

AXA Financial Planning

Financial services guide – Part A

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Financial services guide – Part A

This guide contains information about:

- AXA Financial Planning (AXAFP)
- Your adviser;
- The financial planning services and products your financial adviser can provide;
- How AXAFP, your financial adviser and other related parties are paid for the financial planning services provided to you;
- Any associations or relationships that could create potential conflicts of interests; and
- Details on who to contact should you have a complaint.

Financial services guide – Part B Financial adviser profile

This guide must be read in conjunction with the Financial adviser profile as it forms part of this financial services guide. The Financial adviser profile provides more detailed information about your financial adviser such as their contact details, the types of financial services they can provide and details of fees and charges.

Please retain this document together with the Financial adviser profile for your reference and any future dealings with AXAFP.

What other documents might you receive?

You may also receive the following documents, designed to help you make an informed decision on any financial strategy or product recommended.

Statement of Advice (SoA)

All personal advice provided to you will be outlined in an SoA. The SoA will contain personal advice, the basis on which it is given, details of fees, commissions and information on relevant associations. The SoA is used for initial advice and any subsequent advice provided may be provided in the form of a Record of Advice (RoA), a Statement of Additional Advice (SoAA) or another form of advice documentation.

Product Disclosure Statement (PDS)

You will receive a PDS if your financial adviser has provided advice on a particular product. A PDS will contain the key features of the financial product, significant risks and benefits, and fees associated with the financial product.

Who is AXAFP?

AXAFP is wholly owned by the National Mutual Life Association of Australasia Ltd (NMLA) and is a member of the global AXA group (an international financial services organisation).

AXAFP is one of Australia's leading financial planning organisations and has been operating since 1996. AXAFP holds an Australian Financial Service Licence and can offer a range of financial services listed within this FSG.



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www.axa.com.au

AXA Financial Planning

Financial services guide – Part A

AXAFP is a principal member of the Financial Planning Association (FPA) and as such, AXAFP and their financial advisers have adopted the FPA's Code of Ethics and rules of professional conduct.

AXAFP has approved the distribution of this FSG.

Who is your financial adviser?

Your financial adviser will be the authorised representative listed in the Your financial adviser profile section of this Financial Services Guide.

Your financial adviser can provide you with tailored solutions to assist you to meet your stated financial needs, lifestyle goals and objectives.

What kinds of financial services and products are available?

The financial advisers of AXAFP can offer a range of insurance, investment, superannuation and retirement strategies and products and AXA owned platforms (Summit, Generations and AXcess).

AXAFP maintains an Approved Product List, containing a list of financial products that have been researched by a number of external research houses. A copy of the Approved Product List can be supplied to you upon request.

How will you pay for the services provided?

AXAFP and your financial adviser may be paid by various methods.

Your financial adviser will discuss and agree the method of payment with you before any financial services are provided to you. In addition, where you receive personal advice, your Statement of Advice will outline all remuneration and other benefits associated with the advice provided.

How are AXAFP and their financial advisers remunerated?

All fees, commissions and brokerage disclosed in the Statement of Advice are payable to AXAFP. AXAFP will retain a portion of the fees, commissions and/or brokerage and forward the balance to your financial adviser.

Your financial adviser may also receive other benefits. All remuneration details are included in the Financial adviser profile. In addition, a public register is available for inspection on request and is to be provided to you within 7 days of the request date. AXAFP and your financial adviser must maintain this register in line with industry standards to document any alternative forms of remuneration received.



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Does AXAFP have any relationships or associations with financial product issuers?

Your financial adviser can provide advice on products from a wide range of financial product providers, some of which are part of the global AXA group and as such are affiliated with AXAFP, including:

- National Mutual Life Association of Australasia
- National Mutual Funds Management limited
- NMMT (Summit & Generations)
- National Mutual Superannuation Pty Ltd
- Alliance Capital Management Australia Limited
- ipac asset management limited
- Bernstein Investment Research Management
- AXA Rosenberg Investment Management Asia Pacific Limited
- AXcess Self Managed Super

What information should you provide to receive personalised advice?

Your financial adviser will complete a Client Questionnaire with you, which will record your personal objectives, lifestyle goals, details of your current financial situation and any relevant information. The information obtained will be assessed by your financial adviser to assist them in providing appropriate advice.

However, you have the right to withhold private information, but this may compromise the effectiveness of advice you receive.

You should read any warnings contained in the Client Questionnaire and Statement of Advice carefully before making any decision relating to a financial strategy or product.

How can you give instructions to your financial adviser about your Financial Product/s?

You can contact your financial adviser directly with any instructions relating to your financial products.

What information is maintained in your file and can you examine the client file?

Your financial adviser will maintain a record of your personal information including details of your objectives and financial situation. Your financial adviser will also maintain a record of any recommendations made to you. If you wish to examine your file please ask your financial adviser and they will make arrangements for you to do so.

Who may access the information you provide?

AXAFP and your financial adviser are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. Please ask your financial adviser if you wish to obtain a copy of the privacy policy.

It is important to note that in order to best meet your needs and provide you with financial services and advice, your financial adviser may need to disclose your personal information to other parties. Typically these parties may include fund managers, life companies, related entities and other licensees. Similarly your financial adviser may bring to your attention products and services or other information which may be relevant to your situation. You will be given the opportunity to choose whether or not you continue to receive such information.

AXAFP reserves the right to appoint another financial adviser to ensure your ongoing needs continue to be met. In these circumstances AXAFP will write to you advising you of the change.

What should you do if you have a complaint?

If you have any complaints about the services provided to you or about personal information held you should take the following steps:

- 1 Contact your financial adviser and tell them about your complaint.
- 2 If your complaint is not satisfactorily resolved within 3 days, please contact the AXAFP office on 137 292 or put your complaint in writing and send it to:

AXAFP Financial Planning

Attention: Compliance and Advisory Services

Level 3, 447 Collins Street

MELBOURNE VIC 3000

AXAFP will try to resolve your complaint quickly and fairly.

- 3 If your complaint has still not been resolved by AXAFP, you may escalate your complaint to one of the External Complaints Schemes listed in the table, of which AXAFP is a member.

Type of complaint	External complaints service
Financial investments, superannuation or insurance matters	advice, Financial Industry Complaints Service (FICS) on 1800 335 405 or
Superannuation matters	FICS (as above) or the Superannuation Complaints Tribunal on 1300 780 808.
General insurance advice	Insurance Ombudsman Service on 1300 780 808
Personal information held	The Privacy Commissioner on 1300 363 992
The Australian Securities and Investments Commission (ASIC) can be contacted on their infoline, 1300 300 630 to confirm which body may assist you to settle your complaint.	