



## **FINANCIAL SERVICES GUIDE**

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

New Horizons Financial Services Pty Ltd  
ABN 63 638 401 117 AFSL No. 522392  
Suite 204, 111 Harrington Street  
Sydney, NSW 2000  
Phone: 02 9188 3669

New Horizons Financial Services Pty Ltd (“New Horizons”) was established to provide financial services that are truly in the best interests of our clients.

**This guide contains important information about:**

1. The financial services we offer so you can make an informed decision whether to use those services.
2. Information we need from you.
3. The cost of our advisory services and how we are remunerated.
4. What to do if you have a complaint about our services.
5. How you can contact us

**Other documents you may receive:**

In addition to this FSG, when we provide you financial advice we will also present you with a written Statement of Advice (SOA)

This will describe the strategies, products and services we recommend and outline any fees or commissions we will receive and any associations we have with financial product providers or other parties that have not already been disclosed in this FSG.

If you receive further financial advice from us, we will present you with either another SOA or keep our own written Record of Advice (ROA). You can request a copy of this by contacting us any time up to seven years from the date of the advice provided. Please refer to the “Contact us” section of this FSG for our contact details

We will also provide you with a Product Disclosure Statement (PDS) or offer document for all financial products we recommend, where applicable. This will outline the product in detail to help you make an informed decision about whether it is right for you.

## **About your adviser**

Your adviser acts on behalf of New Horizons who is the holder of Australian Financial Services licence no 522392. Under the Corporations Act, our primary responsibility is to you, our client.

Your adviser can provide a wide range of services from strategic advice, to investment advice, to advice on a wide range of insurance products such as life, trauma and income protection. Further details of your adviser's background along with the payments we receive are as per the profile which forms part of this FSG.

## **What we do**

New Horizons is authorised to provide financial advice in relation to:

- Wealth accumulation
- Income and asset protection
- Tax strategies
- Superannuation
- Retirement and redundancy planning
- Estate planning
- Government benefits
- Debt management

And to provide advice and deal in the following financial products:

- Basic deposit products
- Non-basic deposit products
- Non-cash payment products
- Government debentures, stocks or bonds
- Life products – Investment Life insurance
- Life products – Life risk insurance products
- Managed investment schemes, including investor directed portfolio services (IDPS)
- Retirement savings account products
- Securities
- Superannuation

## **Who is responsible for the financial services provided?**

New Horizons is responsible for the financial services provided including the distribution of this FSG.

## **Relationships or associations that exist which might influence us in providing the financial service**

New Horizons is not controlled by any financial institution/s such as a fund manager, bank, insurance company or trade/credit union. None of these institutions has a vested interest in our business and are not therefore in a position to influence us in the provision of advice.

## **Information we need from you**

We expect that you will provide us with accurate information that we request including your personal objectives, details of your current financial situation and any other relevant information, so that we have a reasonable basis on which to provide you with advice.

We expect that you will use our advice to enable you to make informed financial decisions.

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's license. We will also retain copies of this information. We assure you that this information will be held securely.

## **Possible consequences of not providing this information**

You are of course at liberty to decline to provide some or all of this information, but if you do not provide it, we may not be able to:

- Provide you with the product or service you want,
- Manage or administer your product or service
- Verify your identity, which may not protect you against fraud,
- Advise you of other products or services that may better meet your financial needs and lifestyle goals.

## **Protecting your Privacy**

Protecting your privacy is essential to our business. Your file, containing your profile, personal objectives, financial circumstances and our recommendations, is kept securely.

## **Giving instructions**

You can instruct us by telephone, fax, e-mail or in person.

## **Remuneration, commission, fees or other benefits we receive in relation to providing financial services and how are they calculated**

New Horizons advisers are remunerated through the fees and commissions that you are charged. To assist you in making an informed decision, your adviser will discuss with you and agree on any fees payable before providing a service. The Corporations Act requires us to fully disclose all fees and charges, so if you are in doubt please ask us to explain. You may be charged a fee for the services we provide, or we may be paid a commission or brokerage or a combination of the two may apply.

All fees and commissions are payable to the Licensee New Horizons, which will be as per the schedule contained in the adviser profile. Details of the fees and commission for each product are contained in the Product Disclosure Statements (PDS) that your adviser will provide. Your adviser will also provide full details of fees and commissions in your Statement of Advice.

## **Alternative remuneration (Non-monetary benefits)**

New Horizons and your financial adviser keep a register detailing certain non-monetary benefits received eg benefits valued between \$100 and \$300, and those that relate to genuine education or training and technology software or support.

You can view an extract of the register by contacting your financial adviser. Please be aware that you may be charged for the cost of providing this information to you.

## **Information we maintain on file and for how long**

We need to hold all information you give us for a period of 7 years. You can gain access to your personal information that we hold about you. This is subject to some exceptions allowed by law. We will give you reasons if we deny access. You can find out how to access your information by reading our Privacy Policy, available by contacting us

## **Compensation arrangements in place and compliant**

It should be noted that New Horizons has Professional Indemnity Insurance in place to cover us for the financial services that we provide. We understand that it is adequate to meet our requirements as a financial services licensee and meets the provisions of RG126. The policy includes coverage for claims made in relation to the conduct of representatives/employees who no longer work for us (but who did at the time of the relevant conduct).

## **We will provide you with the associated risks of certain financial products/strategies**

We will explain to you any significant risks of financial products and strategies, which we recommend to you. If we do not do so, you should ask us to explain the risks 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 policy can be requested at any time.

## **What should you do if you have a complaint?**

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following steps:

1. Contact your adviser immediately.
2. If your complaint is not satisfactorily resolved within 7 days please contact New Horizons within 7 days via phone no's 02 9188 3669 or put it in writing and send to Suite 204, 111 Harrington Street, Sydney, NSW 2000.

If we cannot reach a satisfactory resolution within a further 45 days you can send your complaint to, The Australian Financial Complaints Authority, (AFCA) at PO Box 3 Melbourne Victoria VIC 3001. Their free call number is 1800 931 678. The Australian Securities and Investments Commission, (ASIC), also has a free call info line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.