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Financial Services Guide

Version 14 | 19 September 2016

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 your adviser.

This FSG replaces all previous versions and is an important document which we are required to give you under the requirements of our authorisations as a financial services provider.

This FSG covers the following:

- Information about Sentinel Private Wealth 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 products Sentinel Private Wealth and your adviser 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)
- Complaints procedure
- Compensation arrangements

Welcome

We know how important financial advice is in providing you with peace of mind and want to thank you for considering an engagement with your adviser to assist you in identifying and achieving your needs and objectives.

As part of our commitment to quality of service, we have prepared this guide to provide an overview of our services and value proposition. Please take the time to review this document before engaging our services.

Who we are and what we stand for

Sentinel Private Wealth (SPW) holds an Australian Financial Services Licence (AFSL). Our mission at SPW is to provide retail clients like yourself with high quality, best interest advice that you can rely on to help remove uncertainty in your life, thus positioning you to meet your needs and objectives.

Office: Level 4, Commercial Building, 33 Remora Road, Hamilton QLD 4007

Postal: PO Box 168, Hamilton Central QLD 4007

Phone: +61 7 3608 6888 | Email: compliance@sentinelpw.com.au | Web: www.sentinelprivatewealth.com.au

Quality advice

Your adviser has excellent support in terms of product research, software and technical advice. SPW advisers have access to these resources allowing them to either specialise or to offer the total spectrum of financial advice, from wealth creation, risk protection and retirement planning. Your Adviser is required to comply with the Best Interest Duty and will always act in your best interest.

Deborah Heindl is an Authorised Representative of

Who is your financial adviser?

- Deborah Heindl | Authorised Representative No. 266858
- Mobile: 0438 551 518
- Email: deborah@herlife.com.au



Education and qualifications

Your adviser meets industry training and continuing education standards. Your adviser has completed the following qualifications:

- Diploma in Financial Services (Distribution)

Experience

In today's dynamic and complex financial environment, getting sound advice regarding your finances is critical. To achieve maximum value, that advice should come from someone who offers client-focused solutions and a high degree of expertise.

Your adviser is financial services industry experienced and is competent and compliant with relevant industry education, both through formal education (RG146 as a minimum) as well as continuing ongoing education and training. Details of years of experience as an authorised representative, specialist and general qualifications can be found on the Financial Adviser Register on the ASIC website.

Memberships

Your adviser is a member of the following associations:

- Tax Practitioner Board (TPB) as a tax (financial) adviser
- AFA

Authorised financial services provided and related products?

Your Adviser can offer you strategic and financial product advice comprising the following areas of advice and related financial products:

Areas of Advice

- Estate planning
- Financial planning
- Insurance
- Superannuation

Financial Products

- Life products
 - Investment life insurance products
 - Life risk insurance products
- Superannuation

Approved product list

Your Adviser is required to recommend investments from a wide range of approved products. This list is compiled and researched by the SPW Investment Committee using the services of established Research Houses to ensure their suitability to your needs. Your Adviser will assess whether particular investments on this list are suitable for you.

When we provide you with initial advice

This will be documented in a Statement of Advice (SoA) for you. This document will detail and take into account your current financial situation, requirements and future needs. The SoA issued to you will also provide you with information regarding:

- The scope of the advice
- A summary of your current financial position
- Details of your goals and requirements
- The strategy and product recommendation we are making
- Advantages, risks and disadvantages of the advice
- Any other services we recommend
- Our fees and commissions, as well as the way they are determined
- Any associations we have with financial product issuers that may influence the advice we provide to you

When we provide you with further advice

Depending on the complexity of the advice, your Adviser will prepare either a SoA or a Record of Advice (RoA) for you.

If the recommendation for a particular financial product is made, we will provide you with the information relating to that product in the form of a Product Disclosure Statement (PDS) or other disclosure documents issued by the issuer of the recommended financial product.

Collecting your personal information

You will be requested to provide us with your personal objectives, details of your current financial situation and any relevant information to enable us to provide appropriate advice to you. This will be recorded in a Fact Find which forms part of the data collection process to ensure the advice provided to you is based on your personal situation, needs and objectives, and is in your best interest.

You have the right not to provide us with the above information. However, if you do not, the advice you receive may not be appropriate to your objectives, financial situation and needs.

You should carefully read the information and warnings contained in the SoA or other advice documents before making any decision relating to a financial product or advice.

Identification documents

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. AUSTRAC requirements mean that we will ask you to present identification documents such as passports and driver's licence, no original documents will be held on file but originals need to be sighted and verified.

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

We maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations presented to you. Tax File Number and sensitive personal information is only kept with written permission from you. If at any time you wish to examine your personal information, please let us know.

How can I give you instructions about my advice?

You can contact your Adviser directly with any instructions given in writing, email or confirmed verbal conversations.

Fees and charges

Your Adviser may charge you a fee for Initial and/or Ongoing Advice. Those fees cover advice provided to you at the time based on your circumstances (which is documented in writing) and also any agreed future advice (set out in a service agreement with you).

Commissions

Any commissions payable that relate to the acceptance of an individual financial product recommendations (insurance) will be disclosed in advice documents provided to you. All commissions are inclusive of GST. Commission payments are made by the product providers in the form of initial and ongoing commissions.

Fee Disclosure Statements and Opt-in

A Fee Disclosure Statement (FDS) will be provided to you each year if you choose to enter into an ongoing service (and fee) arrangement. It will outline the fees paid and the services you received in the preceding 12 months.

You have a period of 60 days from the date the FDS was presented to you to opt-in and continue under the current ongoing fee arrangement. If you elect to opt-out (discontinue the ongoing advice arrangement) we have an obligation to cease receiving all ongoing fees and commissions.

How is your adviser paid?

Your Adviser pays a fixed fee to SPW for licensing services provided. SPW consequently pass 100% of the gross revenue generated via advice fees and commissions to your Adviser.

Will anyone be paid for referring you to SPW?

If someone has referred you to us, we may pay a fee or commission in relation to that referral. The advice documents you receive will indicate the amount they will receive. If we are referring you to someone for a service not rendered by SPW, we may be paid a fee or commission in relation to that outgoing referral. The advice document presented to you will indicate the amount that may be received.

Other benefits

SPW may receive financial support from financial product providers. Any financial support received is only used to educate, train and enable ongoing professional development of SPW Advisers.

Do any relationships exist which may influence advice provided?

SPW is not owned or associated with any Bank, Product Issuer or Institution. Your Adviser can provide advice on products from a wide range of financial product providers and receives no conflicted remuneration that may influence the advice provided other than stated below.

I am a participant in the Asteron Life Partnership Reward Program. I may receive a one off payment, over and above commissions from Asteron Life, based on the size of my inforce premium with them should I meet specific growth and retention criteria.

SPW does have a commercial arrangement with Acquire General Insurance. Any business referred to Acquire (and completed) will result in your SPW Adviser receiving 50% of the initial commission and 30% of the renewal commission payable to Acquire for the placement of the business.

What should you do if you have a complaint?

If you have a complaint or concern regarding the financial planning services provided to you by an Authorised Representative of SPW, which has not been satisfactorily resolved by your Adviser within 5 days, we encourage you to take the following steps.

Contact our Complaints Manager on +61 7 3608 6888, or alternatively you can send an email detailing your concerns to compliance@sentinelpw.com.au

Upon lodgement of a client complaint with SPW, the client will receive an acknowledgment of receipt and an indication of the timeframe in which SPW will respond to the complaint. For Financial Planning related complaints, SPW has 45 days following the lodgement date to notify the client of its decision with relation to the complaint.

If the complaint is not resolved within the time frame set above following the lodgement of the initial complaint date, the Complaints Manager will inform the client the reasons for the delay.

If your complaint is not resolved to your satisfaction you have the right to refer the matter to the Financial Ombudsman Service (FOS). As a condition of licensing, SPW is required to be a member of an external dispute resolution body.

Financial Ombudsman Service
GPO Box 3 | Melbourne VIC 3001
p: 1300 780 808 | e: info@fos.org.au | w: www.fos.org.au

Complying Compensation Arrangements

SPW currently has Professional Indemnity Insurance in line with legislative requirements. This includes coverage for claims in relation to the conduct of current Advisers and Advisers who are no longer authorised by SPW (but who were at the time of any relevant claim). If you would like further information, please contact SPW.

Privacy policy

SPW is committed to implementing and promoting a Privacy Policy which will ensure the privacy and security of your personal information. The purpose of the Privacy Policy is to ensure you understand the ways in which we protect and store your personal information and how we comply with the Australian Privacy Principles by which we are regulated.

You are entitled to obtain access to the information which we hold about you by contacting your Adviser. To view a current version of SPW's Privacy Policy, please refer to our website: www.sentinelprivatewealth.com.au

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Confirmation of Receipt

Receipt of the Financial Services Guide is acknowledged:

Signature		
Name		
Date Received		

Or complete as follows if FSG is mailed or emailed

I confirm that I sent a copy of the Financial Services Guide as follows:

Sent to (Client Name/s)	
Sent on (Date)	
Sent by	Deborah Heindl