

FINANCIAL SERVICES GUIDE

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PURPOSE OF THIS DOCUMENT

This FSG is designed to assist you to make an informed decision on whether to utilise our smart investments strategies:

- Who we are and how to contact us,
- The products and services we offer,
- The purpose and contents of the Statement of Advice and Product Disclosure Statement.
- How we and our parent company are paid,
- Details of potential conflicts of interest, and
- Our complaints handling procedures.

WHO IS FREEDOM FACTORY?

Freedom Factory has been built to help more people access some fundamental investment strategies that have been responsible for many fortunes. Freedom Factory has developed a wealth creation process to suit anyone with straight-forward goals who wants a straight-forward approach.

Freedom Factory is a member of the Freeman Fox Group of companies. Freeman Fox Ltd is a boutique Financial Planning and Stockbroking firm, the holder of an Australian Financial Services licence and a Market Participant of the Australian Securities Exchange.

WHICH FINANCIAL SERVICES AND PRODUCTS ARE WE LICENSED TO OFFER?

Representatives of Freedom Factory are authorised to advise and deal in deposit products, and managed investment schemes. It is a requirement that Freeman Fox maintain professional indemnity insurance for all Group companies that provide financial services to retail clients.

HOW DO YOU OBTAIN OUR SERVICES?

Your Wealth Engineer will devise a wealth strategy using information provided by you in the Raw Materials Inventory. This strategy will be documented in your -Statement of Advice (SOA) and will normally be accompanied by the relevant Product Disclosure Statement (PDS).

The SOA will contain the advice, the basis on which it is given and other information, including details of fees, commissions, and associations which may have influenced the provision of this advice. The PDS contains information necessary for you to make an informed decision about acquiring a particular financial product. Once you have accepted the recommendation your Wealth Engineer will then assist you to automate your strategy.

If the Wealth Engineer provides further advice related to your original - Statement of Advice (SOA) you may request a written copy of the advice at any time up to 7 years from the date of the advice.

HOW TO PROVIDE INSTRUCTIONS

Your Wealth Engineer is your primary contact and will accept instructions by telephone, email, or facsimile. There may be special arrangements for some products, details of which would be explained in the relevant PDS.

WHAT IS THE RELATIONSHIP BETWEEN FREEDOM FACTORY AND FREEMAN FOX?

Your Wealth Engineer is an employee of the Freeman Fox Group. Freeman Fox is responsible to you for any services you access via Freedom Factory and your Wealth Engineer. Your Wealth Engineer's primary duty is to you, the client.

HOW IS FREEMAN FOX REMUNERATED?

Freedom Factory does not charge fees. We are remunerated by product providers through commissions which are not a charge to you.

HOW ARE WEALTH ENGINEERS REMUNERATED?

Wealth Engineers are remunerated by salary. Additionally, they may be eligible for commission and other rewards for the sales and referrals they make. The quantum of these additional payments will usually depend on the type of referral made, the products they have sold, and on the various sales targets they may have.

Wealth Engineers may receive minor unquantifiable benefits including business lunches, tickets to sporting and cultural events, corporate promotional merchandise and other minor benefits from Freedom Factory or product providers whose products we recommend.

Commissions received by Freedom Factory and Wealth Engineer share
(Amount invested \$50,000)

	Commission	Freedom Factory#	Wealth Engineer
Upfront	(%)	0.25%-4.4%	Up to 16%
	(\$)	\$125-\$2,200	\$20-\$352
Ongoing	(%)	1.1%	Up to 16%
	(\$)	\$550	\$88

Commissions and fees are inclusive of GST.

POTENTIAL CONFLICTS OF INTEREST

Your Adviser may refer tasks and clients to other companies within the Freeman Fox Group e.g. Freeman Fox *Wealth Club*®, Freeman Fox Finance Pty Ltd or Freeman Fox Property Pty Ltd. As a result of these referrals, commissions or referral fees up to 10% (including GST) may be paid. The exact amount of fees and commissions received will be disclosed in the SOA. Product providers may pay Freedom Factory out of its own funds a volume based incentive fee of up to 0.25%

(including GST) for funds invested in excess of an agreed target.

WILL ANYONE BE PAID FOR REFERRING ME TO YOU?

When someone else has referred you to us, if they are paid a fee in relation to the referral, the SOA will inform you who will receive that fee and the amount they will receive.

HOW TO MAKE A COMPLAINT

If you are not satisfied with the service or advice you receive from us you are entitled to make a complaint.

1. Contact your Wealth Engineer directly and tell them about your complaint. If you prefer, you are welcome to speak to the Complaints Officer by calling 1800 003 369. For more information log on to our website: www.freemanfox.com.au.
2. If your complaint is not satisfactorily resolved within three business days, we will write to you informing you what we are currently doing. At Freedom Factory, our philosophy in dealing with complaints is to be "quick and fair".
3. If you still do not receive a satisfactory outcome, you have the right to complain to Financial Industry Complaints Service
Telephone: 1300 780 808
Email: fics@fics.asn.au
Website: www.fics.asn.au

SAFEGUARDING YOUR PRIVACY

At Freedom Factory we are committed to safeguarding your privacy. We collect your personal information to ensure that we are able to provide you with the products and services most appropriate to your needs. For further information on our Privacy Policy, please refer to our website www.freemanfox.com.au or ask your Adviser.

FREEDOM FACTORY PTY LTD ABN 17 010 763 041

Location

Level 11, Waterfront Place 1 Eagle Street
Brisbane Queensland 4000

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Brisbane Queensland 4001

Telephone: 07 3031 9999 & 1800 003 369

Facsimile: 07 3031 9911

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