



# PORTFOLIO PILOT

## Financial services guide

AJ FINANCIAL SOLUTIONS PTY LTD ABN 97 126 071 878  
AFSL No 486800

This guide contains important information about:

- the services we offer you,
- how we are paid, and
- our internal and external dispute resolution procedures.

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

AJ FINANCIAL SOLUTIONS PTY LTD (Portfolio Pilot) is responsible to you for offering and issuing any interests, and any advice it provides about its or any other issuer's financial products.

We do not act as a representative of any other licensee in relation to the advice or products we may provide to you. If you choose to invest in one of our or another issuer's products, you need to consider the information in the relevant Product Disclosure Statement (PDS) in order to make an informed decision. To invest in the products, you must complete an application form having read the current PDS. Please contact us for a copy.

We are able to provide you with advice about our products. In most circumstances we will provide you with general advice, that is information and advice about our financial products that does not take your personal circumstances into account.

In limited circumstances we may offer you personal advice about our products; this advice may take into account your personal objectives, financial situation or needs. In the event we give you personal advice, you will also receive a statement of advice (SoA) from us. You may be charged an advice fee for personal advice we give you. If this is the case we will agree

the amount before we provide you with personal advice. The SoA will contain the advice, the basis on which we give it, the amount of the advice fee and how you can pay it and, if applicable, information about anything that may have influenced us giving you that advice.

### **What financial services and products do we offer to you?**

Portfolio Pilot is, amongst other things, authorised to provide financial product advice, deal in financial products and operate registered Managed Investment Schemes.

You may receive advice from us when you visit our website, make a telephone or email inquiry or attend one of our seminars. Our advice will be limited to our or another issuer's financial products unless we are addressing the general subject of ethical investment.

Any advice you receive about our financial products from elsewhere is provided independently of Portfolio Pilot may also provide advice about another issuer's financial product where it acts as a 'model manager' in respect of the product, which may include managed investment schemes and investor directed portfolio services (IDPSs). Australian Ethical will usually provide such advice to the issuer or operator of the relevant product, however, if it provides any financial product advice in relation to its role as a model manager to you as a retail client (for example, as part

of giving information about, or promoting, its role as model manager), such advice will be general advice only. This means that Portfolio Pilot, in giving that general advice, has not taken into account your investment objectives, financial situation or needs. Before acting on any advice in relation to a product of which Portfolio Pilot is the model manager, you should consider the PDS or other disclosure document for that product before deciding to invest in it.

## **How are we paid for our services?**

If you invest in a product we offer, you will pay fees in relation to your investment in that product. You will find details of our fees and any other charges, which may be applicable to your investment, in the relevant PDS. Please contact us if you require a copy of one of our PDSs or if you would like further information about product fees. You can also obtain this information from our website.

If we provide you with personal advice, details of the advice fee will be in the SoA we provide to you.

Portfolio Pilot may receive remuneration from the issuer of a financial product of which Portfolio Pilot is a model manager under an agreement with the issuer or operator of the product. You may request particulars of the remuneration within a reasonable time after we give this document and before any financial service identified in this document is provided to you.

## **How are any commissions, fees or other charges calculated?**

Where personal advice is given, your adviser must provide you with a SoA setting out the fees and commissions they will receive for the advice you receive from them. You will find information regarding the commission and adviser service fees paid to your adviser in the PDS.

## **Will anyone be paid for referring me to you?**

Our employees receive a salary. Any bonuses or other benefits that employees receive are not tied to any advice they give you, even if you invest with us.

Other than in respect of a commission or an adviser service fee for a financial adviser that you retain, we do not pay commissions.

In some cases we pay to have our products included on a platform. Platforms include investor directed portfolio services, wrap accounts and master trusts. From time to time we may provide sponsorships to, or work with, organisations that have aligned interests, to hold or promote events or campaigns; you may have been referred to us because of such a sponsorship, event or campaign.

## **Professional indemnity insurance**

We have professional indemnity insurance in place. In accordance with the policy terms and conditions, this insurance covers the actions of our staff and representatives in dealing with you. It will cover the actions of our staff and representatives (even where those people later leave Australian Ethical's employment) where we are found to have liability for loss or damage suffered by someone to whom we have provided a financial service. The policy is required to be renewed annually. These arrangements satisfy the requirements for compensation arrangements under the relevant provisions of the Corporations legislation.

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

All client information and correspondence is recorded and maintained by us. We are bound by and committed to the Australian Privacy Principles set out in the Privacy Act 1988 (Cth). Any personal information you provide to us (such as your name, address, date of birth, contact details and Tax File Number) will be collected, used, stored, disclosed and maintained in accordance with our Privacy Policy, a copy of which can be found on our website. We can also post one to you if you call us on one of the numbers below. By providing information relating to your investment, you consent to your personal information being collected and handled in accordance with our Privacy Policy. If you wish to access or correct any information held in your file, please contact us and we can make arrangements for you to do so.

## How can I make a complaint?

We welcome feedback of any kind. If you have a comment, inquiry or complaint about any of the services we provide you, please telephone, email or write to us. We have procedures in place to ensure that your correspondence is properly considered and dealt with in a timely way. Please refer to the Lodge a Complaint tab on the Contact Us page on our website.

If you are not satisfied with the way in which we handle a complaint, you may lodge a written complaint with the Australian Financial Complaints Authority (AFCA). Time limits may apply so please refer to their website for information relevant to your circumstances.

This is an external dispute resolution scheme which does not charge for its service:

Australian Financial Complaints Authority (AFCA)

w [afca.org.au](http://afca.org.au)

e [info@afca.org.au](mailto:info@afca.org.au)

p 1800 931 678

You can obtain further information about your rights on the Australian Securities and Investments Commission (ASIC) website at [asic.gov.au](http://asic.gov.au).

If you have any further questions about the financial services provided by Portfolio Pilot please contact us on 1800 021 227. Retain this document for your reference and any future dealings with Portfolio Pilot.

63 Wigram Street, HARRIS PARK NSW 2150