



FINANCIAL SERVICES GUIDE

24th January 2019

Vaughan Franks (AR 231419), Ron Mellody (AR 231418) and CMA Financial Services Pty Ltd ATF CMFS Unit Trust (CAR 432201) are Authorised Representatives of Boston Reed Pty Ltd (AFS License No 225738), ABN 89 091 004 885.

About your Adviser and Boston Reed Pty Ltd

Boston Reed Pty Ltd holds Australian Financial Services License ('AFSL") Number 225738, ABN 89 091 004 885 and has authorised the creation of this Financial Services Guide or FSG.

Ron Mellody is an Authorised Representative no. 231418 of Boston Reed Pty Ltd AFSL 225738.

Ron Mellody is the principal of CMA Financial Services and is a Fellow of The Chartered Accountants (FCA) and has 40 years' experience in the provision of financial, accounting and taxation advice.

Ron Mellody provides a comprehensive range of financial planning services which include:

- Superannuation advice
- Retirement planning advice
- Cash flow management
- Managed investment advice
- Securities advice
- Personal insurance advice

Ron Mellody is remunerated as an equity participant in the business.

Vaughan Franks CFP® is an Authorised Representative no. 231419 of Boston Reed Pty Ltd AFSL 225738.

Vaughan is a Certified Financial Planner (CFP®) and has over 15 years' experience in the provision of financial planning advice.

Vaughan Franks provides a comprehensive range of financial planning services which include:

- Superannuation advice
- Retirement planning advice
- Cash flow management
- Managed investment advice
- Securities advice
- Personal insurance advice

As Vaughan Franks is an employee of CMA Financial Services he receives a wage.

CMA Financial Services Pty Ltd has been providing professional advice and financial services for over 20 years.

We will help you to better understand your financial position so that together we can develop a financial plan that will meet your short, medium and long-term goals.

We believe that the value of quality professional advice goes far beyond the dollars and cents. It is the peace of mind from knowing you are prepared for the future, and the clear sense of direction a qualified and experienced financial planner can provide.

Our aim is to help you make better financial decisions.

The Purpose of this Financial Services Guide (“FSG”)

This FSG is an important document that explains how we provide financial product services to you and your responsibilities as a client and this forms part of our contract with you.

You should read this FSG carefully before using our services. It is intended to give you sufficient information to decide whether to obtain financial services from us.

Most of the content of this FSG is dictated by the Corporations Act and is mandatory under that law, so bear with us regarding its form and content. Please feel free to contact us by telephone, e-mail or writing should this FSG be unclear or should you have any concerns about our services.

This FSG explains:

1. Who we are;
2. How you can contact us;
3. About CMA Financial Services Pty Ltd, Vaughan Franks and Ron Mellody;
4. What documents you will receive from us;
5. The financial services we provide;
6. Any potential conflicts of interest;
7. Our privacy policy;
8. Our internal dispute resolution procedures;
9. Our external dispute resolution procedures; and
10. Our compensation arrangements, i.e. our professional insurance arrangements.

Product Disclosure Statements (“PDS”)

If we recommend a financial product we must provide you with a PDS for that product. The PDS contains the information needed to make an informed decision about acquiring a product.

The PDS will provide you with the information you need to know about the product and details costs and product fees including commissions and is usually created by the financial institution providing the product.

Delivery of Advice

Once we have met and determined a draft plan for you, we will prepare a ‘statement of advice’ or “SOA”. The SOA will be in writing and may be delivered via email, post or in person. Your SOA contains the information needed to understand our advice and the basis on which it is made. It includes information about:

1. The specific advice;
2. The reasons for the specific advice;
3. Any fees;
4. Any associations or relationships that may influence the advice;
5. The implementation plan; and
6. Any other relevant matters.

We will also provide other documents as needed. These documents may include educational material or PDS, as discussed above.

Record of advice

Once you have been provided with a SOA further advice may be provided in a form known as a record of advice or “ROA”, provided there has been no change in your personal circumstances or the basis of the advice set out in the SOA.

Retention of SOA and ROA

We retain all SOAs and ROAs for at least seven years and you may request a copy of the SOA or ROA at any time within that period. This request may be verbal or in writing.

Implementation of advice

Our statement of advice will contain instructions on how the advice should be implemented. We will work with you to ensure that the advice is properly implemented.

Time Limitations

As economic and market conditions are constantly changing, the recommendations made in our Statement of Advice are only valid for 30 days from the date of presentation with the exception of an extraordinary events. To ensure that the Statement of Advice remains suitable to your needs, we recommend a review and if necessary a revised plan to be prepared after this time limitation has lapsed.

Your Responsibilities as a Client

We will ensure that our advice is in your best interests and is appropriate to you at the time it is provided. However, certain aspects of our advice are largely outside our control and are mainly within your control. Therefore responsibility for these matters largely remains with you.

You are responsible for ensuring that our advice remains in your best interests and appropriate to you over time. You must notify us in writing immediately should your personal circumstances change or should general economic conditions or legislation change in a way that affects our advice to you.

You are responsible for ensuring your bank account and investment account details including account numbers, passwords and personal identification numbers are kept confidential, are stored safely and not recorded in a form that can be accessed by other persons including access by hacking computers, are not provided to any person, including your adviser, and are changed on a regular basis and at least once a month. You are solely responsible for any losses caused by a misuse of this data by any person, including cyber fraud or any other form of fraud.

How We Deal With Complaints

We endeavor to resolve all complaints quickly and fairly.

Boston Reed Pty Ltd provides a dispute resolution services to its clients. This obligation is a key tenet of the consumer protection principles of the Australian Financial Services Licensing system.

If you have a complaint about any services you should:

1. Contact your Adviser by telephone to explain your situation and let him/her know of your concerns. Your Adviser will do everything possible to resolve your complaint promptly;
2. If this does not resolve your complaint, put your complaint in writing addressed to Responsible Manager, Boston Reed Pty Ltd at PO Box 284 Beaconsfield, Victoria, 3807 where it will be objectively considered and discussed with you and your Adviser with a view to being settled as soon as possible to your satisfaction; and
3. If your complaint is not resolved appropriately by Boston Reed Pty Ltd, you can access our external dispute resolution scheme. Boston Reed Pty Ltd is a member of the Australian Financial Complaints Authority (AFCA). AFCA can be contacted on 1800 931 678 or info@afca.org.au. This is a free service to complainants.

How We Are Paid

Our fees and other charges: who receives the fees?

CMA Financial Services Pty Ltd will provide you with full details of all fees before doing any significant work for you. Fees will be explained in your meeting and detailed in a statement of advice. Your adviser will also provide you with a detailed breakdown of fees on an annual basis in a fee disclosure statement.

The types of fees, commissions and other benefits that may be received by CMA Financial Services Pty Ltd and Boston Reed Pty Ltd are described below:

Fees for Advice

CMA Financial Services Pty Ltd may charge fees for the preparation, presentation and implementation of our advice. These fees will be based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice. CMA Financial Services Pty Ltd will provide you with written estimates of these fees to ensure that there are no 'surprises' after the event.

Ongoing Advice Fees

CMA Financial Services Pty Ltd may charge a fee to provide ongoing portfolio review, ongoing advice appropriate to your needs and/or ongoing services. CMA Financial Services Pty Ltd will offer you the option to select from a set charge or a charge based on the value of funds under advice and/or the time involved in reviewing your portfolio and circumstances.

Salaries to staff and other services to you

The payment of staff salaries does not influence our advice in any way. The provision of accounting services and other business services to you for a fee does not influence our advice in any way.

Commissions & Fees

If you implement a financial product through CMA Financial Services Pty Ltd, we may receive payments in the form of initial commissions and/or ongoing commissions from the financial product providers. These commissions are included in the fees and premiums you pay for the product. This is not an additional cost to you.

Investment products held pre 1 July 2013

We may receive initial (upfront) commission from the product provider for additional amounts invested in products you held prior to 1 July 2013. Generally, the commission will be a percentage of the amount you invest (may be up to 5.5 per cent) and may vary from product to product. We may also receive ongoing (trail) commission from the product provider on a periodic basis for the duration of your investment. Details of such commission (which may be up to 1.1 per cent) will be set out in your SoA.

Investment products held post 1 July 2013

For most products with an investment component entered into after 1 July 2013, initial and ongoing commissions from the product provider will not be paid to your adviser. Information about any variations or exceptions will be provided to you.

Other Benefits

We may also receive additional benefits by way of sponsorship of education seminars, conference or training days.

Details of any fees, commissions or other benefits that we will be entitled to receive if you retain us as your Adviser and if you implement our recommendations will be disclosed to you in the clearest terms. Disclosure will be in dollar terms, or where this is not possible, in percentage terms and will be included in your Statement of Advice or Record of Advice. Fees will also be advised in detail in the PDS for recommended financial products.

If any fees are paid to a third person for referrals these fees will be detailed in your SOA.

Other Important Information

Compensation arrangements

Boston Reed Pty Ltd operates a compensation arrangement to compensate retail clients for losses connected to any breach of the Corporations Act or other law by your Adviser, Boston Reed Pty Ltd or other relevant persons.

These arrangements comprise comprehensive and extensive professional indemnity insurance.

Protection of personal information

Your personal information is protected by our privacy policy and the privacy laws. This information will not be provided to anyone or used for any other purpose unless this is necessary to comply with the law.

A copy of Boston Reed Pty Ltd and your Adviser's Privacy Policy will be provided to you upon request.

If you are not satisfied with our approach to privacy you are entitled to contact the Office of the Privacy Commissioner who may investigate any complaints you may make.

Anti-money laundering and terrorism legislation

Boston Reed Pty Ltd must verify your identity before we provide any financial services. This will be discussed at our meeting.

Conflicts of interest

The SoA you receive will make reference to any potential Conflicts of Interest that you need to be aware of when deciding whether to rely on our advice.

Approved product list

The financial products that will be recommended are limited to those on Boston Reed Pty Ltd's approved product list and does not include all available financial products. A copy of the approved product list can be provided to you upon request.

Any questions?

Please do not hesitate to contact your Adviser should you have any questions about your Adviser's services and how your Adviser and Boston Reed Pty Ltd can help you improve your financial position.



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Fax: (03) 9796 2088
Email: enquiries@bostonreed.com.au

Privacy Policy

This Privacy Policy sets out the information handling policies of Boston Reed Pty Ltd (Boston Reed) and its Authorised Representatives current as at 3 September 2018.

Boston Reed recognises the importance of privacy and we are committed to ensuring the privacy of your information. This policy explains the steps we have taken to comply with the Privacy Act 1988 (Cth) and the Australian Privacy Principles.

Information collection

We will only collect information that is reasonably necessary for us to perform our services. We will notify you if we intend to collect information and will only collect information with your consent. The type of information that we collect and hold about you depends on the type of product or service that we provide to you. The personal information that we hold about you may include but is not limited to:

- Name, address and contact details;
- Date of birth, age and your intended plans for retirement;
- Financial goals, needs, objectives and circumstances;
- Details of your dependents and beneficiaries;
- Financial information (for the purpose of preparing a financial plan and/or statement of advice);
- Information regarding your health (for some types of insurance);
- Your employment details (including your occupation, details of your employer, the nature of your employment and salary);
- Your tax file number (where you have given it to us);
- In some cases, insurance claim information;
- Identification documentation (which, in some cases, we are required to collect by law); and
- The products and services we provide, or have provided, to you.

We do not generally collect sensitive information about you unless required by applicable law or rules, or you have consented to it. Sensitive information includes information relating to:

- Race;
- Political or religious beliefs;
- Sexual preferences;
- Criminal convictions;
- Membership of professional or trade associations or unions; and
- Health information.

As set out above, we collect health information with your consent where it is relevant for some types of insurance.

Use of your Personal Information

We use the personal information that you provide to us to assess your personal and financial circumstances and your risk tolerance so that we can formulate appropriate investment strategies and recommendations for you.

Disclosure of Personal Information

We may disclose the personal information which we have about you to other organisations to assist us to implement and administer your investments, and provide you with certain products and services, including:

- Professional Advisers such as lawyers and accountants;
- Insurance companies;
- Financial institutions, including for the purpose of procuring finance for your investments where you have requested us to do so;
- Organisations offering products and services which you wish to invest in or obtain;
- Regulatory bodies if requested to do so; and
- To meet our legal obligations

We only use and disclose personal information about you for the purpose for which it was disclosed to us and for related purposes which would reasonably be necessary. For example, we may from time to time use your personal information to inform you of investment opportunities or to provide information about product and services which may be of interest to you. However, we do respect your right to ask us not to do this so please let us know if you do not want us to provide you with this additional information. We do not sell personal information to other organisations to allow them to do this. Your personal information may be disclosed to staff of our group's Vietnam Office in Ho Chi Minh City Boston Reed Pty Ltd's foreign office in Vietnam in order for us to provide our services to you.

Please note that by law, in some circumstances, we may be required to disclose your personal information to third parties without your authorisation such as to government authorities and law enforcement bodies in Australia and overseas.

Quality of Personal Information

It is in our interests to ensure that the personal information that we have about you is accurate, complete and up-to-date. To assist us with this, please advise us if you believe that any of the information that we have about you is not accurate, complete or up-to-date and all reasonable efforts will be made to correct your information.

Personal Information Security

We are committed to keeping your personal information secure. We will use all reasonable steps to protect the personal information which we hold from misuse and loss, and from unauthorised access, modification and disclosure.

Where the information we collect is no longer required, we will delete the information or permanently de-identify it.

Anonymity and pseudonymity

Where practical and within the law, you will be given an option to not identify yourself or use a pseudonym.

Access to Personal Information and Correction

Under the Australian Privacy Principles, you have a right to access the information that we hold about you, except as set out below. If you wish to access the information, please contact your representative and they will make arrangements for you to do so.

In some circumstances, we may refuse to give you access to your financial information. Those circumstances are set out in the Australian Privacy Principles and include situations where we are required to do so at law or access is likely to prejudice an enforcement body in relation to unlawful activity or seriously improper conduct. If we are entitled, under the Australian Privacy Principles, to refuse to give you access to your personal information, we will tell you and provide reasons for our decision.

If you establish that your personal information is not accurate, complete or up-to-date, we will take reasonable steps to correct that information in accordance with the Australian Privacy Principles.

Contact us about Privacy

If you would like further information about how we handle your privacy or if you would like to make a complaint about how we handled your personal information, please contact:

Boston Reed Pty Ltd
Privacy Officer – Rachael Vandenberg
PO BOX 422, Beaconsfield VIC 3807
Phone: (03) 9707 0154