

FINANCIAL SERVICES GUIDE

a guide to our relationship with you and others

The Financial Services referred to in this guide are offered by: Mainview Securities Pty Ltd Trading as
The Hudson Institute, 22 Mayneview Street Milton Q 2064 Ph: 1800 804 296
ABN: 18 078 484 456 Australian Financial Services License No: 241177



This guide contains important information about:

- The services we offer you
- How we and our associates are paid
- Any potential conflict of interest we may have
- Our internal and external dispute resolution procedures and how you can access them

This guide should help you to decide whether to use any of the financial services we provide. Before we make any recommendations to you, we need to make sure that the advice given is appropriate to your financial situation. We must make reasonable enquiries about your current financial situation and your future needs. When we give you financial advice, we will send you a Statement of Advice. In the Statement of Advice we will tell you about:

- Our fees and commissions
- Any associations we have with Financial Product issuers or other parties which may have influenced the advice we give you.

If we recommend a particular Financial Product, we will give you information about the particular Product - a Product Disclosure Statement - to help you make an informed decision about the Product.

Who is my Adviser?

Your Financial Adviser will be assigned to you once you have become a member of The Hudson Institute. The education and experience of all Hudson Advisers (all of whom are authorised representatives) can be found on our web site at www.hudson-institute.com

If you do not wish to receive our advice, we may deal on your behalf by carrying out your instructions on an 'execution only' basis. If you do not obtain advice, you face the risk that the Financial Product/s you select will not fully take into account your objectives, financial situation or needs.

What kinds of financial Services are The Hudson Institute authorised to provide to me, and what kinds of Financial Products to those services relate to?

Mainview Securities provides advice in the following areas:

- Managed Funds Investments
- Direct Property Investments
- Fixed Interest Investments
- Superannuation
- Retirement Planning
- Direct Share Investments - implemented through our strategic stockbroking alliances
- Risk Insurance - Term Life, TPD, Trauma and Income Protection
- Mortgage Brokering Services.

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Who is responsible for the financial services provided by The Hudson Institute?

Mainview Securities trading as The Hudson Institute are responsible for the financial services provided to you, including the distribution of this Financial Services Guide (FSG).

Mainview Securities trading as The Hudson Institute
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Australian Financial Services Licensee, Number: 241177
22 Mayneview Street, Milton Q 4064

Does The Hudson Institute have any relationships or associations with Financial Product Issuers?

Mainview Securities Trading as The Hudson Institute is privately owned and is not part of any financial institution.

What information do I need to provide in order to receive personalised advice?

You must complete a Personal Financial Profile (PFP), in order to provide The Hudson Institute with a list of your personal objectives as well as details of your current financial situation and relevant information, so that we can offer you the most appropriate advice available.

You have the right to tell The Hudson Institute if you do not wish to provide this information, however if you do not, the advice you receive will only be general advice and may not be appropriate to your needs, objectives and financial situation.

You are required to carefully read the warnings contained in our Statement of Advice before making any decisions relating to Financial Products.

What information does The Hudson Institute retain, and can I examine my file?

The Hudson Institute 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.

The Hudson Institute is committed to implementing and promoting a Privacy Policy which ensures the privacy and security of your personal information. A copy of our privacy policy can be viewed at www.hudson-institute.com/privacy.htm. If you wish to examine your file, please let us know and we will make arrangements for you to do so.

How can I give The Hudson Institute instructions about my Financial Product/s?

You may tell us how you would like to give us instructions for example, telephone, fax, email or post. If we provide you with execution related telephone advice, you may request a record of this execution at that time or for up to 90 days after you are provided with that advice.

How do I pay for the services provided to me?

Once you become a member of The Hudson Institute, there are no fees involved with receiving financial advice. If you require an extensive financial plan, you may be charged a fee. The Hudson Institute will provide you with a Statement of Advice containing details of our fees as well as any payments which may be made to use by a Financial Product Issuer. You may be required to pay a fee, or alternatively we may receive a brokerage payment which is paid to us by a Financial Product issuer.

Where you choose to pay us via an hourly rate calculation or an agreed fixed fee, we will produce a quote for the cost of advice prior to commencing any work. Generally, the hourly rate for your adviser will be between \$220.00 and \$330.00 per hour (GST inclusive). The hourly rate for support staff will be between \$110.00 - \$220.00 inclusive of GST.

Will anyone be paid for referring me to The Hudson Institute?

Where you have been referred to us by a third party, if we pay them a fee or commission in relation to that referral, we will tell you who will receive that fee or commission and the amount they will receive in the Statement of Advice

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How are commissions, fees or other benefits calculated for the Financial Services that are provided to me?

Generally, the payment we receive is based on the amount of money you invest. The fee may vary from one Financial Product Issue to another.

If you receive personal advice from The Hudson Institute, we will disclose to you any commissions, fees or other benefits in percentage format and dollar amounts in a Statement of Advice. The statement of advice will tell you in writing the amount of commission, fees or other benefit that Hudson will receive from Financial Product Issuers. Your adviser will give you this Statement of Advice before proceeding to act upon your instructions. Your Adviser will also explain the various payment options:

- The Hudson Institute may be paid by the financial product issuer at the time you invest or enter into a contract and during the life of your investment or contract.
- We may charge you a fee, depending upon the time spent developing your plan or depending on the value of the funds you invest.
- We may charge you fees on an ongoing basis
- We may receive ongoing payments or other benefits from the financial product issuer.

Where The Hudson Institute take commission on funds invested, we may be paid up to 5% from the fund manager with whom your funds are invested. This means that if you invest \$10,000, we may receive up to \$500 as an initial commission. For retail products, we may also be paid a trailing commission payment each year from the fund manager of up to 1.1% per annum, including GST (i.e. up to \$100 per annum on \$10,000 invested), payable monthly, quarterly, annually or biannually. Trailing commission will generally be paid for as long as you continue to own the investment and we remain the appointed advisers. All commissions from fund managers are paid directly to the licensee after we have provided our advice and service to you. Details of the payments we receive are usually also continued in the Product Disclosure Statements for the product.

In relation to our Insurance policies, unless we advise you otherwise, we are remunerated by commission from the relevant insurer whenever you enter into an insurance policy arranged by us (including renewal and some variations). The commission is a percentage of the insurers base premium (that is, the premium excluding stamp duty and any other government charges). The commission ranges between 0% and 110% in the first year, and 0% and 35% per annum in the subsequent years. The commission is paid by the product provider and is not an additional charge to you. All the above fees and commissions are GST inclusive.

What should I do if I have a complaint?

If you have a complaint about the service provided to you, please take the following steps:

1. Contact your assigned Adviser and inform them of your complaint
2. If your complaint is not satisfactorily resolved within 45 days, please contact General Manager Phillip McGann on 1800 804 296 or in writing to GPO Box 1875, Brisbane QLD 4001. We will try to resolve your complaint quickly and fairly.
3. If the complaint cannot be resolved to your satisfaction, you have the right to refer the matter to The Financial Ombudsman Service Limited (FOS). They can be contacted on Ph: 1300 78 08 08, or you can write to them at GPO Box 3, Melbourne VIC 300). Fax: (03) 9613 6399. website address: www.fos.org.au
4. If your complaint relates to personal information held, you can contact the Office of the Privacy Commissioner on 1300 363 992.

If you are still unsatisfied with the outcome, please contact the Australian Securities and Investments Commission (ASIC) on 1300 300 630 to obtain information about your rights.

If you have any further questions about Financial Services provided by The Hudson Institute, please contact us on 1800 804 296.

Please retain this document for your reference, and any future dealings with The Hudson Institute.