FinancialForce

Financial Services Guide

Issue Date: 1 July 2021
Version 2.9

The Financial Service Guide (FSG) is an important document. The purpose of the FSG is to assist you to make a decision about whether to use any of the services offered by Financial Force and our Advisers and to keep you fully informed of the financial planning process.

The information contained in this FSG covers matters such as:

- Information about Financial Force Pty Ltd as the licensee
- Who will be responsible for providing the financial services
- Details of the financial services and/or products Financial Force can provide
- Details of the financial services and/or products that Financial Force does not provide
- The Financial Force financial planning process
- Documents you may receive from us
- Remuneration received by Financial Force and your Adviser
- Relationships which might influence Financial Force or your Adviser in providing financial services to you
- Financial Force internal and external complaints procedures
- Compensation arrangements

Lack of Independence

Financial Force is privately owned and not an independent Australian Financial Services License (AFSL) and will continue to operate through these circumstances as we allow all our advisers the option to remunerate their services by accepting insurance commissions. As Financial Force allows remuneration from our clients in the form of receiving commissions on the sale of life risk insurance products (and not rebate in full back to clients), we're unable to declare Financial Force as an independent, impartial or unbiased Australian Financial Services License (AFSL) holder.

If your Adviser provides you with financial advice and/or a financial product, you will receive a Statement of Advice (SoA) and/or a Product Disclosure Statement (PDS).

A SoA will take into account your financial situation, objectives and needs. The SoA will contain the financial advice provided to you and the basis on which it is given, including advice / product recommendations, any remuneration payable, the risks and disadvantages associated with the advice and/or product recommendations and all details of any relationships which might influence your Adviser in providing the financial advice and/or product recommendation, such as any association with product issuers or other parties.

If we recommend that you acquire a particular financial product (other than securities such as direct shares) or offer to issue or arrange the issue of a financial product to you, we will provide you with a PDS. The PDS will contain information about the particular product, including the features, benefits, fees and risks associated with that product to help you make an informed decision.

ABOUT FINANCIAL FORCE PTY LTD

Financial Force Pty Ltd was established in February 2000 and has been privately owned and operated by its Director Anthony Dunn. Anthony has a knowledgeable experience in providing financial advisory services and is member of various professional bodies and associations.

All authorised representatives of Financial Force have access to up-to-date information about a range of financial strategies (e.g. wealth creation, retirement planning, salary packaging) as well as the performance of managed funds and securities. Our representatives are able to give comprehensive and competent advice in these matters that include investments, superannuation and insurances. Each representative is authorised to provide advice in well-defined areas of financial services.

OUR FINANCIAL SERVICES

Financial Force is authorised under its licence to offer comprehensive personal financial planning, investment and insurance advisory services and/or products such as:

- wealth accumulation goals and strategies, and the associated investments
- superannuation and retirement planning, and the establishment of methods of generating retirement income streams
- provision of personal and general insurance advice and arranging for insurance policies to be put in place
- provision of estate and succession planning advice
- advice on investment in managed funds and listed securities
- salary packaging

Advice is provided on the strategic use of unit trusts, master funds, self managed superannuation funds, allocated pensions, complying pensions, deferred and immediate annuities, salary packaging, debentures, other fixed interest investments, securities, insurance bonds, life insurance, income protection insurance, trauma insurance and general insurance.

Authorised Representatives of Financial Force may not be authorised to provide advice about all of the above areas. Please refer to the Adviser Profile with this FSG that sets out the areas of advice and types of products in which your Adviser is authorised to advise you.

SERVICES AND PRODUCTS FINANCIAL FORCE DOES NOT PROVIDE

Financial Force can only provide services in relation to those set out in its AFS Licence (a copy of which is available upon request). Your Adviser is not authorised to provide any other services/products other than those listed in their Adviser Profile and specifically is not authorised to provide the following:

- banking services
- services relating to credit assistance and activity
- loan facilities (including residential loans)

- legal advice
- accounting advice
- real estate/ property advice

WHO WILL BE RESPONSIBLE FOR PROVIDING THE FINANCIAL SERVICES?

Your adviser provides financial services on behalf of, and as authorised by Financial Force. Therefore, Financial Force is responsible to you for the financial services that your Adviser provides to you.

Your Adviser will provide you with an Adviser Profile along with this FSG. The Adviser Profile contains important information about your Adviser, including their Authorised Representative number, details of their qualifications and experiences, the areas or types of financial products or services your Adviser is authorised to provide to you, as well as the details of any remuneration payable.

Your Adviser is required by law to act in the best interests of their clients, honestly, professionally, fairly and objectively in the provision of financial services. Financial Force has authorised your Adviser to provide this FSG and the accompanying Adviser Profile to you.

HOW CAN YOU GIVE INSTRUCTIONS TO YOUR ADVISER?

You can give specific instructions to your Adviser by either contacting them over the phone, via email, or in person.

FINANCIAL FORCE FINANCIAL PLANNING PROCESS

1. You have been provided with this FSG and your Adviser's Adviser Profile (if you do not have a copy of your Adviser's profile, please contact Financial Force).
2. You will be asked to provide information about your particular objectives, financial situation and needs to allow your Adviser to advise you appropriately. This information is collected from you and recorded in the Confidential Financial Review form and the Client Risk Profile Questionnaire. The information obtained in these two documents will form the basis of any advice or recommendation provided to you by your Adviser.
3. A financial plan will be designed for you, tailored to your identified needs and objectives and specific risk profile
4. All of these matters will be addressed in a comprehensive SoA prepared personally for each client. The SoA will set out your Adviser's recommendations, the basis on which those recommendations are given, and the remuneration payable for researching, designing, implementing and maintaining those recommended products and services.
5. The recommendations will be implemented by your Adviser upon receiving your authority to proceed with the recommendations.
6. Your Adviser will regularly review and revise your financial plan (including recommendations, services and products) and make any necessary updated recommendations to you depending on your circumstances.

DOCUMENTS YOU MAY RECEIVE

Statement of Advice (SoA)

This is the comprehensive advice document (mentioned earlier in this FSG) that is provided to you when we give you personal advice. The document takes into account your personal needs, objectives, financial situation and goals. You must confirm that you are satisfied with the assessment your adviser has made regarding your personal circumstances and risk profile.

Product Disclosure Statement (PDS)
If your Adviser recommends a particular product, you will receive a PDS prepared by the product provider. This document will contain information about the product features, risk and costs and details other fees and charges that may apply, including management expense ratios and remuneration payments to Advisers. It usually also contains any application material that may need to be completed in relation to the relevant transaction.

Additional advice
If your Adviser provides you with any additional advice (Record of Advice), you are able to obtain a copy of that advice (if it has not already been given to you) by contacting your Adviser and requesting a copy. A request for additional advice can be made up to 7 years after the date that the advice was initially given to you.

Ongoing Fee Arrangement
If you're under an ongoing fee arrangement with your adviser, it is their obligation to provide you with a 12-month ongoing service renewal which will require your consent to deduct fees after the initial 12 month period (the frequency and amount of each ongoing fee the account holder will pay during the upcoming year if the account holder were to renew the existing ongoing fee arrangement, where the upcoming year is a period of 12 months beginning on the next anniversary day for the ongoing fee arrangement). This may also include a Fee Disclosure Statement (FDS) which outlines how much fees you paid and what services were provided in the previous 12 months.

REMUNERATION RECEIVED BY FINANCIAL FORCE AND YOUR ADVISER

How is remuneration shared between Financial Force and your Adviser?
The remuneration between Financial Force and your Adviser is shared in accordance with the split of fees that has been negotiated in their authorisation agreements. All remuneration from the financial service provided and/or financial products is initially received by Financial Force. Our Advisers are paid between 80% and 90% of the fees and commissions received by Financial Force and Financial Force retains between 10 and 20% of these amounts.

How are Financial Force and your Adviser Remunerated?
The circumstances of each client and the nature and complexity of the advice, products and services they require will vary the costs associated with providing that advice and those products and services. Fees will be discussed with you at your first appointment. The basis and an estimate of applicable fees will be detailed in an initial Terms of Engagement letter and detailed in your SoA and explained in detail by your Adviser.

Generally though, your Adviser may be remunerated by one of the below types of fees, or a combination of them, whenever they provide a recommendation for an investment, product or service.

Fee for service
Some of our representatives may charge a fee-for-service depending on the time taken to provide the service and its complexity. A fee-for-service may be based on either one or a combination of the following:

- A fixed dollar amount; or
- A percentage of the funds invested.

Initial Commissions
Initial commissions are a one-off payment and are calculated as a percentage of funds you have invested. They are deducted from the amount invested and are calculated as a percentage of the value of the investment you make. Initial commissions are calculated in the following way:
Investment products- between 0 - 5% of the investment amount (GST inclusive)
Insurance products – between 0 – 66% of the investment amount (GST inclusive)

Ongoing Commissions
Ongoing commissions (sometimes known as trail/level commissions) are paid to Financial Force for the duration that your investment or insurance product is held with that product provider. Ongoing commissions are calculated in the following way:
Investment products- between 0 - 1.5% of the investment amount (GST inclusive)
Insurance products – between 0 – 22% of the investment amount (for trail commissions) (GST inclusive)
Insurance products – between 0 – 27.5% of the investment amount (for level commissions) (GST inclusive)

Adviser Service Fee
Most fund managers/insurance companies and lenders pass on to advisers a small proportion of the annual management fee to contribute to the cost of ongoing review of the client's circumstances. Our representatives often accept this fee to meet the costs of ongoing review unless otherwise negotiated. However, an additional service fee may also be charged to cover this service. This is a matter of discussion between you and your adviser and any applicable Adviser Service Fee will be disclosed to you in relevant SoA document.

RELATIONSHIPS WHICH MIGHT INFLUENCE FINANCIAL FORCE OR YOUR ADVISER IN PROVIDING FINANCIAL SERVICES
Financial Force and your Adviser are required to inform you of anything that might give rise to a conflict of interest (real or perceived) arising from the advice that they are giving you. They must also inform you of any other persons who may benefit from the remuneration they receive from providing the services to you. Any associations or relationships that may influence your Adviser in providing financial services will be specifically detailed in their Adviser Profile.

Associated party of Financial Force
Anthony Dunn is a sole director of Financial Force. The following corporate entity is associated party of the Director of Financial Force:

Anthony Dunn as sole director and shareholder of:
- Queensland Professional Advisory Service Pty Ltd (an authorised corporate representative of Financial Force).

Your Adviser may employ business administration services provided by Queensland Professional Advisory Services Pty Ltd. Financial Force and your Adviser do not receive any referral fee for recommending those services, and any services provided by Queensland Professional Advisory

Services Pty Ltd. Queensland Professional Advisory Services Pty Ltd (Anthony Dunn) may directly benefit from its specific services provided to you.

Queensland Professional Advisory Services Pty Ltd also charges a monthly administration fee to their Self-Managed Super Fund (SMSF) clients to manage the ongoing administration duties required with the Self-Managed Super Fund. This is a fee charged inhouse from the AFSL to cover employment expenses of the ongoing administration and management of the SMSF.

Alternative Remuneration

Financial Force and your Adviser each maintain an Alternative Remuneration Register that contains information about any alternative forms of payments or soft dollar benefits over a specified dollar amount that may be received (e.g. lunches, gifts, conferences etc). A copy of your Adviser's Alternative Remuneration Register is available for inspection upon request.

HOW IS MY PERSONAL INFORMATION DEALT WITH?

At Financial Force, the privacy of your personal information is very important to us. We collect your personal information to ensure that we are able to provide you with the products and services most appropriate to your needs.

Financial Force has adopted the National Privacy Principles set out in the Privacy Act 1988 (Cth) as part of our continuing commitment to client service and maintenance of client confidentiality. We are committed to ensuring your privacy and security are protected through our Privacy Policy. A copy of our Privacy Policy is available from your Adviser and on the Financial Force website: www.financialforce.com.au

If you have concerns about the accuracy and completeness of the information we hold, you may request access to your personal information by contacting the Privacy Officer:

By mail: Privacy Officer
Financial Force Pty Ltd
PO BOX 12026
George Street P/O QLD 4003
By email: compliance@financialforce.com.au
By phone: 07 3210 0244

COMPLAINTS RESOLUTION PROCEDURES

We hope you will be fully satisfied with the service your Adviser provides. However, if you have a complaint about your Adviser, you should take the following steps:

1. Contact your Adviser directly to discuss your complaint.
2. If your complaint is not satisfactorily resolved by your Adviser within 3 days, please contact Financial Force directly on:
    a. By phone on (07) 3210 0244.
    b. By email on compliance@financialforce.com.au
    A director will then respond to you and will endeavour to resolve your complaint quickly and fairly within 28 days but no later than 45 days after receiving your complaint.

3. If you are still not satisfied with the outcome, you have the right to complain to the Australian Financial Complaints Authority (AFCA), an external dispute resolution scheme of which Financial Force is a member. You can contact AFCA by:
    a. phoning 1800 931 678 (free call);
    b. emailing info@afca.org.au;
    c. mailing AFCA, GPO Box 3, Melbourne VIC 3001; or
    d. accessing their website at www.afca.org.au.
4. The Australian Securities and Investments Commission (ASIC) also has a free call information line on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

COMPENSATION ARRANGEMENTS

Financial Force is required under the Corporations Act 2001 (Cth) (the Act) to have adequate compensation arrangements in place to compensate retail clients for losses they may suffer as a result of a breach of obligations by Financial Force or its Advisers under Chapter 7 of the Act.

Financial Force has comprehensive Professional Indemnity Insurance in place that covers it and its Advisers which meets the compensation arrangements requirements under the Act.

Further questions

If you have any further questions about the financial services which we and our financial planners provide, please call our Client Services on (07) 3210 0244. Please retain this document for your reference and any future dealings with us.

FinancialForce

Financial Force Pty Ltd
ABN 42 091 425 464 | Australian Financial Services Licence No. 238 337

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ADVISER PROFILE

Brad Macaulay & Amber Simpson

Investment Zone Pty Ltd

Issue Date: 1st July 2021

ASIC Adviser Identification number: 296974

Address: *Suite 1, 184 Bay Terrace, Wynnum, QLD 4178* ***Email:*** *admin@investmentzone.com.au*

Postal Address: *PO Box 5334, Manly QLD 4179* ***Website:*** *www.investmentzone.com.au*

Phone: *1300 124 683 / 07 3396 8518*

The following individuals are authorised by Financial Force Pty Ltd to provide personal financial advice through Investment Zone Pty Ltd.

Brad Macaulay, ASIC Adviser Identification Number: 296973

Brad Macaulay has over 35 years' experience in financial services industry. Prior to establishing Investment Zone, he held senior corporate positions in prominent banking, insurance, funds management and property companies, work which has given Brad great insight and a depth of knowledge within the financial industry, including General Manager for Distribution in Mirvac Investment Management, a General Management position within the Brisbane based Property Funds Australia Ltd group and then prior, as a State Manager QLD, NT & Northern NSW position for Australian Unity Investments. Brad holds the following qualifications:

- Bachelor of Business (Property Studies)
- Advanced Diploma Financial Services (Financial Planning)
- Diploma of Financial Planning
- Diploma of Company Directors
- Certificate of Applied Self-Managed Super Funds Advice

Brad is also a Justice of the Peace (Qualified) and holds professional memberships including a Fellow of FINSIA (Financial Services Institute of Australasia) and Graduate AICD (Australian Institute of Company Directors).

Amber Simpson, ASIC Adviser Identification Number: 293784

Amber's financial services experience spans over 20 years, having held positions in lending, paraplanning and Financial Planning for major Australian businesses such as Mortgage House and AMP. She has been a Financial Planning industry professional since 2007 and a Financial Planner since 2016.

When clients entrust Amber with their financial goals and future, they feel secure knowing her background, experience and qualifications will provide expert solutions and results. Amber advises clients in the same way that she would advise family and friends - with their long-term financial future in mind. Amber holds the following qualifications:

- Diploma of Financial Planning
- Advanced Diploma of Financial Planning
- Graduate Certificate of Financial Planning
- Masters of Financial Planning (currently studying)

Amber is also an Associate Member of the Financial Planning Association of Australia.

Financial Services and Product Types Your Adviser Can Provide

We can help you to identify the types of services, strategies and products that will be appropriate to meet your financial goals and is authorised to provide personal financial advice, general financial advice and transact on your behalf in relation to the financial product types listed below.

You can choose whether to receive advice about a range of needs all at once, or advice about a single issue, so your most important goals are achieved first. Further advice can then be provided over time about any other needs or goals, as required.

Strategies

- Guidance on budgeting and goal setting
- Savings and wealth creation strategies
- Investment planning
- Superannuation planning
- Pre-retirement planning
- Retirement planning
- Estate planning considerations
- Centrelink planning
- Risk and insurance analysis
- Business succession planning
- Salary packaging advice
- Aged care accommodation
- Gearing strategies

Products

- Cash management trusts
- Retirement income streams
- Direct fixed interest
- Retail & wholesale managed investment schemes
- Socially responsible investments
- Master trust products
- Superannuation products
- Personal and group insurance
- Business succession insurance
- Self Managed Super Funds (SMSFs)
- Direct shares

If we identify that you require specialist advice on a particular product or service that we cannot provide advice on, such as estate planning, we may refer you to a specialist who can help.

Brad Macaulay is registered with the Tax Practitioners Board as a Registered Tax (financial) Adviser. Based on the information collected from you, our advice considers the tax consequences that relate directly to the financial advice being provided. However, neither Brad Macaulay, nor Amber Simpson are Registered Tax Agents and consequently this advice does not include an assessment of your overall tax position. As such, we strongly recommend you review your advice with a Registered Tax Agent.

How Do I Pay For Services From My Adviser?

We receive initial, implementation and ongoing advice costs and commission for insurance products you purchase.

Before we provide you with any financial advice, we will discuss your individual needs, agree our costs with you and help you select the best payment method to suit your circumstances. Your Statement of Advice (SoA) will outline all costs and commission inclusive of GST. The costs charged for our advice services may be based on a combination of a set dollar amount; or a percentage of the funds that you invest, or a percentage of an insurance premium paid. The actual costs will depend on factors such as the complexity of your circumstances, your goals, and the scope of advice. Our advice costs may include charges for the following services;

- Initial Meeting & Discovery Costs

We do not charge for the first meeting with prospective clients or for the Discovery meeting.

- Initial Advice & Strategy Preparation

Initial Advice and Strategy Preparation costs start from $1,900. This includes an upfront deposit of $980 per plan, all inclusive of GST. This cost covers the cost of researching your strategies and products and preparing your financial plan. Before providing you with initial advice we will prepare an Advice Agreement. The Advice Agreement sets out what our initial advice will cover, and how much it will cost. Our hourly rates for advice range from $380 to $650 per hour. As a guide, the advice cost that may apply range from $1,900 inclusive of GST for simple advice through to $50,000 inclusive of GST for complex advice.
If, in developing your financial plan, we identify that you have a complex situation that requires extensive planning and development, our initial advice cost will change. In this case, we will provide you with an upfront quote of the amount payable before we proceed with developing your Plan.

- Advice & Strategy Implementation

Implementation costs start from $1,500 per individual client. This covers the administrative costs associated with implementing the recommended strategies and products. This will set out what ongoing advice & services we will offer, your payment method, and how much it will cost, as per our current Corporate Profile document, which may

be based on either one or a combination of a *fixed dollar amount $ and/or a per-centage of the funds invested %, and/or a payment via product commission $.*

- Ongoing Review & Update (Client Care Package Options)

Ongoing advice costs start from $380.00 per individual client. This is a cost that we agree on for the ongoing advice and services that we are to provide to you.

If you require ongoing advice outside of the level of ongoing services agreed upon, this cost will change. In this case, we will provide you with a quote of what you will be required to pay to receive these services. Before providing you with ongoing advice we will prepare an ongoing advice agreement. This will set out what ongoing advice & services we will offer, your payment method, and how much it will cost, as per our current Corporate Profile document, which may be based on either one or a combination of a *fixed dollar amount $ and/or a percentage of the funds invested % and/or a payment via product commission $.*

- Hourly Rate Direct Charges

We may charge an hourly rate for financial advice services if you prefer or if you require additional advice, this will range from $160 to $650 per hour. The current rate for a Senior Financial Planner is $400 per hour or part thereof, Financial Planner is $380 per hour or part thereof, or Admin is $160 per hour or part thereof, (including GST). Financial Planner hourly rate may increase for appointments held away from our office/s. Part or all of the initial commissions received from a product provider may be rebated to you if this charging option is used. Before going ahead with services, we will provide you an estimate of the time, in hours, that I may need for the service selected.

- Commissions

Financial Force may receive initial or ongoing commission payments when you invest in an annuity product or commence an insurance policy through me. Under this arrangement, Financial Force may receive commission payments directly from product providers. An initial commission is a one-off payment made upon entry to a financial product and an ongoing commission is paid each year for the duration which a financial product is maintained.

Any commission payments that Financial Force or Investment Zone receives are not an additional cost to you. Commission payments are based on a percentage of the funds you invest or the insurance premiums you pay. They are not paid directly by you and are instead deducted from the investment, annuity, superannuation or insurance premium by the product provider and paid to Financial Force.

Initial commissions are calculated for Investment/annuity products- between 0 - 2.2% of the investment amount and for insurance products– between 0 – 130% of the initial premium amount (or for new policies issued on or after 1st January 2018, no more than 88% of the initial premium; or for new policies issued on or after 1st January 2019, no more than 77% of the initial premium, or for new policies issued on or after 1st January 2020, no more than 66% of the initial premium).

Ongoing commissions are calculated for Investment/annuity products- between 0 - 2.2% of the investment amount and for Insurance products – between 0 – 33% of the renewal premium.

- Other costs

Where other costs are incurred in the process of providing our advice and services to you, you will be liable for these costs. However, we will agree to all additional costs with you prior to you incurring them.

- Appointment Cancellation Cost

An appointment cancellation cost of $200.00 may apply if 24 hours' notice isn't provided.

Please note, all costs and/or hourly rates may be subject to change.

Payment Method & Frequency & Changes

We offer you the following payment methods:

- Direct debit (credit card or savings), cheque, EFT (electronic funds transfer) or
- Deduction from your investment/s.

Ongoing advice costs may be deducted as a single annual instalment or in monthly or quarterly instalments. Ongoing advice costs will increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or percentage each year. The specific amount will be agreed to by you and outlined in our ongoing advice agreement. Please note, costs/prices/hourly rates are subject to change at any time.

Payment Terms

We will send you tax invoices containing details of our costs including GST. Our tax invoices are payable within 7 days after issue.

You may pay by credit card, but a surcharge of up 3% applies to payments made by credit card. If you choose direct debit, we will ask you to sign a direct debit authority. We do not accept payment in cash.

If our tax invoice is not paid within 7 days, we may charge you interest which will be at the Reserve Bank Cash Rate plus 5.00% pa, of the invoice value for each 7 days overdue, after the first 7 days. If we need to refer your account to a collection agency or solicitor, we will add all legal costs and commission to the amount owed to us.

If You Do Not Implement Our Advice

You will be liable for any costs to research and/or your initial Financial Plan Preparation Cost as detailed in your Initial Advice Agreement or Investment Zone Strategy Preparation, Implementation & Service Agreement. All Advice implementation costs will be waived.

Your insurance

Where we receive initial and ongoing insurance commissions from an insurance company, the insurance company requires that the policy must be in force for a minimum of 24 months.

Therefore, if you cease to pay premiums on any policies arranged by us within 25 months and consequently, we are required to pay all or part of the commission back to the insurance company. We reserve the right to recover, from you:

- the amount we have to refund to the insurance company, or
- the total initial advice cost as documented in the Initial Advice Agreement, which may have been previously waived (or partially waived), in lieu of commission received.

In this case, we will invoice you directly for the administration time spent for advice implementation (capped at 10 hours of the Financial Planner's hourly rate).

What Financial Force Pays Me As Your Adviser

Financial Force will typically retain 10% (may be scaled down to 0%) of the gross revenue received for the recommended financial services and/or products. Financial Force Pty Ltd will pay Investment Zone the remaining 90% of the gross revenue received.

Both Brad Macaulay and Amber Simpson are paid a salary from Investment Zone. Brad Macaulay also has equity in the Investment Zone business which may result in additional capital and profit related benefits.

Other Benefits We May Receive

- **Buy out option:** We are eligible to sell our client base to Financial Force or any other ASIC authorised financial planning business. The value of the sale is based on a multiple of the ongoing revenue generated from annual revenue and financial products.
- **Referral payments:** You may be referred to an external professional or specialist to receive further advice. We do not receive a referral cost or commission for introducing you to the specialist. Nor do we pay a referral cost when clients are referred to us from other professionals.

What Conflicts Of Interest Might My Adviser Have?

Within the provision of advice to clients there may from time to time arise a conflict of interest. When conflicts do occur, we are required by law to inform you of any such conflict.

Brad Macaulay and the Investment Zone team takes the issue of conflicts and professional conduct extremely seriously and will openly deal with any such conflict should it arise.

FINANCIAL SERVICES GUIDE & ADVISER PROFILE

Acknowledgement of Receipt

I/We acknowledge receipt of the Financial Services Guide Version 2.9 issue date 1 July 2021 and Adviser Profile for Investment Zone and individuals Brad Macaulay, and Amber Simpson issue date 1 July 2021.

I/We confirm my/our understanding that my Financial Planner Brad Macaulay/Amber Simpson is acting on behalf of Investment Zone Pty Ltd as a Corporate Authorised Representative no. 296974 of Financial Force Pty Ltd in their capacity as my/our financial planner.

Client Declaration	Client 1	Client 2
Name		
Signature		
Date		

Investment Zone Acknowledgement	
Name	
Signature	
Date	

Investment Zone Pty Ltd (ABN 18 104 622 611) provides financial services as a Corporate Authorised Representative (no. 296974) of Financial Force Pty Ltd (ABN 42 091 425 464 and AFSL 238337)

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investmentzone
AN INVESTMENT IN YOUR FUTURE