

FINANCIAL

SERVICES GUIDE

The Financial Services referred to in this guide are offered by:

Dixon Advisory & Superannuation Services Pty Limited (Administrators Appointed)

ABN 54 103 071 665 | AFSL 231143

A hard copy of this document is available free of charge.

This guide contains important information about:

- the services we offer
- how we and our associates are paid
- any potential conflict of interest we may have, and
- our internal and external dispute resolution procedures and how you can access them.

If we provide you with personal advice, it will be scaled advice. You will be given a Statement of Advice (**SOA**). In the SOA, we will tell you about our fees and commissions and any associations we have with financial product issuers or other parties that may influence the advice we give you.

If we recommend a particular financial product to you, we will give you information about the particular financial product to help you make an informed decision about the financial product, which may include a disclosure document prepared by the product issuer such as a product disclosure statement (**PDS**). The PDS will contain information that will assist you in making an informed decision about the product. This usually includes information about the costs and charges that may apply.

All dollar (\$) figures quoted are in AUD unless stated otherwise.

March 2022

FSG Version 9

Not Independent

Disclosure of Lack of Independence required under section 942B(2)(fa) of the *Corporations Act 2001 (Cth)*.

Dixon Advisory & Superannuation Services Pty Limited (Administrators Appointed) (**'DASS'**) is not independent, impartial or unbiased (which are restricted words or expressions under the Corporations Act) because DASS, its representatives, associates and/or affiliates may receive monetary benefits in connection with the provision of personal advice to retail clients, are generally restricted to recommending financial products from our Approved Product List and have associations and/or relationships with issuers of financial products which could reasonably be expected to influence the advice provided. For further information regarding our relationships and associations and how we are remunerated, please refer to the sections titled "How will I pay for the services provided and how are these fees calculated?", "How is my adviser paid?" and "Do you have any relationships or associations with any other parties?" within this Financial Services Guide.

Please note that notwithstanding the statement above, if you are a retail client and we give you personal advice, we have a duty to act in your best interests and prioritise your interests, and are obliged to provide you with appropriate advice.

Who is responsible for the financial services provided?

Dixon Advisory & Superannuation Services Pty Limited (**Dixon Advisory**) is responsible for the financial services provided including the distribution of this Financial Services Guide (**FSG**). Dixon Advisory is a member of the E&P Financial Group Limited group of companies (ABN 54 609 913 457) (**E&P**). Dixon Advisory provides the financial services as the holder of an Australian Financial Services Licence (**AFSL**), AFSL No 231143 (sometimes referred to as “we”, “us” or “our” in this FSG).

Dixon Advisory primarily uses trade execution and back office stockbroking services provided by Evans and Partners Pty Limited (a related body corporate of Dixon Advisory), FinClear Services Pty Limited and Pershing LLC (referred to as Evans and Partners, FinClear and Pershing LLC respectively). Evans and Partners and FinClear are Participants of ASX Group (**ASX**) and Cboe Australia Pty Ltd (**Cboe**). As Participants of ASX and Cboe, all transactions are issued subject to the rules, directions, decisions and requirements of the Australian Securities and Investments Commission (**ASIC**), the Operating Rules of ASX and Cboe, the Clearing Rules and the Settlement Rules.

Dixon Advisory may utilise trade execution and back office stockbroking services provided by other service providers. Where relevant, the details of any such arrangement and any fees or charges will be provided in a SOA, other advice or disclosure document.

Who is your adviser?

Your adviser is Dixon Advisory. If you do not wish to receive our advice, we may deal on your behalf by carrying out your instructions. If you do not obtain advice, you face the risk that the financial product(s) you select may not allow you to meet your objectives, financial situation or needs.

Dixon Advisory is responsible to you for the actions of its employees and representatives. However, Dixon Advisory is not responsible to you for services provided to you by any other third party, including other financial service providers.

What kinds of financial services are we authorised to provide and what kinds of financial product(s) do those services relate to?

Through our AFSL, Dixon Advisory is able to provide financial product advice and deal in financial products such as:

- Deposit and payment products
- Derivatives
- Government debentures, stocks or bonds
- Investment life insurance products
- Life risk insurance products
- Managed investment schemes (including Investor Directed Portfolio Services)
- Retirement savings accounts
- Securities
- Standard margin lending
- Superannuation.

These authorisations allow us to provide:

- Strategic advice on superannuation and rollover strategies, social security strategies, personal insurances, estate planning and assistance with self-managed superannuation funds
- Investment services, including:
 - Financial product advice, both general and personal
 - Underwriting and securities
 - Dealings in financial products on behalf of others

- Research on a wide range of Australian companies and access to corporate issues
- Equity finance (margin lending) advice
- Investment management services for public investment vehicles
- Advice in relation to managed investment products (including managed accounts – detailed further below), structured products, cash and fixed interest investments, including government bonds, debentures, derivatives and stocks.

What information should I provide to receive personalised advice?

You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information so we can offer you the most appropriate advice possible. To help us prepare this advice you should complete a Fact Finder document.

You have the right not to advise us of your financial situation if you wish. However, if you do not provide accurate information about your situation, the advice you receive may not be appropriate to your needs, objectives and financial situation. You should read the warning in the SOA, other advice and disclosure documents carefully before making any decision relating to financial products, structures and strategies.

How do I give instructions to my adviser?

In providing financial services we act on your instructions which may be provided to us in writing, by telephone, fax, email or any other agreed form of communication.

How is my personal information dealt with?

The purpose for us collecting your personal information is to assist you with the financial products and services you have asked for. We maintain a record of your personal information which may include details of your objectives, financial situation and needs.

As a financial services provider we may collect information about you because we are required, or authorised to, by law. For example, we have an obligation under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* to verify your identity and the source of any funds before providing you with financial products or services. We may also disclose your information to other members of the E&P Financial Group, our service providers and third parties where it is required or permitted by law.

We are committed to implementing and promoting a Privacy Policy, which will ensure the privacy and security of your personal information. A copy of our Privacy Policy can be obtained by visiting dixon.com.au or can be provided to you, free of charge, upon request. Our Privacy Policy contains details about:

- how you may access and seek the correction of any of your personal information that we hold;
- how you may complain about a breach of the Australian Privacy Principles contained in the *Privacy Act 1988 (Cth)* in respect of our handling of any of your personal information; and
- how we will deal with any such complaint about our handling of your personal information.

By providing us with the personal information requested you consent to us using, disclosing and otherwise handling the information in accordance with our Privacy Policy. If you wish to examine your file please ask us. We will make arrangements for you to do so.

If you have any queries about our handling of personal information, please contact our Privacy Officer on 1300 883 158.

How will I pay for the services provided and how are these fees calculated?

General

Information about our fees is set out in this part of the FSG. The fees include GST (unless otherwise stated). We reserve the right to change these fees at any point in the future. We recommend that you seek advice from a professional tax agent who can provide advice in relation to the tax deductibility of any fees that we charge.

If we provide you with personal advice, and our remuneration (including commission) and other benefits are calculable at the time the personal advice is given, the remuneration (including commission) and other benefits we receive on specific financial products to which the personal advice relates will be disclosed at the time the personal advice is given, or as soon as practicable after that time.

Alternatively, if we provide you with personal advice, and our remuneration (including commission) and other benefits are not calculable at that time, the manner in which that remuneration (including commission) and other benefits are to be calculated will be disclosed at the time the personal advice is given, or as soon as practicable after that time.

If general advice only is provided, you will be charged an amount for the general advice that will be determined based on the nature of the general advice and the seniority of the adviser. You may request particulars of our fee structure within a reasonable time after being given this FSG and before any general advice is given to you. We also intend to provide you with a quote for our fee before any general advice is given to you.

Investment and portfolio management services

Our service packages vary depending on the services you require and may include the administration and accounting of your self-managed super fund (**SMSF**) or personal portfolio, investment management and reporting, investment advice and periodic portfolio reviews.

You will pay an annual fee for the services provided to you, which may take the form of:

- a fee charged at a fixed rate for the services provided; or
- a fee calculated as a percentage of the funds under management (or part thereof) which will be no more than 2 per cent and which may be subject to a minimum and maximum dollar amount.

The fee payable will depend on the services you require and the service package you agree to. We will provide you with a quote for the fees you will be required to pay including, where relevant, the method of calculating the fee before providing you with these services.

Transaction fees

You will also pay a fee when you execute certain transactions. The fee payable will be dependent on the final service package you agree to.

When we assist you to buy or sell securities listed on a securities exchange in Australia, or acquire or dispose of an unlisted investment on your behalf:

- a securities trade fee is charged at up to 1.1 per cent (including GST) of the total value of any transaction. Minimum and maximum transaction costs may apply; and/or
- a securities trade fee may be charged at a flat dollar amount per transaction of up to \$275.00 (including GST).

We will provide you with a quote of the securities trade fee rate or flat dollar amount proposed to be charged, before providing you with ongoing advice or transactional services. The securities trade fee payable in relation to each transaction will also be disclosed to you in the confirmation of the transaction which we will provide to you. Transaction fees for buying or selling securities on a securities exchange in Australia and internationally are paid to Evans and Partners.

An off-market transfer (**OMT**) fee for securities transferred off-market is charged at up to \$110 (including GST) per transfer. This OMT fee may also be charged in circumstances that require off-market transfers of securities i.e. where you change trustees of a trust and off-market transfers are required to transfer securities in the trust portfolio from one trustee or its nominee to another trustee or nominee.

When we assist you to buy or sell securities on a listed foreign exchange a securities trade fee is charged at up to 1.1 per cent of the total value of any transaction (GST is not applicable to brokerage on international share transactions). Alternatively, the securities trade fee may be charged at a flat dollar amount per transaction. We will provide you with a quote of the securities trade fee rate or flat dollar amount proposed to be charged before providing you with ongoing advice or transactional services.

The securities trade fee payable in relation to each transaction will also be disclosed to you in the confirmation of the transaction which we will provide to you. With respect to international securities transactions (or the exchange of foreign currency), the foreign currency will be converted into Australian dollars or vice versa (or any other currency) to enable settlement (where applicable). For such foreign exchange transactions we may receive a currency spread / service fee of between 0.25 per cent and 0.75 per cent on the value of the conversion. This currency spread is included in the overall quote provided to you.

In addition to the securities trade fee for transactions on a listed foreign exchange, we may incur additional costs through third parties who provide custody, execution, clearing and settlement services to us in respect of your transactions which we may pass on to you. The costs which may be passed on to you include a Wired Funds Fee of US\$20 per outgoing wire transfer of funds from your international account, a Confirmation Fee of US\$2 per trade confirmation, an Inactive Account Fee of up to US\$25 per annum, where applicable and foreign exchange market fees or taxes which are charged directly by the exchange and will vary by exchange. Dixon Advisory does not receive any portion of these costs.

Details of the total fees will be provided in your trade confirmation or can be obtained by contacting your adviser. There may be other fees or costs associated with transacting in particular financial products. We will disclose the details of any other charges, fees or costs to you in advance of transacting on your behalf.

Strategic financial advice

To obtain strategic financial advice, you will pay us a fee for service. In each case, the total fee payable by you will depend on:

- the nature of the advice that you require,
- whether you wish to engage us on an ad hoc basis or ongoing basis and various other factors such as:
 - the time expectations for assisting and providing you with advice
 - the complexity of your situation
 - the scope or scale of the advice sought
 - the qualifications and experience of the professional advising you, and, if necessary,
 - the need to engage other professional or technical experts in the case of complex matters.

The fee payable is calculated with reference to the total work required and may take the form of any of the following fees:

- a fee charged at a fixed rate for services to be provided;
- a fee charged at an hourly rate for services provided; or
- a fee charged as a percentage of funds under management.

We will provide you with a quote of the fee proposed to be charged including, where relevant, the method of calculating the fee before undertaking the advice. Our financial advisers provide personal financial advice on a scaled advice basis.

Managed accounts

Evans and Partners Managed Accounts is a registered managed investment scheme ARSN 128 111 857 that enables investors to select and invest in model portfolios constructed by Evans and Partners Pty Limited (**Evans and Partners**), a related body corporate of Dixon Advisory, and other investments. The Trust Company (RE Services) Limited (**The Trust Company (RE Services)**) is the responsible entity of the scheme and issuer of interests in the scheme. The Trust Company (RE Services) has appointed Dixon Advisory as a distributor.

If you invest in one or more model portfolios through the Evans and Partners Managed Accounts, you will have the benefit of an administration and reporting platform provided by Margaret Street Administration Services Pty Ltd (ABN 63 163 681 678) together with a beneficial interest in assets that are held on your behalf via a custodian and managed on a discretionary basis in accordance with the investment strategy of the relevant model portfolio(s) and in accordance with instructions given to The Trust Company (RE Services) by you or Dixon Advisory in accordance with advice it provides to you as your adviser.

Offers to invest in Evans and Partners Managed Accounts are made in the current PDS. The PDS can be obtained from Dixon Advisory and should be considered before deciding whether to acquire or hold an interest in Evans and Partners Managed Accounts. We may receive Adviser Service Fees as disclosed in the PDS for advice given to you in connection with investments held in Evans and Partners Managed Accounts in the form of an annual percentage of the value of all or part of your Account as nominated by you or a fixed-dollar amount and Adviser Service Fees – FX for foreign exchange transactions. Evans and Partners may receive transaction fees and fees for acting as investment adviser for model portfolios as disclosed in the PDS and the investment menu for Evans and Partners Managed Accounts.

Offers to invest in a registered managed investment scheme other than the Evans and Partners Managed Accounts directly or through Evans and Partners Managed Accounts will be made in the current PDS of the relevant managed investment scheme. Evans and Partners may act as investment manager of some managed investment schemes. In these circumstances, the PDS can be obtained from Dixon Advisory or the responsible entity of, and issuer of interests in, the relevant scheme.

Investment in other financial products

If you invest in a financial product recommended by us directly or through Evans and Partners Managed Accounts, we (and/or our related bodies corporate) may receive fees and/or commissions from the financial product issuer(s). These fees may be paid in the following manner:

- Where the financial product is not traded on, or readily accessible from, a listed exchange at a preferred price, we may receive a one-off fee from you or, where permitted by law, from the financial product issuer(s). These fees are generally calculated as a percentage of the amount you invest and typically range between 0 per cent and 4.4 per cent (including GST). We will provide you with a quote of the fee proposed to be charged including, where relevant, the method of calculating the fee at the time of making the recommendation or as soon as practicable thereafter.
- To the extent permitted by law, commissions paid by life insurance companies to financial advisory groups on life insurance products may range between 0 per cent and 66 per cent (including GST) of the annual premium as an upfront commission, with trailing commissions between 0 per cent and 22 per cent (including GST), or, a flat level of commissions for the life of the policy between 0 per cent and 33 per cent (including GST).
- For new insurance policies that we may assist you with, our preference is to either rebate to you all insurance commissions or, where possible, turn off any commissions paid by insurance companies. Instead, we will charge you on a fee-for-service basis for insurance advice as described above under the heading 'Financial advice'.
- We do not provide our own margin lending facilities. Where you borrow through margin lending arrangements facilitated by us, the margin lending provider may pay trailing commissions, which we will rebate to you under our Commission Rebate Service.
- We may earn interest, at prevailing bank deposit rates, on the aggregate balance of any funds retained in our trust account.
- If you invest in a financial product where we are nominated as the adviser, if permitted by law, we may receive payments called commissions which are paid to us by financial product issuers. Depending on the agreement we have in place with you and the fees you have agreed to pay, you may be entitled to a rebate of the commission we receive, above our administration fee of \$165 (including GST). This \$165 will be our current administration fee and may be subject to change.

If you establish a self-managed superannuation fund with E&P SMSF Services Pty Limited or move your self-managed superannuation fund to us, some or all of the following fees may be payable:

- a one-off establishment fee
- an annual administration fee (which may be included as part of a service package)
- annual Australian Tax Office (ATO) charges
- annual ASIC charges and actuarial fees.

Investment in fixed interest and cash products

For fixed-term, short-term money market lending investments and cash financial products arranged on your behalf, we may if permitted by law receive a payment from the deposit taker between 0 per cent and 0.25 per cent per annum of your investment amount, which may reduce the interest received by you or the principal investment.

We have a panel of high yield cash product providers that allow us to achieve preferred interest rate returns for you, and we can also manage your cash risk with appropriate consideration of the government guarantee limits.

What do I receive for the service fee?

The scope of services you will receive for the service fee will depend upon the particular service offering you agree to receive. The type/s of services you may receive include:

- general and personal investment and/or financial advice
- accounting and administration services
- periodic portfolio reporting, and
- access to research and market insights.

Where personal advice is provided, we will provide you with a SOA. If we provide you with further personal advice, you can request a record of the advice.

How is my adviser paid?

All representatives of Dixon Advisory are salaried employees whose total remuneration is determined with reference to the number of clients they manage, the scope of advice they provide to Dixon Advisory clients, and the annual advice fees received by Dixon Advisory which are attributable to the representative (“Attributable Fees”).

Attributable Fees exclude transactional fees such as trade services fees, OMT fees and fees received from product issuers. A representative may receive up to 40 per cent of Attributable Fees.

A portion of a representative’s total remuneration may be paid by way of a discretionary bonus on a semi-annual or annual basis with payment contingent on a range of factors being met, including client satisfaction, regulatory compliance, business development and retention and continued professional learning and development.

If the representative performs additional managerial roles for Dixon Advisory, they will be eligible to receive additional remuneration based on their performance in their managerial role.

Will anyone be paid for referring me to you?

We have arrangements in place where we may pay referral fees or other benefits to third parties. Where you have been referred to us by a third party that we have such an arrangement with, and a SOA is provided to you, we will disclose in the SOA if a fee or other benefit is paid by us to the third party in relation to the referral.

In some cases, the referral fee is a means of extending our financial support to a number of our charity, not-for-profit, sporting club and community partnerships. Any such payments are not an additional cost to you.

We also have an internal referral program in place in which eligible employees of the E&P Financial Group may receive a referral fee of \$1,000 for new clients they refer to Dixon Advisory who enter into an ongoing service arrangement with Dixon Advisory. Where referral fees are paid to employees who have referred you to us, this will be disclosed to you in an SOA or otherwise in writing.

Referral arrangements

Dixon Advisory refers estate planning services to Clear Law Pty Ltd (**Clear Law**), a related party of the E&P Financial Group. If you receive estate planning advice from Clear Law, a fee will be charged by Clear Law on a fee-for-service basis per hour, inclusive of GST. The fee will be payable immediately after the service is provided to you and covers an appointment where we detail a comprehensive and individually tailored estate planning strategy for you. An additional fee is payable for drafting Wills, Powers of Attorney or other legal documents. This fee will be quoted to you in advance.

Dixon Advisory refers SMSF administration services to E&P SMSF Services Pty Limited (**E&P SMSF Services**), a related body corporate of Dixon Advisory. If you establish a SMSF with E&P SMSF Services or move a SMSF to E&P SMSF Services, some or all of the following fees may be payable:

- a one-off establishment fee
- an annual administration fee (which may be included as part of a service package)
- annual ATO charges
- annual ASIC charges and actuarial fees.

These fees (where applicable) will be listed in your account opening documentation.

Dixon Advisory primarily uses trade execution and back office stockbroking services provided by Evans and Partners. If you establish a securities trading account with Evans and Partners, some or all of the following fees may be payable:

- securities trade fees, and
- OMT fees.

Prior to an account being opened, you will be provided with an Evans and Partners Financial Services Guide setting out information in relation to fees payable.

As outlined above, the E&P Financial Group has a referral program in place in which eligible employees of Dixon Advisory may receive referral fees for referring you to another division within the E&P Financial Group. Where referral fees are paid to employees of Dixon Advisory who have referred you to another division, this will be disclosed to you in writing by the E&P Financial Group entity receiving the referral.

Do you have any relationships or associations with any other parties?

Dixon Advisory's ultimate holding company is E&P Financial Group Limited (ABN 54 609 913 457) (**E&P**).

Other companies in the E&P Financial Group and their associates may provide services and receive remuneration, fees and other benefits from you, which are attributable to, or in respect of, financial services provided by us. For example, where an E&P Financial Group entity is a responsible entity, product issuer, investment adviser or financial service provider of a product connected with or the subject of our advice, it may charge various upfront and ongoing fees and costs including entry fees, capital raising, management fees, withdrawal fees and administration fees in relation to your investment in that product. We will provide you with details of these relationships and the fees in the Statement of Advice, PDS, other advice or disclosure document where we recommend these financial products.

Entities which Dixon Advisory is associated with includes, without limitation, the following entities; E&P SMSF Services Pty Limited (ABN 55 139 490 118), E&P Financial Group USA Inc, Dixon Projects LLC, E&P Asset Management USA Inc, E&P Asia (HK) Limited (CE No. BPX011), E&P Investments Limited (ABN 78 152 367 649, AFSL 410 433), E&P Funds Management Pty Limited (ABN 89 159 902 708, AFSL 450 257), E&P Investment Services Pty Ltd (ABN 39 163 814 346), E&P Corporate Advisory Pty Limited (ABN 21 137 980 520, AFSL 338885), Fort Street Capital Pty Ltd (ABN 13 164 101 704, AFSL 497000), Fort Street Real Estate Capital Pty Ltd (ABN 19 164 101 731), Fort Street Real Estate Development Pty Ltd (ABN 43 607 611 307), Fort Street Real Estate Leasing Pty Ltd (ABN 47 607 611 325), Australian Fund Accounting Services Pty Ltd (ABN 90 164 701 946), New Energy Solar Manager Pty Ltd (ABN 57 609 166 645), Evans and Partners Pty Ltd (ABN 85 125 338 785, AFSL 318 075), Orca Funds Management Pty Limited (ABN 29 619 080 045) and Claremont Funds Management Pty Ltd (ABN 38 649 280 142).

Directors of Dixon Advisory and other companies in the E&P Financial Group of companies and their associates may also be directors of the investment vehicles that we recommend to you. The directors do not receive any director's fees as directors of the investment vehicles but do receive remuneration, including discretionary bonuses, from E&P Financial Group.

Dixon Advisory, its related entities, and their directors, other officers and employees may hold shares or units in the financial products that we recommend and financial products managed by companies in the E&P Financial Group and their associates. We will provide you with information on any relevant relationships in the SOA, PDS, other advice or disclosure document when we recommend these financial products.

Do any related parties of Dixon Advisory receive any benefits?

As detailed under the heading 'Do you have any relationships or associations with other parties?' above, Dixon Advisory is a member of the E&P Financial Group and other companies in the Group and their associates may receive remuneration, fees and other benefits, which are attributable to, or in respect of, financial services provided by us. Details of the remuneration, fees and other benefits to be received by such persons will be provided to you in the SOA, PDS or other advice or disclosure document that we give to you.

Dixon Advisory primarily uses trade execution and back office stockbroking services provided by Evans and Partners, a member of the E&P Financial Group and related body corporate of Dixon Advisory. Evans and Partners will receive fees for providing these services. Evans and Partners' costs of providing dealing services, including clearing and settlement costs, are governed by an agreement with FinClear. Certain costs payable under this agreement operate on a tiered structure which provides Evans and Partners with the benefit of a cost reduction based on the volume of transactions undertaken under that agreement. These costs and any reduction benefit received are with reference to all dealing services provided by Evans and Partners, including those provided to Dixon Advisory clients.

What should I do if I have a complaint?

If you have a complaint or concern about the service provided to you, please contact our Complaints Resolution Officer.

Once we receive your complaint, we will investigate the matter and endeavour to address it as quickly as possible. For more details on the E&P Financial Group Complaints Handling Policy, please refer to our website or ask us for a copy.

Complaints Resolution Officer

Email: complaints@eap.com.au

Phone: 1300 883 158

Fax: 1300 883 159

Post: PO Box 29, Crows Nest NSW 1585

We expect that we will be able to completely resolve any issues you raise. If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with, or if you have not received a response within 30 calendar days, you may wish to refer your complaint to an independent External Dispute Resolution Scheme:

Australian Financial Complaints Authority

Web: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Post: GPO Box 3, Melbourne VIC 3001

Professional indemnity insurance

Dixon Advisory has professional indemnity insurance in place to cover us for the financial services we provide. We understand that it is adequate to meet our requirements as a financial services licensee. The policy includes coverage for claims made in relation to the conduct of representatives who no longer work for us (but who did at the time of the relevant conduct).

CONTACT US

If you have any questions about the financial services
Dixon Advisory provides please contact us at:

T 1300 883 158 | **E** info@dixon.com.au

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