



Hayden Financial Services Pty Ltd
ABN 40 081 684 406, Australian Financial Service No. 239062

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Financial Services Guide

The purpose of this guide:

This guide contains important information about:

- your Adviser, Mark Hayden, and the responsible entity, Hayden Financial Services.
- the services we offer you
- how we and our associates are paid and any potential conflict of interest we may have
- our internal and external dispute resolution procedures and how you can access them

When we give you financial advice - a *Statement of Advice (SoA)* - we take into account your current financial situation and future needs. In the SoA we will tell you about our fees and commissions and if we recommend to you a particular Financial Product we will give you information about the particular Financial Product—a *Product Disclosure Statement*—to help you make an informed decision about the Financial Product.

a guide to our relationship with you and others

Who is my adviser?

Mark Hayden will be your Adviser. He is a Director of Hayden Financial Services Pty Ltd.

Mark is a Certified Financial Planner and has a Bachelor of Economics, a Diploma of Superannuation Management, a Diploma of Financial Planning and is a member of the Financial Planning Association. Mark is an Authorised Representative of Hayden Financial Services Pty Ltd.

Who is responsible for the financial services provided?

Hayden Financial Services is responsible for the financial services provided including the distribution of this Financial Services Guide (FSG). Hayden Financial Services Pty Ltd ABN [40 081 684 406] holds Australian Financial Services Licensee No. 239062 and is located at 28 Greenhill Road, Wayville SA 5034.

Do you have any relationships or associations with a Financial Product issuer?

No.

What kinds of financial services are you authorised to provide me and what kinds of Financial Product/s do those services relate to?

Mark Hayden is authorised by Hayden Financial Services Pty Ltd to provide advice in and deal in Managed Investments, securities including listed stocks, superannuation funds, life insurance- risk and investment, debentures and deposit products.

What information should I provide to receive personalised advice?

You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information so that we can offer you the most appropriate advice possible.

You have the right not to tell us, if you do not wish to. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read the warnings contained in the *Statement of Advice* carefully before making any decision relating to a Financial product(s).

What information do you maintain in my file and can I examine my file?

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.

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 available on the website – www.haydenfs.com.au.

If you wish to examine your file please ask us and we will make arrangements for you to do so.

How can I give you instructions about my Financial Product/s?

You may use telephone, fax or e-mail. If we provide you with execution related telephone advice, you may request a record of the execution related telephone advice, of our fees and any payments made to us by a Financial Product issuer/s.

How will I pay for the services provided?

We will charge a fee based on the complexity of the advice provided.

Fees are estimated in advance of you contracting us to undertake any work. Also, the actual advice fee and any transaction fees will be detailed in the written Statement of Advice provided to you.

We may also charge an ongoing fee which will be discussed and agreed before you commit to the ongoing service.

How are any commissions, fees or other benefits calculated for providing the financial services?

Fees for a basic Statement of Advice start at \$400 plus GST of 10%. As a guide the standard ongoing fee is \$800 plus 0.6%pa of assets to \$0.5m; then 0.4%pa to \$2m and then 0.2%pa above that, plus GST of 10%.

In some cases we will receive payments directly from Insurance companies that we have recommended. These commissions will be rebated to you as a reduction in your agreed fee.

A Fee Disclosure Statement (FDS) will be issued to you annually where you pay ongoing fees. The FDS will contain information about the services you were entitled to receive, those you did receive and the fees actually paid.

Will anyone be paid for referring me to you?

If you have been referred to us by someone else and if we pay them a fee or commission in relation to that referral, we will tell you who will receive the fee or commission and the amount they will receive prior to you committing to engage us and those details will be restated in the *Statement of Advice*.

What should I do if I have a complaint?

1. Contact Mark Hayden and tell him about your complaint. Hayden Financial Services is a member of the Australian Financial Complaints Authority (AFCA). We aim to resolve all complaints within twenty days.

2. If the complaint can't be resolved to your satisfaction you have the right to refer the matter to AFCA. They can be contacted on 1300 565 562.

If you have any further questions about the financial services provided by Hayden Financial Services, please contact Mark Hayden on 08 8274 0220.

Professional Indemnity Insurance

Hayden Financial Services maintains appropriate Professional Indemnity Insurance as required by Section 912B of the Corporations Act 2001.