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*Financial Services Guide*

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For

Alf Panozzo  
AMKS Financial Services Pty Ltd (ABN 52 088 635 518)  
Authorised Representative of  
Remunerator Financial Services Pty Ltd

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Remunerator Financial Services Pty Ltd  
Australian Financial Services Licensee 236658

## **FINANCIAL SERVICES GUIDE**

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

This Financial Services Guide (“FSG”) is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. 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, along with how you can access them.

It is intended that this FSG should assist you in determining whether to use any of the services described in this document. Please note that as an Authorised Representative of Remunerator Financial Services, the distribution of this FSG has been authorised by Remunerator Financial Services, the authorising licensee.

If our representative provides you with further advice, and that further advice is related to the advice we provided to you in a previous Statement of Advice, and we do not give that further advice to you in writing, you may request a copy of the record of that further advice at any time up to seven years from the date our representative gave that further advice to you.

You can request the record of the further advice by contacting the representative or us in writing or by telephone or email.

In the event we make a recommendation to acquire a particular financial product (other than securities), we must also provide you with a Product Disclosure Statement containing information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product.

## 1. Before you Receive our Advice

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### Your Questions

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

### Our Answers

*Alf Panozzo*

Business Address: 2 Ovens Court  
Mentone Vic 3194

Telephone No: (03) 9585 1799

Facsimile No: (03) 9584 5787

Email: [alfpanozzo@optusnet.com.au](mailto:alfpanozzo@optusnet.com.au)

ASIC Authorised Representative number 252765

*Is an Authorised Representative of:*

**Remunerator Financial Services Pty Ltd**

**ABN: 76 075 357 274**

**Australian Financial Services Licence Number: 236658**

Business Address: Level 1  
695 Burke Road  
Camberwell Vic 3124

Telephone No: (03) 9805 5657

Facsimile No: (03) 9805 5665

Email: [rf@remunerator.com.au](mailto:rf@remunerator.com.au)

*Who is my advisor?*

Your advisor will be Alf Panozzo

Alf Panozzo is a Certified Financial Planner, and holds a Diploma in Financial Planning and a Bachelor of Business (Accounting). His experience includes 38 years in accounting and finance, and he has worked exclusively in financial planning since July 1993.

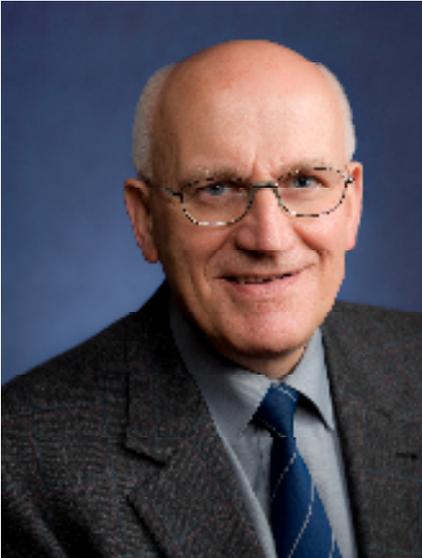
*What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?*

Alf Panozzo is authorised by Remunerator to offer you the following services:

Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of or varied.

We can provide the following services;

**Alf Panozzo**



- Financial Planning Strategies
- Retirement Planning
- Life Insurance needs
- Superannuation needs

**As an Authorised Representative of Remunerator, Alf Panozzo, can provide advice on and deal in the following financial products;**

- Deposit products
- Non-cash payment products;
- Government Debentures, Stocks & Bonds;
- Life Insurance Investment Products;
- Life Insurance Risk Products;
- Managed investment Schemes;
- Securities;
- Retirement Savings Account Products;
- Superannuation; and
- Standard Margin Lending Facility

He can advise you in respect of Securities and arrange to buy or sell securities on your behalf through a registered stockbroker.

**Portfolio Monitoring:**

Internal databases are maintained detailing client's investments that were recommended by Remunerator. This does not constitute ongoing (daily) portfolio monitoring. Portfolios and investments are reviewed on an annual basis, subject to the client's discretion, or in accordance with the level of servicing agreed between you and your Remunerator Advisor.

**Who do you act for when you provide financial services for me?** Remunerator is responsible for the financial services provided to you.

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

Fee negotiated with Alf Panozzo. You decide whether the fee will be on a fee-for-service basis charged at the GST inclusive rate of \$180 per hour or part thereof (with all commission rebated), a commission basis, or a combination of fee-for-service and commission basis. Where product entry fee commission is to apply, that commission is normally deducted from amounts invested. Ongoing service fees are generally a combination of direct fee that takes into account any ongoing service commission received from some product providers.

Remunerator will pay Alf Panozzo (trading as AMKS Financial Services Pty Ltd) 90% of all fees, charges or commission it receives for services provided to you.

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

- (1) The issuers of the investment products I recommend normally pay Remunerator an initial commission. This commission which can vary depending on the product and issuer, is in a range of between 0% and 5%. It is deducted from the entry fee you will pay the issuer.
- (2) Some issuers of the investment products I recommend pay Remunerator an ongoing commission. This commission which can vary depending on the product and issuer is calculated in a range of between 0% and 0.8% per annum on the balance in your account. This commission is paid either on a monthly, quarterly, or 6 monthly basis.
- (3) Where a life insurance product issued by a registered life insurance company has been recommended, the issuer of the product will pay Remunerator a commission. This commission ranges between 0% and 125% of your first year's premium.
- (4) Where a life insurance product issued by a registered life insurance company has been recommended the issuer of the product will pay Remunerator an ongoing commission. This commission which can vary depending on the product is calculated in a range of between 0% and 30%. This commission is paid on a monthly or quarterly basis.
- (5) If you have been referred to me by another party I may pay that party a fee of up to 30% of the initial commission received.

The exact amounts of any fees, commissions, bonuses or other incentives received by me and the licensee will be included in a Statement of Advice that I will provide to you.

## 2. When you receive our advice

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***Will you provide 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 financial products or services 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 the risks of the financial products or 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 objectives, financial situation and needs.

We also maintain records of any recommendations made 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 is provided when we first have contact with you.

If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded.

We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise of the likely cost in advance and can help to refine your request if required.

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

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

### 3. If you have any complaints

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

Remunerator is a member of the Financial Ombudsman Service and has in place Professional Indemnity Insurance that satisfies the requirements of the Corporations Act.

If you have any complaint about the service provided to you, you should take the following steps:

1. Contact us and tell us about your complaint.
2. If your complaint is not satisfactorily resolved within 3 days, please contact Remunerator Financial Services in writing at PO BOX 1247, Camberwell, Vic 3124. We will seek to resolve your complaint quickly and fairly. This service is provided to you free of charge.
3. If the complaint cannot be resolved to your satisfaction you have the right to complain to the Financial Ombudsman Service. They can be contacted on 1300 780 808. 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.