

## Financial Services Guide (FSG) Part 1

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Pivotal Financial Advisers Limited  
ABN 13 085 335 397  
Australian Financial Services Licence No: 237857  
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This document is Part 1 of the FSG. This document, together with Part 2 of the FSG – the “Pivotal Adviser Profile” – makes up the Financial Services Guide.

## About This Guide

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This Financial Services Guide (FSG) contains important information about the financial services we offer as well as the financial services licensee that we represent — Pivotal Financial Advisers Limited (Pivotal).

The purpose of this FSG is to assist you in deciding whether to use the services we offer. It sets out information including:

- the financial services we may offer you;
- how we and Pivotal are paid;
- any potential conflict of interest we may have; and
- how to access our internal and external dispute resolution procedures if you have a complaint.

Whenever we give you personal financial advice we will provide you with a Statement of Advice which contains the advice, the basis on which it was given and information about fees, commissions and associations which may have influenced the provision of the advice.

If our representative provides further advice to you, 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 in writing, you may request a copy of the record of that further advice at any time up to 7 years from the date our representative gave that further advice to you.

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

Whenever we make a personal recommendation to acquire a particular financial product we will provide you with a Product Disclosure Statement (PDS) which contains information about the particular product to assist you to make an informed decision about that product.

We will also give you a PDS if you ask us to sell you a particular financial product or ask us to arrange to issue a particular financial product.

This FSG has been authorised for use by Pivotal.

## About Pivotal

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Pivotal Financial Advisers Limited  
80 Alfred Street South, Milsons Point NSW 2061  
Tel: (02) 9954 0325  
Fax: (02) 9954 3824  
Web: [www.pivfin.com.au](http://www.pivfin.com.au)

Pivotal is a Corporate Member of the Association of Financial Advisers Ltd (AFA) and actively supports the AFA Code of Ethics and Professional Conduct.

Pivotal was established in June 2001.

Pivotal is a wholly owned subsidiary within the TAL Group of companies whose ultimate holding company is TAL Dai-ichi Life Australia Pty Limited (ABN 97 150 070 483) ("TAL"). Pivotal is a related corporation of TAL Life Limited (ABN 70 050 109 450) the life insurance provider; and of TAL Superannuation Limited (ABN 69 003 059 407) the superannuation provider within the TAL Group. Pivotal's Australian Financial Services Licence (AFSL) Number is 237857 and this commenced on 19th January 2004.

## Who is my adviser?

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We are an authorised representative of Pivotal Financial Advisers Limited. We will be acting on behalf of Pivotal when we make product recommendations.

Pivotal is responsible for the financial services we provide including the distribution of this FSG.

We will hand you our Pivotal Adviser Profile with this document. The Pivotal Adviser Profile forms Part 2 of the FSG and provides more detailed information about commission and other benefits we may receive.

## What advisory services are available to you?

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Pivotal is authorised to provide financial product advice and deal in the following areas:

- Basic Deposit Products
- Deposit Products other than Basic Deposit Products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life Insurance – Risk
- Life Insurance – Investment
- Managed Investment Schemes (including Investor Directed Portfolio Services)
- Retirement Savings Accounts Products
- Securities
- Standard Margin Lending Facility
- Superannuation

Our Adviser Profile sets out which of these financial services we are authorised to provide as an authorised representative of Pivotal.

We may also provide the following advisory services:

- Financial Advisory Services
- Financial Planning
- Superannuation Rollover Advice
- Investment Advice
- Social Security Advice
- Life Insurance Advice
- Succession Planning
- Savings Plans
- Portfolio Reviews

We will only recommend an investment to you after considering its suitability for your individual needs, objectives and financial circumstances.

We have access to specialist advice on tax planning, estate planning and direct equities.

Where required, these areas of advice will be provided only by referral. Whether you use one of our referrals or a professional that you currently have an involvement with, they will be responsible for the advice provided to you.

If you require advice on a wider range of products or complex issues we may refer you to another financial services provider.

## **Our responsibilities to you**

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We will:

- only advise within PIVOTAL's approved product list.
- deal if directed but only with your approval.
- take instructions from you.
- consider but not advise on tax issues.
- not ask you to sign blank documents.

## **Your responsibilities to us**

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We expect that you:

- tell us about your personal objectives, current financial situation and any other relevant information so we can offer you the most appropriate advice. If you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.
- update us annually with any changes in your personal situation.
- will not sign blank forms.
- use our advice to make your decision/s about acquiring financial product/s.
- read the warnings contained in the Statement of Advice carefully before making any decision relating to a financial product/s.

## **What information is maintained in your file and is it kept secure?**

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We maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you. If you wish to examine your file please contact us.

The way in which we collect, use and disclose your personal and sensitive information is explained in our Privacy Policy. You can access our Privacy Policy at [www.pivotal.com.au](http://www.pivotal.com.au) or by contacting Pivotal. We rely on the accuracy of the information you provide. If you think we hold information about you that is incorrect, please let us know.

Information relating to your right to privacy is available at the website of the Officer of the Privacy Commissioner at [www.privacy.gov.au](http://www.privacy.gov.au)

## **How do you give instructions about your investment?**

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You may tell us how you would like to give us instructions. For example by telephone, fax or other means such as e-mail.

## **How much will you pay for the service provided?**

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Our Pivotal Adviser Profile contains information detailing fees and commissions as well as other benefits we and our associates may receive for the services we provide and that Pivotal receives.

There are various modes of payment for the services provided. You may either be charged a set fee, an hourly rate or we and our associates may receive commissions directly from the financial product issuer whose products are recommended to you.

If you receive personal advice from us we will provide you with a Statement of Advice which tells you the amount of any commissions, fees and other benefits that are paid to any person as a result of your decision to use our services which may influence the advice we give you.

If we don't know the amount, the Statement of Advice will tell you how the commissions, fees and other benefits are calculated. Before we proceed to act on your instructions you must sign the Statement of Advice authorising us to implement the recommendations.

If we recommend a financial product the issuer of that product will receive a benefit which may be in the form of a premium, entry fee or management fee. This will be fully explained in the relevant Product Disclosure Statement.

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

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Where you have been referred to us or Pivotal by someone else, and if we pay them a fee or commission for that referral, we will tell you in the Statement of Advice the amount of any fee or commission paid.

## **Anti-Money Laundering and Counter-Terrorism Financing Act 2006**

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Pivotal has a number of obligations under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth). These obligations may require us to carry out procedures to identify you and to verify the identification information provided. We may not be able to provide our services until all information required is received. Anti-Money Laundering and Counter-Terrorism Financing legislation and regulations also stipulate that we need to report certain information about our customers to relevant authorities, including the Australian Transaction Reports and Analysis Centre (AUSTRAC). Where such reporting has taken place, we may be prevented by this legislation from telling you. Where legally permitted or obliged to do so, we may disclose that information to regulatory or law enforcement agencies, to our related bodies or to other third parties.

The AUSTRAC website at [www.austrac.gov.au](http://www.austrac.gov.au) provides information relating to the Anti-Money Laundering and Counter-Terrorism Financing legislation and regulations. We will not be liable to you for any loss you suffer (including consequential loss) caused by the fact that we are required by law to delay, block, freeze or refuse to process a transaction.

## **What should you do if you have a complaint?**

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- Contact us and discuss your complaint. Our contact details are contained in the Pivotal Adviser Profile. You may contact us by telephone, in writing or by e-mail.
- If your complaint is not satisfactorily resolved within 3 working days please contact:

National Operations Manager  
Pivotal Financial Advisers Limited  
80 Alfred Street South  
Milsons Point NSW 2061  
Tel: (02) 9954 0325 or 1800 008 419  
Fax: (02) 9954 3824

- Pivotal will aim to resolve your complaint quickly and fairly within 45 days, (or 90 days in cases where we have notified you that we require 90 days to resolve your complaint and you have agreed).
- If the complaint cannot be resolved to your satisfaction then you have the right to refer your matter to the Financial Ombudsman Service (FOS) of which Pivotal is a member. This is an external independent body which offers a free and accessible dispute resolution service to clients who have tried to resolve their complaint with their financial institution but for what ever reason have been unable to do so. Pivotal is bound by their decisions. They can be contacted on 1300 780 808 or at the address below:

Financial Ombudsman Service  
GPO Box 3,  
Melbourne VIC 3001  
Tel: 1300 780 808  
Fax: (03) 9613 6399  
Email: [info@fos.org.au](mailto:info@fos.org.au)  
Website: [www.fos.org.au](http://www.fos.org.au)

## **Professional Indemnity**

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As a subsidiary of TAL, Pivotal, its employees and its representatives are indemnified under Professional Indemnity Insurance secured by TAL. That insurance covers work done for Pivotal by its representatives and employees.

## **Any further questions?**

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If you have any further questions about the financial services we provide, please contact us in the first instance. If you have any further questions about the financial services Pivotal provides please contact Pivotal on (02) 9954 0325 or 1800 008 419.

Please retain this document for your reference and any future dealings with Pivotal.

# Pivotal

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