

Financial Services Guide

MCA FINANCIAL PLANNERS PTY. LTD.
ABN 42 101 736 305
Australian Financial Services Licensee No. 223610

Allenby Consulting Pty Ltd
ABN 11 072 395 638

*Pursuant to the Corporations Act 2001, we are required to provide the information contained within to Clients.
Please read this document to ensure you understand the nature of services being provided.*

Who is your adviser ?

Your adviser is Zina Russo, an Authorised Representative of MCA Financial Planners Pty Ltd (hereinafter referred to as MCA),

Zina is a director of Allenby Consulting Pty Ltd.
Zina's Australian Financial Services Authorised Representative Number is 338870.

Zina has over 18 years experience in Financial Planning and has a Bachelor of Economics Degree (B.Ec.)

- Tax Minimisation Strategies
- Superannuation and Rollover Advice
- Social Security Planning
- Retrenchment Planning

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

Allenby Consulting may act on behalf of various entities when providing advice to you. This will be disclosed to you prior to any investment being made. Nevertheless, at all times, we shall act in your best interest when providing you with advice.

YOUR QUESTIONS ANSWERED

1. Before you obtain our advice.

Who is responsible for the advice given to you?

"MCA Financial Planners" holds a Securities Dealers Licence (No.223610), authorising Zina and Allenby Consulting to provide advice.

MCA is privately owned and has no ownership connections with any fund managers, life offices, banks or other product providers.

What services can be provided to you?

Allenby Consulting is authorized to:

- (a) provide financial product advice for the following
- (i) deposit and payment products limited to :
basic deposit products;
 - (ii) debentures, stocks or bonds issued or proposed to be issued by a government;
 - (iii) interests in managed investment schemes;
 - (iv) securities;
 - (v) superannuation
- (v1) Life risk Insurance products and investment life insurance products and,

- Investments to Create and Protect Wealth
- Retirement Planning
- Risk Insurance Planning
- Share Buying and Selling
- Estate Planning (excludes legal advice)
- Regular Investment Reviews

Allenby Consulting Pty Ltd

Financial Advisers & Consultants ACN 072 395 638

How will your adviser be paid?

Where clients are seeking a financial consultation, these services are offered at \$180 per hour plus GST. Financial consultation are offered for clients in the public sector with government superannuation products, people who manage their own investments or people who seek independent consultations on financial matters. These are generally one off services.

Financial counseling services are offered free of charge, where a client suffers financial hardship or stress.

For a client seeking an ongoing relationship with your adviser, including review services, we offer you an initial, free no obligation discussion to determine if the services offered by your MCA Financial Adviser would be appropriate to your needs.

All charges for the initial set up of a client, including the Statement of Advice, are charged at hourly rates and all related upfront commissions from the initial investment such as entry fees are fully rebated to the client.

Where a client chooses not to be invoiced, for example services pertaining to superannuation, the respective fee for service will be taken as entry fee from the investment, and this fee will then be paid by the investment manager to MCA. The balance of the entry fee will be fully rebated to the client.

In all cases where investments are greater than \$10,000, the fee for service will be less than standard entry fees.

The above fees are payable to MCA Financial Planners and passed on to Allenby Consulting. All commissions and/or fees

that may be payable to MCA, then Allenby Consulting will be disclosed to you.

An estimate of the total fee for service for new investments will be provided in the initial meeting.

Upfront commissions are offset or rebated to you:

Any upfront commissions on investment funds and securities that may be received by MCA & Allenby Consulting from fund managers are paid out of the fund manager's entry, exit and/or management fees. These upfront commissions are either:

1. Offset against MCA & Allenby Consulting fees due, with any excess commissions rebated to you (generally in the form of additional investment units) by reducing fund manager entry fees; or
2. Fully rebated to you by reducing fund manager entry fees, with invoices then issued for any Allenby Consulting fees due.

Ongoing commissions:

In some instances, fund managers pay ongoing commission to MCA & passed on to Allenby Consulting out of the management fee. In some cases this is a set allocation and in some instances it is variable. In all cases these are fully disclosed in your Statement of Advice.

In some instances this commission may be wholly or partly rebated to the client. Ongoing commissions pays for the ongoing client review process. Ongoing commissions offset against additional charges for ongoing review.

A client fee for service may be charged for ongoing investment review, where the ongoing commissions do not cover costs.

In all cases, additional costs will be discussed and agreed beforehand.

Risk Insurance Commissions

Due to the different time demands of good risk insurance related advice commissions are generally higher than Investment related commissions. These amounts will be disclosed in your Statement of Advice and can be rebated to you and a fee for service charged.

What review services will Allenby Consulting provide to you?

Reviews of your **investment & insurance portfolio** are carried out on the basis of mutual agreement, usually annually. A review meeting is an important part of the review process where the client has an opportunity to update the advisor on any change to their circumstances. Fees may be charged for this service as agreed and disclosed in writing.

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

Yes. But to do so we need to find out your individual objectives, financial situation and needs before we recommend any investment to you.

Of course, you have the right not to divulge this information to us. 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 you recommend to me ?

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 those risks to you.

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 investment objectives, financial situation and needs.

We also maintain records of any recommendations made to you.

We also have a privacy policy which details how we treat privacy and security of your personal information.

If you wish to examine your file please contact us and we will make arrangements for its availability.

What can you do if you have a complaint ?

If you have any complaint about the service provided to you, you can take the following steps.

1. Contact your Financial Adviser to discuss your Complaint.
2. If your complaint is not satisfactorily resolved, please put your complaint in writing and address it to :
Compliance Officer : MCA P.O. Box 7014 Dandenong
Vic 3175
We will always endeavour to resolve your complaint quickly and fairly.
3. If you remain unsatisfied with the outcome of your complaint, please contact the Financial Industry Complaints Service (FICS) The FICS toll- free number is 1800 335 405
4. You can also contact the Australian Securities & Investment Commission (ASIC) on their freecall infoline : 1300 300 630. You may contact ASIC to make a complaint and obtain information about your rights.

MCA Financial Planners Pty Ltd

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About Your MCA Adviser

Who is your adviser?

I, Zina Russo of Allenby Consulting Pty Ltd, 409 Lyons Road Five Dock Sydney 2046, hold an Authorised Representative Authority from MCA Financial Planners, ABN 42 101 736 305, trading as MCA Financial Planners Pty Ltd, Licensed Securities Dealer.

Educational qualifications and experience

I have a bachelor of Economics degree (B.Ec.) and over 18 years experience in the provision of securities/investment and risk insurance advice.

How MCA and your adviser are paid

Fees, and where applicable, commissions are paid to MCA for the following services on the basis indicated below.

Investment advisory services

- We charge for investment advisory services on the basis of the MCA Fee Schedule in the Financial Services Guide.

Other advisory services

Risk insurance advice generally forms part of your overall financial planning advice whose fees and or commissions would be detailed in your Statement of Advice

If you want more information about any of these matters, please ask us. It is our aim to help you understand everything you need to know.

Acknowledgement of Receipt - to be signed by the client(s) where practicable and a copy maintained on the client file.

Acknowledgement of Receipt

I/We.....
acknowledge receipt of this Financial Services Guide.

.....
Signature(s)

.....

Date

**Information in this Financial Services Guide was current at the time of publication/printing.
Should any material changes have occurred in the interim, your MCA Adviser will inform you.**