FINANCIAL SERVICES
Carrington

Financial Services Guide

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Carrington Financial Holdings Pty Ltd ('CFH')
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This Financial Services Guide ('FSG" or the 'Guide') provides you with important information about Carrington Financial Holdings Pty Ltd ('CFH' or 'Licensee'), Carrington Financial Services SA Pty Ltd ("CFS"), and its Authorised Representatives, who will provide you with the financial services described in this Guide. It is designed to help you evaluate and make an informed decision about whether to use the financial services described in this Guide. We suggest you retain this Guide for your future reference. If any part of this Guide is not clear, please speak to your financial adviser.

This Guide contains important information about:

- the financial services we offer as Authorised Representatives of CFH;
- CFH as the holder of an AFSL;
- the financial services that CFH offers;
- the process we follow to provide financial services;
- how we, our associates, and CFH are paid;
- any arrangements which may influence our advice to you;
- how we and CFH protect your privacy; and
- who to contact if you have a complaint or if you are not satisfied with the services provided.

Part of this Guide has Adviser Profiles and includes information on the services we are authorised to provide on behalf of CFH.

References in this Guide to 'me', 'I', 'us', 'we' and/or 'our' should be read as either CFH or your 'Authorised Representatives' of CFH, as the context requires.

This document contains the following sections:

- Financial Services Guide (Section 1)
- Privacy Statement (Section 2)
- About Your Advisers & The Services they Provide (Section 3)
- Fees and Charges (Section 4)
- Are you satisfied? (Section 5), and
- Contact Us (Section 6).

ABOUT Carrington Financial Holdings

Carrington Financial Holdings Pty Ltd (CFH) holds an AFSL issued by the Australian Securities and Investments Commission on 14/02/2019.
As the holder of an AFSL, CFH is responsible for the financial services we provide to you. CFH acts on its own behalf when these financial services are provided to you.
Carrington Financial Services SA Pty Ltd (CFS) is a corporate Authorised Representative of CFH. Jason Leslie Dix, Antonella Grida and Steven George Genoff are the shareholders of CFH. In addition, they are also shareholders in CFS along with 5 other shareholders. The other shareholders are also shareholders in Rawson, Verco and Need.

NOT INDEPENDENT

CFH receives commission on the sale of life risk insurance products. As such CFH and its representatives are neither independent, impartial, or unbiased as defined in Section 923A of the Corporations Act.

SECTION 1

FINANCIAL SERVICES GUIDE

WHAT OTHER INFORMATION SHOULD YOU CONSIDER BEFORE DECIDING WHETHER TO PROCEED WITH OUR RECOMMENDATIONS?

If you receive personal financial advice this will be documented in a Statement of Advice (SoA), or in specific circumstances a Record of Advice (RoA), that confirms the discussions you have had with us, the recommendations we are making and the basis for those recommendations. These documents will also explain how those recommendations will work towards achieving your goals, any relevant fees received by us, and any associations with financial product providers.

When a financial product is recommended to you, you will be provided with a Product Disclosure Statement (PDS) or other disclosure document issued by the product provider. Among other things, the PDS contains information about the risks, benefits, features and fees payable in respect of the product. In combination, these documents will help you make an informed decision about whether to proceed with our recommendations.

WHO PROVIDES THE FINANCIAL SERVICES DESCRIBED IN THIS FSG?

The financial services described in this FSG are provided by us as Authorised Representatives of CFH.

WHO IS RESPONSIBLE FOR THOSE FINANCIAL SERVICES?

As the holder of an AFSL, CFH is responsible for the financial services we provide to you. CFH acts on its own behalf when these financial services are provided to you. In relation to the financial services offered in this FSG, CFH, as the holder of an AFSL, does not act on behalf of any other person or licensee. CFH is only responsible for the services offered in the FSG.

The law requires CFH to have arrangements in place to compensate certain persons for loss or damage they suffer from certain breaches of the Corporations Act by CFH and/or its Authorised Representatives. CFH has internal compensation arrangements as well as professional indemnity insurance that satisfy these requirements.

WHAT FINANCIAL SERVICES DO WE OFFER?

We are authorised, on behalf of CFH to provide financial product advice and to deal in a wide range of products

- deposit products;
- Government debentures, stocks or bonds;
- life investment and life risk products;
- managed investment schemes including investor directed portfolio services;
- standard margin lending facilities;
- retirement savings account products;
- securities (e.g. shares); and
- superannuation products.

Some of the services we can provide you are:

- financial planning advice;
- wealth accumulation advice;
- superannuation advice, including self-managed superannuation funds;
- redundancy advice;
- retirement advice;
- gearing strategies;
- cash flow advice;
- social security benefits advice;
- life and disability insurance advice; and
- estate planning services (financial planning).

Additionally, our advisers are registered to provide Tax (Financial) Advice services. Based on the information collected from you, your adviser will consider the tax consequences of the financial advice they provide. However, this financial advice will not include a full assessment of your overall tax position or your tax liabilities and obligations. You should seek specialist tax advice from your accountant.

WHAT PRODUCTS ARE AVAILABLE?

A range of financial products offered by many leading financial product providers are available to our advisers when they provide personal advice.

When providing personal advice to you, our advisers may only recommend a product to you if they consider it is appropriate after considering your objectives, financial situation and needs.

HOW DO WE PROVIDE YOU WITH FURTHER ADVICE AND GENERAL ADVICE?

In certain circumstances, we may not provide you with personal advice via a SoA or RoA. These circumstances may include:

1) Where we provide you with only general advice, such as through seminars and newsletters;
2) Further advice or verbal advice – if you previously received advice recorded in a SoA, any further personal advice provided by us may be recorded in a RoA. We will not necessarily provide you with a copy of the RoA unless you request it. You may request a copy of your RoA for a period of up to 7 years from when the advice is provided by using any of the contact details on page 2 of this FSG.

HOW CAN YOU INSTRUCT US?

You may specify how you would like to give us instructions, for example, by phone, fax or email using any of the contact details set out on page 9 of this Guide. Alternatively, you may provide instructions to us in person. Where instructions are provided by telephone, these must be confirmed in writing.

OTHER SERVICES

We may provide services other than financial planning services. While we may provide these other services, you should understand that these other services are not provided on behalf of CFH's AFSL and CFH does not train, support or supervise the provision of these other services and has no responsibility in relation to these services. E.g.

- Finance Broking
- Tax Agent Services

HOW ARE WE PAID FOR OUR SERVICES?

We and CFH may receive:

- fees paid by clients;
- commissions paid by product providers; and
- other benefits.

Fees and commissions are payable (as directed by your Authorised Representative) to CFH. CFH may pay up to 100% of any fees and commissions to CFS.

Details of any fees, commissions or other benefits that we, CFH or other associated persons are entitled to receive if you implement our recommendations in relation to a specific financial product, will be disclosed to you in your SoA or RoA when personal advice is given.

WHAT TYPE OF FEES, COMMISSIONS, PAYMENTS AND OTHER BENEFITS DO WE RECEIVE FOR OUR SERVICES?

If the fees, commissions or other benefits are not calculable at the time we provide personal advice, we will describe the manner in which they are calculated at the time the advice is given or as soon as practicable after. If you receive general advice, you may request particulars of the fees, commissions and other benefits that we may receive, within a reasonable time after this FSG is given to you.

The types of fees, commissions and other benefits that may be received by us and by CFH include the following:

Service fees
We will discuss and agree our fee structure with you before we provide you with services. The types of fees you can be charged are listed below. You may be charged a combination, or part of, any of these fees.

As part of detailed financial planning, there are costs to you at various stages of the process. Before making any recommendations, we will discuss and agree the fees with you.

Advice fees are inclusive of GST and payable by you at the following stages:

1) **Recommendation**: For having a personalised financial plan (SoA) prepared, a plan preparation fee (up to $6,600) is payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.

2) **Implementation**: We may charge a placement fee and/or implementation fee to implement the recommendations in your financial plan. These are payable when you decide to proceed with the implementation of any one or more recommendations that I provide to you. The actual fee will depend on the complexity of your situation and the amount of funds invested, but will not exceed:
   a. a range from $2,200 incl. GST (min.) to $6,600 incl. GST (max.); and/or
   b. up to 66% incl. GST of the premium; and/or
   c. the maximum of entry fees or contribution fees specified in the Product Disclosure Statement (PDS) for the recommended product;

   whichever is the greater.

3) **Review**: If you choose to have us conduct a review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you. Where we agree to providing services for a period of more than 12 months, this will be documented in an Ongoing Service Arrangement. Each year we will determine with you, if you should renew your existing Ongoing Service Arrangement. There is no expectation or understanding that a new Ongoing Service Arrangement will be entered into, unless it is in your best interests. If you choose to have us provide this service, you may be charged a:
   a. flat fee ranging from $330 to $44,000 incl. GST or
   b. up to 2.20% incl GST based on the total funds under management. For example, if total funds under management were $500,000, a 2.2% incl GST fee would equate to $11,000.

4) **One-off (adhoc fees)**: We may charge a one-off (adhoc) fee if you require advice outside of an Ongoing Service Arrangement. These fees are calculated on an hourly basis and range from $350 to $660 per hour incl GST.

   Where a placement fee and/or implementation fee is charged, we may rebate all or part of the initial commissions and/or ongoing commissions received from a product issuer, by way of an increase in your investment amount.

   Where we receive an initial commission and/or ongoing commission amount, we may rebate all or part of the implementation and/or placement fee to you.

Note: Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements at the time of receiving any recommendation.

Referral fees
If we refer you to another business to provide you with services, we do not request or accept referral fees.

Payment methods
Our fees are either invoiced to you directly, or deducted from your investments, or a combination of these methods.

Where it is debited from your investments it is normally referred to as the Adviser Service Fee.

In most instances you will be able to select the method of payment that suits you best. We will discuss and agree the method of payment with you before we provide you with services.

Commissions

Life Insurance Products
Initial and ongoing commissions from insurance providers may be received by us. These commissions are paid to CFH by the insurance company if you acquire the cover we recommend. The value or cost of the commissions are included in the cost of what you pay for the insurance and are not an additional cost to you. The commissions we receive will be disclosed in your SoA and/or RoA with our recommendations.

The initial commission is paid at the commencement of the insurance policy by the product issuer to us. Ongoing commissions are payments paid by the product issuers to us after the commencement of the insurance policy.

If you initiate an increase to your cover (resulting in an increase in the cost of premium payable by you to the insurance company), we may receive a further initial commission and an increase in the receipt of ongoing commissions on the value of the annual increase to your policy cost.

Level Commissions

Where we recommend the use of a level commission arrangement, we will receive up to 34% of your annual insurance premium.

Upfront Commissions

Policies in place prior to 1 January 2020 – Upfront commission of up to 140% on the first years' premium, and ongoing commission of up to 38.5% on the renewal premium.

Policies put into place after 1 January 2020 – Upfront commission of 66% on the first years' premium, and ongoing commission of 22% on the renewal premium.

Example

We recommend you put in place an insurance policy on 1/03/2024 and the premium is $2,000. We would receive 66% or $1,320 of the first years' premium as an upfront commission, and 22% or $440 of the renewal premium, assuming it remains unchanged each year.

You'll find details of how your insurance policy cost is calculated in the relevant PDS that we provide you. Where personal advice is provided to you, you'll also find details of the commission that CFH and we are entitled to receive if you decide to purchase a life insurance product, in your SoA or RoA.

DOES CFH CHARGE ANY FEES?

CFH will not charge you any additional fees. However, it may retain up to 100% of all fees and commissions generated by its Authorised Representatives.

OTHER BENEFITS

From time to time, we may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit we receive which is valued up to $300 and other benefits that relate to information technology software or support provided by a product issuer or that relate to educational and training purposes.

A copy of the register is available on request for a small charge.

WHAT ARRANGEMENTS MAY INFLUENCE OUR ADVICE TO YOU?

Internal and external experts provide financial product research, which is used to carefully select and determine which products to recommend to you, if they consider it is appropriate after considering your objectives, financial situation and needs.

CFS has a connection with Rawson Verco Need, who are shareholders and a referral partner.

WHAT FEES DO WE PAY TO SOMEONE WHO REFERS YOU TO US?

If you are referred to us, we may pay the referrer a fee. We may also provide the referrer with gifts such as branded promotional items, hampers, or gift vouchers.

The fee varies according to the referrer and financial products involved.

The fee may be a percentage of our fees, a percentage of the total amount invested paid through the referral, or a flat fee. We may pay these fees upfront, and/or whilst your Ongoing Service Arrangement remains in place

SECTION 2

IMPORTANT INFORMATION – Privacy

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy. Our privacy policy is available at www.carringtonfs.net.

It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Privacy Act 1988 (Cth), or a registered privacy code and how we will deal with your complaint; and;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.
Where you have provided information about another individual, you must make them aware of that fact and the contents of this privacy statement.
We will use your personal information to contact you or send you information about other products and services offered by us or our preferred suppliers. If you do not wish to receive marketing communications from us, please contact us.

SECTION 3

ABOUT YOUR ADVISERS

WHO ARE YOUR FINANCIAL ADVISERS?

Your Financial Advisers are Jason Dix, Antonella Grida, Steven Genoff, Jing Li and Carrington Financial Services SA Pty Ltd (Carrington Financial Services).

In section 3, the terms 'I', 'me', 'us', 'we' and 'our' refer to the advisers and/or Carrington Financial Services. The term 'Representatives' refers generally to CFH's Authorised Representatives.

JASON DIX ' Jason'
Authorised Representative number is 407108
ANTONELLA GRIDA 'Nella'
Authorised Representative number is 245967
STEVEN GENOFF 'Steven'
Authorised Representative number is 337190
JING LI ' Jing'
Authorised Representative number is 1304307
CARRINGTON FINANCIAL SERVICES
Corporate Authorised Representative number is 438209.

DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

Jason, Nella and Steven have an association with Carrington Financial Services (ABN 78 079 154 126) and Carrington Financial Holdings (ABN 73 628 407 894) as Directors and Shareholders.

Carrington Financial Services is also a Corporate Authorised Representative of CFH and is a related company of CFH.

Jason Leslie Dix, Antonella Grida and Steven George Genoff are the shareholders of CFH. In addition, they are also shareholders in CFS along with 5 other shareholders. The other shareholders are also shareholders in Rawson, Verco and Need. Jason, Nella, Steven and Jing are employees of Carrington Financial Services.

THE SERVICES WE PROVIDE

WHAT AREAS IS YOUR FINANCIAL ADVISER AUTHORISED TO PROVIDE ADVICE ON?

We are authorised by CFH to provide general and personal advice and deal in financial products and financial services, including advice or services in the following areas:

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Standard margin lending facilities;
- Retirement savings account products;
- Securities (e.g. shares);
- Superannuation products; and
- Self-Managed Superannuation Funds.

SECTION 4

FEES AND CHARGES

HOW WILL YOUR FINANCIAL ADVISER BE PAID FOR THE SERVICES PROVIDED?

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to CFH.

CFH receives all fees and commissions payable for the services we provide and pays up to 100% of all the fees and commissions it receives to Carrington Financial Services.

Directors & Shareholders, will receive director fees and profit share of Carrington Financial Services SA Pty Ltd and Carrington Financial Holdings Pty Ltd, as determined by those companies as appropriate from time to time.

Employees of Carrington Financial Services, receive an annual salary.

WHAT IS YOUR FINANCIAL ADVISERS FEE STRUCTURE?

Advice fees are inclusive of GST and payable by you at the following stages: Recommendation, Implementation, Review and One-off (adhoc fees). Refer to page 5 & 6 for full details.

WHAT AMOUNTS DO MY EMPLOYER AND OTHER RELATED ENTITIES RECEIVE FOR FINANCIAL SERVICES?

CFH receives 100% of fees, commissions and incentives and may pay up to 100% of these fees and commissions to Carrington Financial Services. Business expenses are deducted from this payment like any other business. The directors of Carrington Financial Services have a profit share arrangement to distribute company profits annually to shareholders and staff.

WHAT OTHER BENEFITS DOES YOUR FINANCIAL ADVISER RECEIVE?

In addition to the remuneration detailed above, your advisers are eligible to qualify for other benefits and entitlements as detailed on page 6 under “Other Benefits”.

WILL YOUR FINANCIAL ADVISER BE PAID WHEN MAKING A REFERRAL?

If we refer you to another business to provide you with services, we do not request or accept referral fees.

SECTION 5

ARE YOU SATISFIED?

WHAT TO DO IF YOU HAVE ANY CONCERNS ABOUT OUR SERVICES

If you have a complaint, you can contact us and discuss your complaint, and review our public complaints policy on our website (www.carringtonfs.net).

Please contact one of the Directors using any of the contact details at the start of this Financial Service Guide who will try and resolve your complaint quickly, fairly and within prescribed timeframes.

If the complaint cannot be resolved to your satisfaction within 30 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA).

1) AFCA provides fair and independent financial services complaint resolution that is free to consumers. You may contact AFCA by:

Writing to:
Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Email:
info@afca.org.au

Website:
www.afca.org.au

Phone:
1800 931 678

SECTION 6

CONTACT US

HOW YOU CAN CONTACT YOUR FINANCIAL ADVISERS

Your Financial Adviser:

Jason Dix	Email: jdix@carringtonfs.net
Antonella Grida	Email: ngrida@carringtonfs.net
Steven Genoff	Email: sgenoff@carringtonfs.net
Jing Li	Email: jli@carringtonfs.net

Practice details:	Phone: 08 8272 6444 Fax: 08 8272 6222
Carrington Financial Services 9a-11 Anzac Highway Keswick SA 5035	Email: reception@carringtonfs.net Website: www.carringtonfs.net

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