explanation of how they charge in their Financial Services Guide - About Your Adviser.

Other Forms of Remuneration or Benefits

Principal Edge and/or its advisers may receive non-monetary benefits from product providers and other similar parties in specific circumstances such as:

- The benefit has a genuine education or training purpose and is relevant to providing financial product advice;
- Where the benefit amount is less than $300 and identical or similar benefits are not given on a frequent basis.

Payments or benefits received must be disclosed in an alternative remuneration register. A copy of Principal Edge's register is available upon your request.

Your privacy

Principal Edge respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. If you want to access your personal information at any time, please let us know.

For detailed information on how we handle your personal information, please see our Privacy Policy. This policy is located on our website at www.principaledgefinancialservices.com.au.

Principal Edge may engage third party service providers to assist in the provision of products or services.

Before providing any financial products and/or services to you, we will need to verify your identity in accordance with the Anti- Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act).

Under law, we are also required to discuss with you your source of funds and your overall source of wealth. Your adviser will let you know what documentation you will need to present to allow them to provide you with appropriate advice and to meet the relevant customer identification requirements under the AML/CTF Act.

Your personal information may also be disclosed to other service providers if Principal Edge engages third party service providers to assist in the provision of products and services.

These may include:

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

These service providers will be Australian based companies but may have offices outside Australia.

Principal Edge has taken all reasonable steps to ensure that offshore service providers comply with the Privacy Act 1988 and do not breach the Australian Privacy Principles.

Other matters you might want to know

Professional Indemnity Insurance and Code of Ethics

We hold Professional Indemnity Insurance cover for the activities conducted under our Australian Financial Services Licence (AFSL) to satisfy the requirements of section 912B of the Corporations Act 2001 for compensation arrangements. The insurance will cover claims in relation to the conduct of Authorised Representatives, representatives and employees including those who no longer work for the Licensee (but who did at the time of the relevant conduct).

Principal Edge and our representatives adhere to the Code of Ethics as governed by the Australian Securities and Investments Commission (ASIC).

Our relationships

Principal Edge is privately owned and has no commercial arrangements whereby the business benefits from product providers. Principal Edge does work with underlying product providers to provide discounts to its clients. These discounts are passed directly through to the clients, and not retained by the licence or its advisers.

Reporting your concern

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

Phone: 02 9363 2900
Email: enquiry@principaledge.com.au
Mail: Head of Compliance
Principal Edge Pty Ltd
Level 17
20 Bond Street
Sydney NSW 2000

2. We will acknowledge receipt of a complaint immediately, however, where this is not possible, acknowledgement will be made as soon as practicable, normally within 24 hours.

3. We will then investigate the complaint and respond to you within 30 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 Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Contact details for AFCA are:

Phone: 1800 931 678 (free of charge)
Email: info@afca.org.au
Mail: Australian Financial Complaints Authority
GPO BOX 3
MELBOURNE VIC 3001

Furthermore, ASIC has a free of charge information line on 1300 300 630, which you may use to obtain information about your rights and to make a complaint.