

Financial Services Guide

PGW FINANCIAL SERVICES PTY LTD

6A River Street, Marden SA 5070

Tel: (08) 70012832 Email: kym@pgwfinancial.com.au

Australian Financial Services Licence: 384713

Dourios Ippos Pty Ltd

Authorised Representative 1252526

Trading as LODEX

This Financial Services Guide (FSG) is an important document which we are required to give you under the requirements of our Australian Financial Services Licence. It provides you with information about PGW Financial Services Pty Ltd to help you decide whether to use the financial services we provide. This FSG explains the services we can offer to you and the types of products we offer. It also explains how we (and other related persons) are remunerated for these services, and includes details of our internal and external complaints handling procedures and how you can access them. PGW Financial Services Pty Ltd authorises the distribution of this FSG.

If you choose to use our services you may also receive from us a Product Disclosure Statement (PDS), Statement of Advice (SOA) and/or Record of Advice (ROA).

To invest in any of our recommended financial products you must complete the application form attached to the relevant PDS. The PDS contains information about the particular product and will assist you in making an informed decision about that product.

If we provide you with personal financial product advice rather than general financial product advice we will initially provide you with an SOA. Personal financial product advice is advice that takes into account one or more of your objectives, financial situation and needs. The SOA will contain the advice, the basis on which it is given and information about fees, commissions and any associations which may have influenced the advice.

On an ongoing basis, an ROA will be provided instead of an SOA if there have been no significant changes in your personal circumstances or the basis of the advice has not significantly changed since your last SOA was provided. You have the right to request a copy of your ROA at any time.

We will not provide advice on classes of financial products other than those identified in PGW Financial Services Pty Ltd AFS Licence.

PGW Financial Services Pty Ltd is responsible for the advice provided and services offered to clients by an Authorised Representative of PGW Financial Services Pty Ltd.

Who Are We?

PGW Financial Services Pty Ltd is a leader in the Australian financial services marketplace, offering a range of financial products and services that challenge traditional investment boundaries and offer diverse capabilities.

PGW Financial Services Pty Ltd is a national based group of qualified advisers with many years of combined experience. We have clients all over Australia who are using our experience to create wealth, enjoy a comfortable retirement, or both.

Our goal is to utilise our clients' assets, as well as their income, to achieve their personal goals without adversely affecting their current lifestyle.

We are committed to facilitating high quality advice and continued excellence in our service to you.

Why Are We Different?

Unlike most financial planning companies, we are not obligated to any financial institution, bank or insurance company. We are free to recommend products that we feel best suit our clients' needs.

We offer personal advice for each client who is treated as a valuable customer – not just a member.

What Do We Offer?

- Financial planning
- Investment strategy
- Superannuation strategies, including self managed superannuation funds
- Life and disability insurance, including investment life insurance
- Tax effective investments
- Centrelink benefits advice
- Retirement planning advice
- Portfolio review services
- Ongoing advisory services
- Bullion services

What Are Our Authorisations?

1. This licence authorises the licensee to carry on a financial services business to:
 - (a) provide financial product advice for the following classes of financial products:
 - (i) deposit and payment products including:
 - (A) basic deposit products;
 - (B) deposit products other than basic deposit products; and
 - (ii) derivatives limited to:
 - (A) options contracts;
 - (iii) debentures, stocks or bonds issued or proposed to be issued by a government;
 - (iv) life products including:
 - (A) investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
 - (B) life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
 - (v) interests in managed investment schemes including:
 - (A) investor directed portfolio services;
 - (vi) retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
 - (vii) securities;
 - (viii) standard margin lending facility; and
 - (ix) superannuation;
 - (b) deal in a financial product by:
 - (i) issuing, applying for, acquiring, varying or disposing of a financial product in respect of the following classes of financial products:
 - (A) derivatives limited to:
 - (1) options contracts; and
 - (ii) applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:
 - (A) deposit and payment products including:
 - (1) basic deposit products;
 - (2) deposit products other than basic deposit products; and
 - (B) derivatives limited to:
 - (1) options contracts;
 - (C) debentures, stocks or bonds issued or proposed to be issued by a government;
 - (D) life products including:
 - (1) investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
 - (2) life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
 - (E) interests in managed investment schemes including:

- (1) investor directed portfolio services;
 - (F) retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
 - (G) securities;
 - (H) standard margin lending facility; and
 - (I) superannuation;
- to retail and wholesale clients.

Who is your Adviser?

Dourios Ippos Pty Ltd (Trading as LODEX) is an Authorised Representative of PGW Financial Services Pty Ltd. Authorised Representative number 1252526

Contact Details:

Address: Level 13, 135 King Street, Sydney. NSW 2000

Email: customerservice@lodex.co

Phone Number: 02 89737447

Please refer to Section 1 of this Financial Services Guide for information about the services provided by Dourios Ippos Pty Ltd t/a Lodex

What is your Advisors Authorisations

The Representative is authorised to:

- (a) Provide Financial Product advice for the following classes of financial products:
 - (i) Deposit and Payment Products
- (b) Deal in financial product by applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of financial products:
 - (i) Deposit and Payment Productsto retail and wholesale clients.

To the extent that we authorise a PGW Financial Services Pty Ltd representative to do so, the representative can help you to apply for the financial products referred to in this FSG and can also give you financial product advice in relation to them.

If a PGW Financial Services Pty Ltd representative is unable to provide you with a financial service or a financial product that you are interested in, the representative may refer you to another representative who can.

What Will We Not Do?

We will not provide advice on products that are not on our Approved Products List. Your adviser does not have authority to advice on products that are not PGW Financial Services Pty Ltd approved.

We will not provide advice on classes of financial products other than those identified in PGW Financial Services Pty Ltd 's AFS Licence/ or detailed above.

What Do We Expect From You?

We expect that you will provide us with accurate information that we request 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.

We expect that where appropriate you inform your adviser of any changes that may influence your future objectives.

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 licence. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

How Are We Paid for the Services We Provide?

Our initial meeting is free of charge. After the first meeting, your adviser will discuss the fees and charges that will be applicable to your individual circumstances.

We choose to be flexible in earning our fees and offer you the flexibility to select the fee payment method most suitable to you. From our professional standpoint, PGW Financial Services Pty Ltd disregards the varying commissions that are paid by product providers in order to remove bias and maintain integrity in our product selection process.

Due to the varying nature of individual client cases, our fee for SOA preparation, implementation and our portfolio review service process will be disclosed on an individual basis and may include the following:

Fee for Service

This fee is based on an estimation of our timed costs. On implementation of our advice, any commissions paid are rebated under this arrangement. In the event that our quoted fee exceeds our timed-costs, you will be rebated accordingly.

Combination of Fees and Commissions

Full disclosure of all fees will be contained in the Statement of Advice that we prepare for you. However, you will not be charged unless you have agreed to engage our service and this agreement will generally be contained in your letter of engagement which is provided to you at the initial stage.

What Commissions, Fees or Other Benefits are Received?

PGW Financial Services Pty Ltd calculation of fees and commissions is dependent on the level of service appropriate to the needs of the client. It has many levels of service each providing benefits befitting the clients it is designed to service.

Upfront fees are calculated as a percentage of funds invested with a minimum invoice amount dependent on the level of service chosen.

Ongoing fees are calculated as a percentage of funds under management, this percentage variable dependent on the level of service chosen. All levels of service, their associated calculations for fees and charges and the ongoing services provided are discussed in the first meeting and subsequently disclosed, prior to implementation of any recommendations, in the SOA.

Your adviser may qualify for other benefits:

- Prizes, awards, hospitality events (e.g. tennis, football, etc) to the value of \$300.00 per annum.

PGW Financial Services Pty Ltd may from time to time receive a benefit from preferred product providers by way of sponsorship of educational seminars, conferences or training days. Details of benefits between \$100.00 - \$300.00 will be maintained on a register. We may receive IT software and Training benefits of over \$300.00 which will be maintained on a register.

Many product providers offer incentives such as overseas trips and tickets to conferences in an attempt to influence advisers into recommending their products to clients. PGW Financial Services Pty Ltd and our advisers believe clients should be placed first and products recommended because they are in the clients' best interests as opposed to those of the adviser. To ensure clients are able to rely on our recommendations as being free from such influence, PGW Financial Services Pty Ltd have introduced a policy prohibiting the receipt of these types of incentives.

This policy prohibits PGW Financial Services Pty Ltd staff, advisers and member firms from receiving incentives it feels have a real potential to influence recommendations. Specifically, PGW Financial Services Pty Ltd has prohibited the receipt of:

- Trips whether overseas or within Australia,
- Tickets to conferences,
- Sponsorship payments for its conferences from product manufacturers.

You have a right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or authorised representative.

Do any relationships exist which might influence the service or advice I receive?

PGW Financial Services Pty Ltd is not owned by any Fund Manager or Institution and there are no relationships that will influence the advice that you receive from them.

Your adviser may hold an interest in a financial product. Any significant interest/ownership will be recorded in a register of financial product holding and where appropriate, this holding will be disclosed to you in the SOA or ROA.

PGW Financial Services Pty Ltd conducts bullion services through Metropolitan Capital Property Ltd (MCP), MCP is the entity appointed by PGW to conduct the transfer of client cash and keep records of bullion transactions; PGW and MCP have common directors and some common stakeholder.

Will you give me advice that is suitable to my investment needs and financial circumstances?

Yes. However, to do so we need to find out your individual investment objectives, financial situation and needs before we recommend any investment or risk products to you. You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

What should I know about any risks of the investments or investment strategies recommended to me?

We will explain to you any significant risks of investments, insurances and strategies that we recommend to you. If we do not do so, you should ask us for further clarification.

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile that includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations made to you. If you wish to examine your file, you should ask us and we will make arrangements for you to do so.

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 will be provided upon your request.

Can I tell you how I wish to instruct you to buy or sell my investment?

Yes. You may specify how you would like to give us instructions. For example, by telephone, fax or other means. But in all cases we must receive a written confirmation of these instructions.

What kind of compensation arrangements are in place and are these arrangements complying?

PGW Financial Services Pty Ltd confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001. In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for PGW Financial Services Pty Ltd and our authorised representatives, other representatives and employees in respect of our authorisations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any authorised representative, other representatives and employee who has ceased work with PGW Financial Services Pty Ltd for a minimum of 7 years from the date of ceasing the relationship.

What should I do if I 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 and tell your adviser about your complaint.
2. If your complaint is not satisfactorily resolved within 7 days please contact PGW Financial Services Pty Ltd Financial Services on (08) 70012832 or put your complaint in writing and send it to us at, PGW Financial Services Pty Ltd, PO Box 622, Marden, SA 5070 . We will try and resolve your complaint quickly and fairly.
3. If we cannot reach a satisfactory resolution, you can raise your concerns with the Financial Ombudsman Service on 1300 780 808. PGW Financial Services Pty Ltd is a member of this complaints resolution service. The Australian Securities & 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.

Section 1

About Us

Dourios Ippos Pty Ltd Authorised Representative 1252526 trading as LODEX ("**LODEX or lodex.co**") is a Corporate Authorised Representative of PGW Financial Services Pty Ltd of 6A River Street, Marsden SA 5070 Australian Financial Services Licence 384713 ("**PGW**"). PGW has authorised LODEX to provide general financial product advice on a market place website that can assist consumers to build individual profiles and make rate requests of potential suppliers in relation to certain financial products and services selected by them. Additional detail on this arrangement, and the services LODEX is authorised to provide, are contained on our website.

This means that when LODEX provides you or assists financial services providers to provide you with factual information, or general advice, about your selected financial products (such as deposit accounts) or when LODEX helps you communicate with potential providers of these products to you, LODEX is doing it as the representative of PGW.

Although LODEX may assist the display to you of information about a range of financial products from different providers (or the same provider), any advice LODEX provides will be general advice and won't be tailored to your personal circumstances. You shouldn't make any decision without considering your own needs and understanding that any advice LODEX may provide or facilitate others to provide to you will be general and might not suit your personal circumstances.

If you need personal advice please let LODEX know and LODEX can refer you to an advice professional who can provide you with the service you require.

LODEX is physically located at:
Level 13
135 King Street
Sydney NSW 2000

You may also contact LODEX at lodex.co.

The purpose of this document

The FSG is designed to help you understand the services that LODEX is authorised to provide and to decide whether you wish to use the services LODEX offers.

This document outlines:

- The services and types of products that LODEX is authorised to assist you to apply for;
- How LODEX is paid for the services it provide;
- Any associations, interests or relationships that might influence LODEX's advice or the services LODEX provides; and
- How you can provide LODEX with feedback on LODEX's services or get help if you have a problem.

LODEX's services

lodex.co was established to provide consumers with the information and tools they need to advertise that they are seeking products and services which may include deposit accounts and rate requests in relation to those accounts.

LODEX believes that by helping you to ascertain what products and services might be available to you personally, you'll be in a better position to manage your financial situation. The factual information and general advice provided on lodex.co can help save you time when you're shopping around for the product or service you're after. Although LODEX only provides you with or assists you to access factual information and general advice, if you need professional advice tailored to your specific needs and circumstances if you do not have one of your own, LODEX can refer you to a professional adviser.

Our products and service

LODEX assists you to communicate with obtaining information on the products offered by a wide range of providers. LODEX doesn't cover every product available though their range of participating suppliers is growing all the time. It's important that you consider whether the products featured on LODEX's site or for which providers invite you to apply are appropriate for your own individual circumstances and needs.

LODEX is authorised to provide general advice and assist you to deal in basic deposit products and term deposits. The advice LODEX provides is in the form of information on the financial products communicated to you on LODEX's website by LODEX and by participating product and service providers. Should you receive a response to your rate request for a particular product or service, LODEX will facilitate the presentation of selected information on these to you and help you communicate further with the provider if you decide you want to do this.

It's important that if you decide to proceed with an invitation by a participating product provider to apply for a selected product or service that you ensure that you have read and considered the relevance to you of all the disclosure documents about the product before going ahead.

LODEX needs to collect certain information from you to help you make and respond to a product rate request. Please understand that by doing this and assisting you to set up your profile and make a rate request LODEX doesn't recommend that a specific product or product provider is appropriate for you. LODEX doesn't collect sufficient details about your individual situation and needs to determine the appropriateness for you of any product provider or any product or service .

Because LODEX doesn't ever provide personal financial product advice to you, you will not receive a Statement of Advice ("**SoA**") from LODEX.

Product Information

Should you decide to purchase any of the products about which we provide factual information or general advice, LODEX encourages you to read the Product Disclosure Statement ("**PDS**") and any other disclosure information for that product. This information is designed to assist you to understand the financial product, its risks and benefits as well as the fees and charges. It's an important step in your deciding whether the product or service is right for you.

The PDS may be sent to you or made accessible to you by a provider directly or be made available by them on their website.

Conflicts of interest

Neither LODEX nor PGW are owned by banks or other product providers so the products and services that may be presented to you through lodex.com are not directly influenced by these entities. However, LODEX may receive remuneration from product issuers should you proceed to open an account. LODEX may also receive remuneration for assisting you to communicate with a product provider via lodex.co . It's important for you to know though that the payment LODEX receives is paid to LODEX by the product provider and is not a direct cost to you. LODEX pays a flat annual fee to PGW for our authorisation and professional indemnity insurance.

Our remuneration

LODEX charges financial service providers low fees. Depending on the financial service provider and the particular product or service they may display for you to consider and what you may decide to do from then on these fees may be payable to LODEX by the provider when they respond to your rate request and/or when you subsequently accept their invitation to apply for their product or service and/or when you accept any offer of a product or service they make to you. All of LODEX's participating financial services providers have the same

opportunity to connect with you through the Lodex platform. Whether they choose to do so or not will depend on a number of factors including the nature of your rate request and your personal profile.

PGW

LODEX is a Corporate Authorised Representative of PGW Financial Services Pty Australian Financial Services Licence 384713 located at
6A River Street
Marden SA 5070

The privacy and security of your personal information is very important to LODEX and LODEX respects your confidentiality. LODEX won't ask you for information it doesn't need but, in order to assist you to build your LODEX profile and make a rate request on lodex.co and to communicate with product providers, LODEX may collect some personal information from you.

You have the right not to provide the personal information LODEX requests, but this may mean you may not be able to participate in the services that LODEX offers. Rest assured that any personal information LODEX collects or receives will be handled in accordance with LODEX's Privacy Policy, the Privacy Act 1988 and all relevant law.

Professional Indemnity Insurance

LODEX maintains professional indemnity insurance to cover the information, advice, and services it provides. LODEX's policy satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

Feedback and dispute resolution

LODEX welcomes your feedback on the information and service LODEX provides and encourages you to submit your views to LODEX at:

Dourios Ippos Pty Ltd t/as Lodex
Level 13
135 King Street
Sydney NSW 2000
customerservice@lodex.co

LODEX is an Authorised Representative number 001252526 under PGW Financial Services Pty Ltd, AFSL 384713. As such, LODEX has an internal dispute resolution process. Please contact LODEX if you have a complaint or for more information about LODEX's services to you. If your complaint is not satisfactorily resolved within 7 days please contact PGW Financial Services Pty Ltd on (08) 7001 2832 or put your complaint in writing and send it to us at, PGW Financial Services Pty Ltd, PO Box 622, Marden SA 5070. We will try to resolve your complaint quickly and fairly.

If we cannot reach a satisfactory resolution, you can raise your concerns with the Financial Ombudsman Service on 1300 780 808. PGW Financial Services Pty Ltd is a member of this complaints resolution service. The Australian Securities & 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.

However, if your dispute relates to your privacy information, you may contact the Office of the Australian Information Commissioner GPO Box 5218 Sydney NSW 2001.

Please contact LODEX on customerservice@lodex.co if you would like further information about any aspect of this Financial Services Guide.

Version 1.0

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