



FINANCIAL SERVICES GUIDE

Issued 1 July 2021

(Replaces version issued November 2019)



What is an FSG?

An FSG is short for Financial Services Guide. It provides information to help you decide whether to use our services. We are required to give you our FSG under the terms of our Australian Financial Services Licence. You should read and understand this FSG before deciding to use our services.

What's in our FSG?

Our FSG includes information about:

- Who we are
- The services we offer
- How we are paid for those services
- How to contact us
- Protecting your privacy
- How we handle complaints or disputes

Who are we?

We are a boutique, privately-owned financial planning and investment advice company. We concentrate on advising and investing in direct equities, and administering our clients' investment portfolios. Many of our clients have self-managed super funds, or other structures such as unit trusts. Many are also individuals who hold investments in their own name.

The business was started by John McEwen and Robert McEwen in 1994. John retired in 2001 after over 20 years in the industry.

Robert was formerly in banking. He has a degree in Economics and a Master of Business (Applied Finance). He is also a Certified Financial Planner (CFP).

We hold an Australian Financial Services Licence (AFSL), number 235915.

We are registered with the Tax Practitioners Board as a tax (financial) adviser, registration number 25580232.

As a member of the Financial Planning Association of Australia, we are committed to providing ethical, high quality financial planning advice and services consistent with the Association's Code of Professional Practice.

What services do we offer?

There are many services we can provide to you. These include (but are not limited to):

- Financial planning
- Investment structures – self-managed super funds and unit trusts
- Aged care
- Shares
- Managed funds
- Ongoing portfolio management
- Fixed interest securities (debentures)
- Superannuation rollovers
- Tax planning (peripheral)
- Life and disability insurance
- Estate planning (peripheral)

We are authorised to provide these services to both retail and wholesale clients.

Not Independent

McEwen Investment Services is not independent, impartial or unbiased to the extent that:

- we may receive commissions for life and disability insurance products; and
- we may accept brokerage or commissions on transactions where a client does not pay us a fee.

How are we paid for the services we provide?

We are primarily a fee for service organisation. This means that we prefer to be paid by you rather than a third party (for example, a fund manager or broker).

Our fees will be charged in one of the following ways:

- An hourly rate;
- A fixed-dollar amount;
- A percentage of the investment portfolio, or
- A combination of these methods.

We will explain, and agree with you, any fees before providing advice and services to you. The fee will be detailed in your Statement of Advice, investment proposal or strategy paper.

Do we accept commissions?

If a client does not pay us a fee we will accept brokerage or commissions. This is normally for execution only transactions, or one-off transactions. The rate of commission we receive will depend on the type of product, the services provided and the amount of the investment or premium paid.

For life and disability insurance products, we may be paid an upfront and ongoing commission by the product issuer. The commissions will be clearly disclosed and explained to you at the time the advice is given and in the Statement of Advice.

Our position on referral payments

Sometimes a third party may refer you to us. Similarly, we may refer you onto another party who can provide a service that we are unable to offer. We do not make or accept referral payments, commissions or non-monetary benefits.

When you receive our advice

The advice we give you will be suitable to your situation and objectives.

To ensure that this is the case, we need to collect information on your investment objectives, financial situation and needs before making any recommendations.

You may choose not to disclose this information to us. In this 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.

We will explain to you any significant risks of investments and strategies that we recommend to you. If we do not do so, you should ask us to explain those risks to you. If the recommendations we make do not match your risk profile (ie too risky or too risk averse) then you should tell us so that we can adjust our recommendations.

Other documents you may also receive

In addition to this FSG, you may also receive other documents when we provide services or products to you.

Statement of Advice (SoA)

You are entitled to receive a Statement of Advice (SoA) on the first occasion that we provide you with personal advice. The SoA will contain the advice, the basis of the advice, information about fees and payments, and associations we have that may influence the advice we provide to you.

We are not required to provide you with an SoA where the advice relates to certain basic deposit products, non-cash payment facilities or other approved financial products.

Record of Advice (RoA)

After providing you with our initial advice in an SoA, any subsequent personal advice that we provide to you will be documented in a Record of Advice (RoA), provided there has not been a significant change in your personal circumstances or the basis upon which our initial advice was provided.

Copies of each SoA and RoA will be retained on your client file and you may request a copy by contacting your adviser.

Product Disclosure Statement (PDS)

We will provide you with a PDS or another document if we recommend that you buy a particular financial product. The PDS will help you make an informed decision about whether or not to buy the financial product. The PDS will contain information about the features, costs, risks and benefits of the financial product.

How can I give you my instructions?

We will accept your instructions in writing, by email or verbally (in person or over the telephone). However, in some instances we require your instructions to be in writing. We will document any instructions given verbally and make this record available to you on request.

Protecting your privacy

We understand that your privacy is important to you and we value your trust. We may need to collect personal information from you in order to deliver our service. We will not use or disclose your personal information other than for the purposes explained at the time we collect it.

Our Privacy Policy explains how we collect, store, use and update your personal information. It includes a process for resolving any concerns you may have about the way we handle your personal information. You can read the full policy at www.mcinvest.com.au/privacy-policy/

Our Professional Indemnity

We are covered by professional indemnity insurance. Our insurance satisfies the requirements of the Corporations Act (s912B) for compensation arrangements. It provides cover for claims against McEwen Investment Services and its representatives, including claims in relation to the conduct of representatives who are no longer authorised with us but were at the time of the relevant conduct.

How do we handle complaints?

If you are unhappy about our advice or services, you should contact your adviser in the first instance. If, after raising the issue with your adviser, your concern is not resolved, you should take the following steps:

1. Contact Meagan Roberts of McEwen Investment Services Pty Limited by phone, email, or in writing. All of our contact details are contained in the blue box at the bottom of this page. We will try to resolve your complaint quickly and fairly.
2. If you still do not get a satisfactory outcome, you have the right to complain to the Australian Financial Complaints Authority, 1300 565 562. We are a member of this scheme, and their service is free of charge to you as an applicant.

The Australian Securities and Investments Commission (ASIC) also has a free-call Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Further questions

If you have any further questions about the financial services we provide, please call us on 1300 623 936. You should retain this FSG for your reference and any future dealings with us.

Our contact details

Phone: You can call us on 1300 623 936 between 9am and 5pm weekdays.

Post: McEwen Investment Services, PO Box 236, Turramurra NSW 2074

Email: meagan@mcinvest.com.au

In person: We are located on Level 1, 53 Grandview Street, Pymble

Website: www.mcinvest.com.au