

Financial Services Guide

The financial services referred to in this guide are offered by:

Adviser name	Tony Chiu		
Company name	Benton Asset Management Pty Ltd		
	Tony Chiu is an authorised representative of Benton Asset Management Pty Ltd AFSL License Number 273228		
Street address	611 / 7 Railway Street	Phone number	02 9283-2282
	Chatswood NSW 2067	Fax number	02 9283-2232
Postal address	PO Box 1829	Email address	tony@benton.com.au
	Chatswood NSW 2057	Website	www.benton.com.au

This guide contains important information about:

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

When we give you financial advice - a *Statement of Advice* - to make sure that the advice is appropriate to you we must make reasonable enquiries about your current financial situation and future needs.

In the Statement of Advice we will tell you about:

- our fees and commissions
- any associations we have with Financial Product Issuers or other parties which may have influenced the advice we give you.

If we recommend to you a particular Financial Product we will give you information about the particular Financial Product—a *Product Disclosure Statement*—to help you make an informed decision about the Financial Product.



WHO IS MY ADVISER?

Your Financial Planner will be Tony Chiu.

As an Authorised Representative of Benton Asset Management Pty Ltd, Tony:

- has an Australian Securities and Investments Commission (ASIC) number (243603)
- is a member of the Financial Planning Association of Australia (FPA)
- is a CERTIFIED FINANCIAL PLANNER (CFP)
- is a member of SMSF Professionals' Association of Australia (SMSF Association)
- is a SMSF SPECIALIST ADVISOR (SSA)
- is a Fellow member (F Fin) of the Financial Services Institute of Australasia (SIA)
- is a Tax (financial) Adviser registered with the Tax Practitioners Board
- is a Justice of the Peace of NSW (JP)

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 will not fully take into account your objectives, financial situation and / or needs.

WHO IS RESPONSIBLE FOR THE FINANCIAL SERVICES PROVIDED?

As a representative, your adviser acts on behalf of Benton Asset Management Pty Ltd when providing financial advice to you. Benton Asset Management Pty Ltd is therefore responsible to you for any advisory services your adviser provides and has authorised the distribution of this FSG by your adviser.

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ARE YOU PARTLY OR FULLY OWNED BY AND/OR LICENSED THROUGH ANY FINANCIAL INSTITUTIONS AND/OR FINANCIAL PRODUCT ISSUERS?

No. Benton Asset Management Pty Ltd is a privately-owned and directly-licensed financial planning practice. Benton Asset Management conducts our own research on investments and fund managers. The current research houses utilised include but are not limited to Morning Star and Lonsec.



WHAT KIND OF FINANCIAL SERVICES ARE YOU AUTHORISED TO PROVIDE ME AND WHAT KIND OF FINANCIAL PRODUCT/S DO THOSE SERVICES RELATE TO?

Tony Chiu is authorised by Benton Asset Management Pty Ltd to provide Financial Product Advice in;

- Deposit and payment products
- Margin loan
- Government debenture, stocks and bonds
- Life Insurance – risk and investment
- Managed Investments
- Securities
- Superannuation
- Self-Managed Superannuation Fund Advice

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 other relevant information, so that we can offer you the most appropriate advice possible.

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

You should read the warnings contained in the Statement of Advice (SoA) carefully before making any decision relating to Financial Product(s). If further advice is furnished, or when no financial product is recommended, a Record of Advice (RoA) may be provided to you instead of a SoA. You have the right to request a copy of the RoA (if you have not previously received a copy) within ninety days of that further advice being given.

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 made to you.

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 Notification Statement* is enclosed for your information. If you wish to examine your file please ask us. We will make arrangements for you to do so.

HOW CAN I GIVE YOU INSTRUCTIONS ABOUT MY FINANCIAL PRODUCTS?

We will require your authorisation to implement or make any changes to your investments and insurances. You may tell us how you would like to give us instructions. For example by telephone, fax or other means such as e-mail.

If we provide you with execution related telephone advice, you may request a record of the execution related telephone advice, at that time or up to 90 days after providing the advice.



HOW WILL I PAY FOR THE SERVICES PROVIDED?

Benton Asset Management Pty Ltd is a fee based practice. We charge you an agreed fee based on time required and work performed.

We will give you a *Statement of Advice* containing details of our fees and any payments made to us by Financial Product issuer(s).

It is our policy not to participate in any incentive programs conducted from time to time by product issuer(s).

HOW ARE ANY COMMISSIONS, FEES OR OTHER BENEFITS CALCULATED FOR PROVIDING THE FINANCIAL SERVICES?

If you receive personal advice from us, we will tell you about any commissions, fees and any other benefits, where possible in actual dollar amounts, in the *Statement of Advice*. Your adviser will give you this *Statement of Advice*, before we proceed to act on your instructions.

The fee payable for the preparation of your personal financial plan depends on the complexity of your plan taking into account the value of your investments and the amount of time involved researching and preparing the strategies to meet your needs. This fee also includes ensuring that recommended investments and strategies are implemented correctly.

Your adviser will tell you in writing in the Statement of Advice what fees inclusive of GST we may charge you, when you have to pay these and what payments we may receive from the Financial Product issuers.

WHAT SHOULD I DO IF I HAVE A COMPLAINT?

If you have a complaint about the services provided to you, you should take the following steps.

Contact Mr Tony Chiu on +61 2 9283-2282 to discuss your complaint

Or, write to Mr Tony Chiu at
Benton Asset Management Pty Ltd
PO Box 1829 Chatswood NSW 2057

We will try to resolve your complaint quickly and fairly. If you are not satisfied with our response, or if you have not received a response within 45 days, you may lodge a written complaint with the Financial Ombudsman Services Limited ('FOS'), GPO Box 3, Melbourne Victoria 3001. Website: www.fos.org.au. You can phone FOS on 1300 780 808. This service is provided to you free of charge.



PROFESSIONAL INDEMNITY INSURANCE

We hold Professional Indemnity Insurance cover for the activities conducted under our AFS License. The limit of the indemnity is \$2,000,000 for any one claim and \$4,000,000 in the aggregate for all claims arising out of our AFS License activities. The insurance will cover work completed by authorised representatives, representatives and employees of the Licensee after they cease to work for the Licensee. We believe that our Professional Indemnity insurance cover satisfies the requirements of s.912B of the Corporations Act.

If you have any further questions about the financial services Benton Asset Management Pty Ltd provides, please contact Jasmine Pattinson on 02 9283 2282.

Retain this document for your reference and any future dealings with Benton Asset Management Pty Ltd.

Financial Services Guide (FSG) Benton Asset Management Pty Ltd ABN 50108049556
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