



# Financial Services Guide

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*Version E1.1*



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**Your Financial Adviser**  
**John M B Ross (CFP) (CPA)**  
Representative  
Ethos Financial Advisers  
AFS Licence No: 287660

John is a representative of the Australian Financial Services Licensee, Ethos Financial Advisers. He will be responsible for the provision of financial advice to you.

John's early career was in accountancy. John commenced work in 1990 and qualified as a Certified Practising Accountant (CPA) in 1994. After seven years in two professional firms and a period at a large funds management company John commenced his career in financial advice in 1998 with a large accounting firm in Melbourne.

John was appointed to head the firm's financial planning division in 1990. Over the following five years the business grew considerably through strategic client focused advice. John qualified as a Certified Financial Planner (CFP) in 2002.

From 2005 to 2008 John worked with MCP Group developing their financial planning practice. In March 2008 John decided to commence his own practice with David Mac Manus, Ethos Financial Advisers. The underlying philosophy behind "ethos" being to always act in the clients interest first and foremost.

John's key areas of expertise are in retirement planning, superannuation, insurance and responsible investing. John is focused on long term relationships and long term outcomes.



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## **FINANCIAL SERVICES GUIDE**

This document is designed to provide you with information regarding the services provided by Ethos Financial Advisers before we provide you with financial product advice. The matters covered by the FSG include, who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures and how you can access them.

We believe that this FSG will assist you in determining whether to use any of the services described below.

You have the right to ask us about our charges, the type of advice we will give you, and what you can do if you have a complaint about our services.

You should also be aware that you are entitled to receive a Statement of Advice (SoA) whenever we provide you with any advice which takes into account your individual personal requirements.

The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations. In the event we make a recommendation to acquire a particular financial product or offer to arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement (PDS). The PDS contains information regarding the particular product which will assist you to make an informed decision in relation to the acquisition of that product. It is the aim of Ethos Financial Advisers to ensure that all financial product decisions by our clients are informed decisions.

Key information is set out in answer to the questions which follow.

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## **PART ONE**

## ***Before you get our advice***

### **Who will be providing the financial service to me?**

The financial planning service will be provided by a representative of Ethos Financial Advisers. Your adviser is a representative of Ethos Financial Advisers (“Ethos Financial Advisers”). Please refer to the enclosed adviser profile for information on your adviser.

Ethos Financial Advisers is ultimately legally responsible for any securities and investment advisory services your adviser provides. Ethos Financial Advisers is also responsible for the supervision of its advisers who must at all times maintain the highest standards of service and advice as required under the Financial Services Reform Act. Ethos Financial Advisers is bound to comply with the legal and ethical rules of conduct of the Australian Securities & Investments Commission (ASIC).

Our Australian Financial Services Licence Number is 287660 and any enquiries may be directed to our office at Suite 603, Level 6, 1 Princess Street Kew.

### **What services does Ethos Financial Advisers offer?**

**Our service offering is structured towards the achievement of your financial objectives. Our services include:**

- Retirement Planning, including structuring superannuation investments
- Investment Planning, including a comprehensive ongoing portfolio review service
- Insurance advice (life, TPD – disability, income protection, trauma, key man and buy \ sell insurance agreements)
- Cash Flow \ Budgeting
- Aged Care Advice
- Responsible Investments

**We are licensed by the Australian Securities and Investments Commission to provide financial product advice and deal in the following financial products.**

- Deposit Products (cash, term deposits)
- Managed Investments (and appropriate Wraps, retail and wholesale funds)
- Life Insurance Products (from a selection of quality providers)
- Superannuation Products

A comprehensive list of the financial products we are licensed for is contained in our Australian Financial Services Licence. We are happy to provide you with a copy of our licence by email or by mail.

### **Who do you act for when you provide financial services to me?**

When we provide financial services to you we are acting on behalf of the Licensee, Ethos Financial Advisers. (AFS Licence No 287660)

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### **How will I pay for the service?**

The charge for the preparation of a financial plan is based on the level of service you require, the complexity of your individual situation and consequently the time taken for us to provide advice. The initial fee is not based on the level of funds that you have available for investment but rather reflects a charge based on the time taken to prepare the advice. We will provide you with an estimate of the cost to prepare a financial plan at an initial meeting. We do not charge for an initial meeting, which is designed to give you greater information about the service provided by Ethos Financial Advisers. At the initial interview we can give an accurate estimation of the fee that will apply for the service that you require. We may charge ongoing fees and/or receive ongoing commissions which are explained on the following page.

### **Preparation of a Full Financial Plan**

A full Financial Plan provides you with a complete financial blueprint for the future. The financial plan covers all aspects of financial planning including investment objectives, selection of investment portfolios, cash flow budgeting, superannuation strategies, insurance, and retirement income analysis including projection reports.

As an indication a full financial plan will cost \$1,000 to \$3,500 plus GST. However the plan may be more or less in your individual circumstance dependant on the complexity of your individual requirements.

### **What is an Investment Plan?**

An Investment Plan provides you with recommendations in regard to particular investment funds such as superannuation or personal funds. The Investment Plan will seek to ensure that the investments selected are tailored to your financial objectives.

As an indication an investment plan will cost \$1,000 plus GST. The plan cost will depend on the complexity of your individual requirements.

*Please note that Ethos Financial Advisers does not charge for the initial interview.*

### **Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me and how is that commission calculated?**

Ethos Financial Advisers does not receive any upfront commission on any managed investment product that we place for you unless you instruct us that you would rather pay on a commission basis. Otherwise should Ethos Financial Advisers be entitled to receive an up front commission on a managed investment product the commission will be rebated to you in full.

Ethos Financial Advisers will not rebate insurance commissions we receive. The amount of insurance commissions we receive will be fully disclosed to you in the Statement of Advice (SoA), which you will receive each time we provide you with financial advice which takes into account your personal needs.

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### **Do you provide ongoing advice concerning my financial circumstances?**

We are committed to achieving your financial objectives as stated in your financial plan and will work with you over the long term to ensure your objectives are achieved. Ongoing advice will be provided through reviews of your investments and your financial goals, to ensure that the financial strategy in place remains relevant to your objectives.

### **Ongoing Fees**

Ethos Financial Advisers will charge an ongoing fee for the ongoing review of your investments. At your initial interview the fee that will apply for your investment will be detailed.

### **Additional Investments/Costs**

The only additional fee which may be charged by Ethos Financial Advisers will be in the implementation of further investments that require additional applications to be drawn up. In such cases the additional cost will be on a time charge basis, based on an hourly rate.

### **Referral Arrangements with third Parties**

Any referral arrangement with a third party where Ethos Financial Advisers is entitled to receive a commission or is obligated to pay a commission will be disclosed to you in full in your Statement of Advice.

### **Other Benefits to Ethos Financial Advisers and Representatives thereof**

Should an Ethos Financial Adviser representative be entitled to a non cash benefit as a result of recommending a particular financial product to you this will be disclosed in your Statement of Advice or maintained on our Business Register (for soft dollar benefits). Representatives of Ethos Financial Advisers are remunerated by salary and bonuses.

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## **PART TWO**

## ***When you get our advice***

### **Will you give me advice which is suitable to my needs, objectives and financial circumstances?**

Yes.

To do so we need to find out your individual objectives, financial situation and needs before we recommend any financial products or services to you. You have the right not to provide this information to us, if you do not wish to do so. However, we are required to warn you about the possible consequences of not providing full and accurate personal information. You should read the warnings carefully.

### **What should I know about any risks of the financial products or strategies you recommend to me?**

We will explain to you any significant risks associated with the financial products and strategies which we recommend to you. If you do not fully understand the risks please tell us and we will seek to ensure your understanding.

### **How can I provide you with instructions and tell you how I wish to instruct you to buy or sell my financial products?**

You may specify how you would like to give us instructions. For example by telephone, email, fax or by other means.

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

We maintain a record of your personal profile which includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We are committed to promoting a Privacy Policy which will ensure the privacy and security of your personal information. A copy of our privacy policy is available to you. Should you wish to examine your file we will release your file to you on your request.

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

Ethos Financial Advisers 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 (as amended). In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for Ethos Financial Advisers and our authorised representatives/employees in respect of our authorisations and obligations under our AFS Licence. This insurance will continue to provide such coverage for any authorised representative / representative / employee who has ceased work with Ethos Financial Advisers for work done whilst engaged with us.

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## **PART THREE**

### **Who can I complain to if I have a complaint about the provision of the financial services to me?**

We are members of the Finance Ombudsman Service (FOS). If you have any complaint about the service provided to you, you should take the following steps.

- Contact us and tell us about your complaint.
- If your complaint is not satisfactorily resolved within three days, please contact our Compliance Manager or put your complaint in writing and send it to us at the address noted at the beginning of this Financial Services Guide. We will try to resolve your complaint quickly and fairly.
- If the complaint can't be satisfied to your satisfaction you have the right to complain to the Finance Ombudsman Service (FOS). They can be contacted on 1300 780 808 or at [www.fos.org.au](http://www.fos.org.au). This service is provided to you free of charge.

The Australian Securities and Investments Commission (ASIC) also has a freecall Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights. Further information is on the ASIC web site at [www.asic.gov.au](http://www.asic.gov.au).

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