

FINANCIAL SERVICES GUIDE

Altius Capital

FINANCIAL SERVICES GUIDE

This Financial Services Guide describes our financial planning and advisory services to assist you to decide whether to use our services. It describes how we are remunerated, our professional indemnity insurance and how we handle any complaints you may have.

We may give you other documents when providing our services. These may include:

- **Statements of Advice** - If we provide you with advice about your personal circumstances, we will set out our advice in a Statement of Advice (or in some cases, a shorter document called a Record of Advice). This will also tell you how we will be remunerated for the advice we give you. When we provide further advice to you, we may not give you a Statement of Advice, however we will record the advice and you can ask us for a copy of the advice by calling us.
- **Product Disclosure Statements** - If we recommend that you acquire a financial product, we will also provide you with a Product Disclosure Statement containing information about the product's features and risks.

Not Independent

We and or our AFS licensee are not independent, impartial or unbiased within the meaning of the Corporations Act because we may receive life risk and other commissions for certain transactions, gifts or benefits.

OUR SERVICES

HECFs Pty Ltd (CAR:1256860) ATF HEC Financial Services Trust ABN 49 664 852 673 , trading as Altius Capital is an Corporate Authorised Representative of Australian Financial Services (AFS) licensee **Key Financial Partners Pty Ltd** AFSL no. 485113.

Our high quality financial planning and advisory services can assist you to:

- Identify your financial and investment objectives, taking into account your current financial position and personal circumstances;
- Help you to develop financial goals and investment strategies;
- Advise you how to implement your investment strategies; and
- Recommend and arrange financial products that are suitable for your needs.

We provide advice in the following areas:

- Cash Management – budgeting, debt management
- Superannuation – consolidating or optimising superannuation, finding lost superannuation
- Life Insurance – personal or business succession
- Investment – full financial plan, one off investment, gearing
- Retirement – transition to retirement, social security advice, aged care planning
- Retirement planning – income and investments
- Self-Managed Super Fund – advice, establishment
- Estate Planning

The financial products we can arrange for you include:

- Deposit and payment products
- Securities
- Managed investment schemes
- Superannuation, including SMSFs
- Investor directed portfolio services

- Government debentures, stocks and bonds
- Retirement savings accounts
- Life risk and investment products
- Margin lending

We research a broad range of products and select those that are worthy of recommendation to our clients. We also review the performance of those products periodically to ensure they remain competitive and will meet your ongoing needs.

We act for you when giving advice and arranging financial products.

HOW CAN YOU DEAL WITH US?

You can deal with us in person, by phone, fax or email. It is important that you provide us with complete and accurate information about your circumstances and you take the time to check any assumptions we make and the basis for our advice. If you don't our advice may not be appropriate for your needs.

Naturally, your circumstances may change over time. When this happens, our initial advice and recommendations may no longer be appropriate for you. We can periodically review your financial position, personal circumstances, financial goals and investment strategies to decide whether those strategies and goals and the financial products you hold are appropriate. Or, you can contact us for a review when your circumstances change.

HOW WE ARE PAID

<p>Financial planning and investment services</p>	<p>We may also receive an ongoing commission for these clients during the life of their financial products, which can range between:</p> <ul style="list-style-type: none"> • Investment and superannuation– up to 0.6% per annum of the funds invested. • Investment and superannuation held through a platform – up to 0.6% of the funds invested. • Insurance– up to 33% per annum of the renewal premium. <p>We charge for our financial planning and investment services on the basis of the time that we spend looking after your needs. The rate will depend on the nature of the services you ask us to provide, for example:</p> <ul style="list-style-type: none"> • Financial planning and investment advice - \$220 incl GST per hour • Implementation of our advice - \$220 incl GST per hour • Ongoing review services - \$220 incl GST per hour • Administration support - \$110 incl GST per hour <p>We will provide a fee estimate when you engage us to provide services to you. Our fees for financial planning and investment services depend on the type of services we provide to you.</p> <ul style="list-style-type: none"> • Initial advice fee - For our initial review and advice, we charge a fee of between \$220 to \$880 incl GST, depending on the complexity of your situation. • Implementation fee – For implementing our recommendations, we charge a fee of between \$220 to \$880 incl GST, depending on the extent of the work required. • Ongoing advice fee – If you ask us to provide ongoing review and advice services, we will charge between \$880 and \$6,600 depending upon our estimate of the work involved . The rate will depend on the amount of your investments we manage and the complexity and time involved:
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	Share transactions - If we recommend you buy or sell shares, and you are paying us an ongoing fee, then we will not charge a fee for the trade when we arrange it for you .
Life insurance services	<p>If we arrange life insurance for you, we will receive a commission from the insurer with whom we place your insurance. The amount is a percentage of the premium (excluding taxes and statutory charges) and is included in the premium quoted to you. We will tell you the amounts that we will receive (or if we do not know, the way our remuneration will be calculated) when we advise you about your insurance requirements. This commission is included in the premium for the policy.</p> <p>If we advise on insurance within a superannuation fund, we will charge you a fee of between \$220 - \$660 incl GST, depending on the type of insurance. This fee may be payable in addition to the premium.</p>
	Some of our advisers are shareholders in our business and authorising AFS licensee.

WHO WE PAY?

Advisers	Our advisers are paid an annual salary.
Referrers	If you were referred to us, we do not pay the person who referred you

IMPORTANT ASSOCIATIONS

The share holding of Key Financial Partners Pty Ltd is the same as the shareholding of HEC Financial Services Trust, and the shareholders include Accounting Partners of HEC Pty Ltd. Shareholders may receive dividends.

We may provide advice on investments we hold in our own personal portfolios.

OUR PROFESSIONAL INDEMNITY INSURANCE

Our AFS licensee has professional indemnity insurance in place which covers us for any errors or mistakes relating to our financial planning services. This insurance meets the requirements of the Corporations Act and covers the services provided by us / our advisers, our authorised representatives after they cease working with us provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

WHAT TO DO IF YOU HAVE A COMPLAINT?

If you wish to complain about our services, you can either discuss the matter with your adviser or contact our Complaints Officer on 08 9321 2722. We will acknowledge receipt of your complaint immediately, and attempt to resolve it within 30 days.

Our AFS licensee is a member of the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme that provides fair and independent financial services complaint resolution that is free to consumers. If an issue has not been resolved to your satisfaction, you can lodge a complaint with AFCA. Any decision AFCA makes is binding on us, but not on you.

You can contact AFCA at www.afca.org.au, info@afca.org.au or (freecall) 1800 931 678. You can also write to AFCA at:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

HOW CAN YOU CONTACT US?

We can be contacted at:

HECFs Pty Ltd ATF The HEC Financial Services Trust trading as Altius Capital

ABN: 490 664 952 673

AR No. 1256860

Level 1, 20 Kings Park Road, West Perth, WA 6005

Ph: 08 9321 2722

www.altiuscapital.com.au

Authorised Representative/Advisor— **Bruce Broadbent**

AR No. 283977

Ph: 08 93212722 or M: 0402 548073 Email: bruce@altiuscapital.com.au

Our AFS licensee—Key Financial Partners Pty Ltd

ABN: 26 607 402 693

AFS Licence No: 485113

Level 1 ,20 Kings Park Road, West Perth, WA 6005

Ph: 08 9321 2722

Email: admin@altiuscapital.com.au

www.altiuscapital.com.au

This FSG has been authorised for distribution by the AFS licensee identified above.

HOW WE PROTECT YOUR PRIVACY?

We are committed to protecting your privacy. We use the information you provide us to advise you on your financial circumstances, goals and strategies. We or our Advisers may provide your information to the product issuers with whom you choose to deal (and their representatives) and our related entities. When your Adviser recommend a financial product or service, they will provide the product providers PDS or disclosure document to you which will outline their privacy policy. We do not, nor do our Advisers, trade, rent or sell your information.

If you don't provide us with full information, we can't properly advise or assist you with your financial service's needs.

If you request us to provide you with services or monitor your accounts via the internet while you are in the European Union (EU) you will need to provide us with written consent to do so, as you may have different rights while in the EU.

We, our Advisers or our AFS Licensee may disclose your information to recipients in the United States of America for the purposed of required transaction notifications (eg. Form W-8 BEN). We, our Advisers or our AFS Licensee may also store your information in the internet 'cloud' and external data storage providers or other companies to backup and ad-hoc store our electronic data. Therefore, your information may be disclosed to recipients in overseas countries. We, our Advisers or our AFS Licensee, will not be accountable for any recipient's breach of Australian privacy laws and you will not be able to seek redress under those laws.

If you don't provide us with full information, we can't properly advise or assist you with your financial service's needs. For more information about how to access the information we hold about you, how to have it corrected and how to complain if you think we have breached the privacy law, ask us for a copy of our Privacy Policy by contacting us on 08 9321 2722 or emailing us at admin@altiuscapital.com.au

ANTI-MONEY LAUNDERING AND COUNTER TERRORISM

As a financial service provider, we and our AFS license have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act 2006 (Cth) to verify your identity and the source of any funds. This means that we will ask you to present identification documents to meet assessment requirements such as your passport or driver's license and other documents, if applicable. We will also retain copies of this information. In connection with providing our services to you, we may disclose the information you have provided to our AFS licensee, Regulators, other professionals such as financial institutions, insurance providers, superannuation trustees, product issuers and our service providers.

This FSG was prepared on 01 July 2021 V 4.0

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Client Acknowledgement

I/We hereby acknowledge that:

HECFS Pty Ltd (CAR: 1256860) ATF The HEC Financial Services Trust: ABN: 490 664 952 673 T/A *Altius Capital* has provided me/us with a Financial Services Guide (FSG) dated 01 July 2021 (V4.0)

Client(s) Signature

Name
Please print

Client (signature) Date

Name
Please print

Client (signature) Date