

The background of the page features a photograph of two people in a meeting, looking at documents on a table. One person is pointing at a document, and the other is holding a pen. The image is overlaid with a large, abstract graphic consisting of overlapping blue and green shapes and a pattern of white dots on a dark blue background.

FINANCIAL SERVICES GUIDE

A guide to the financial services we provide and
how we will work with you to achieve your goals

THE LICENSEE Futuro Financial Services (FFS) ABN 30 085 870 015
Australian Financial Services Licensee No 238478
Level 6, 200 Creek Street, Brisbane QLD 4000

Financial Services Guide:	Version 17.5
Issue date	March 2020
Purpose of this FSG	<p>Before we provide you with financial advice, you should read this Financial Services Guide (FSG). It contains the following important information to help you decide whether to use our services:</p> <ul style="list-style-type: none">• about us• the financial products and services your adviser can provide to you• how we, your financial adviser and other related parties are paid• what associations or relationships we have with others that could influence the advice provided to you• how we collect and use your personal information• details of who to contact should you have a complaint

About us

Futuro Financial Services Pty Ltd (**'Futuro, us or we'**) has been operating since 2002 and is an organisation of choice for highly successful groups of financial advisers and credit representatives and those who aspire to be. Futuro Financial Services holds an Australian Financial Service (AFS) Licence for providing personal advice. Futuro operates nationally through a network of advisers in most states and offers a range of financial services that are listed within this document.

Futuro is a member of the Association of Financial Advisers (AFA) and as such, Futuro and their network of advisers abide by the AFA's Code of Ethics. Futuro advisers may also be members of other associations, e.g. Financial Planning Association (FPA) or Self-Managed Superannuation Fund Association (SMSFA) and abide by their respective codes of conduct and/or ethics.

This Financial Services Guide (**'Guide'**) is used by Futuro to inform retail clients of the financial products and services provided by our network of advisers. It is designed to assist you in deciding whether to use these services and to ensure that Futuro complies with our obligations under our Australian Financial Services (AFSL) and Corporations Act (Cth) 2001.

If you decide to utilise any of the services provided by our network of advisers, you will receive this Guide and your adviser's profile. Your adviser's profile must be read in conjunction with this Guide and will outline specific information about your adviser prior to you receiving advice.

Contact Details

ABN	30 085 870 015 AFSL No: 238478
Address:	6th Floor, 200 Creek Street, Brisbane QLD 4000
Phone:	+61 7 3018 0400
Email:	info@futuro.com.au
Web:	www.futuro.com.au

Futuro has approved the distribution of this Guide. Please retain this document for your reference and any future dealings with Futuro Financial Services Pty Ltd.

About our advisers

Advisers are authorised by Futuro to provide financial product advice in relation to, and deal in, certain financial products and services. Futuro will be responsible for any financial services that your adviser is authorised to provide to you.

Your adviser's profile contains important information about your adviser including details of their education and qualifications, what advice they can provide, what relationships and associations they maintain as well as details of the advice fees you may pay and how they get paid for providing you with advice.

Why you should choose us

We aim to provide personalised and responsible advice suited to your objectives and believe that sound advice and planning is the key to improving your financial position.

We undertake continuous professional development and training programs so that we are up to date with legislative changes to superannuation, investment, social security and tax environments.

We have access to technical, risk and investment research professionals who provide us with additional analysis on strategies and products that become available as a result of these changes.

Our advisers will help you determine your goals and weigh up different investment strategies to achieve them.

Most importantly, we turn your thoughts into action. There are no secret formulas to achieving financial security. We work with you to get the basics right and ensure you have a plan to achieve your goals over time.

We can provide advice on:	We can arrange the following products and services:
<ul style="list-style-type: none"> • guidance on budgeting and goal setting savings and wealth creation strategies • investment planning • gearing strategies • superannuation planning • pre-retirement planning • retirement planning • personal insurance planning • business insurance planning • estate planning considerations • aged care and Centrelink planning • salary packaging advice 	<ul style="list-style-type: none"> • deposit and payment products (e.g. term deposits and cash management accounts) • financial planning • life risk insurance products (life, disability, trauma, income protection and business) • debentures, stocks or bonds • securities • managed investments • direct equities • managed discretionary account services • superannuation and retirement savings accounts • retirement incomes streams, including pensions and annuities • employer superannuation • self-managed superannuation funds (including limited recourse borrowing arrangements)

Most importantly, we turn your thoughts into action. There are no secret formulas to achieving financial security. We work with you to get the basics right and ensure you have a plan to achieve your goals over time.

How you can give us instructions about your financial products

To develop a successful financial strategy, including recommending suitable products and services to meet your needs, we need to consider your personal circumstances and financial needs, goals and objectives. We will ask you for information about your personal circumstances when we meet with you.

You have the right not to provide us with personal information. However, without this information, or if it is inaccurate, the advice you receive may not be appropriate for your personal circumstances. If the information is incomplete and/or inaccurate, your adviser may provide you with a warning that the advice may not wholly represent your needs, objectives or financial situation.

It is also important that you keep us up to date by informing us of any changes in your circumstances, so we are able to determine if our advice continues to be appropriate to your circumstances.

Documents you may receive

Our initial advice will be provided to you in a financial plan, known as a Statement of Advice (SOA). The SOA contains a summary of your goals and the strategies and financial products we will recommend to achieve your goals. It also provides you with detailed information about the fees, costs and other benefits we will receive as a result of the advice we have provided. We will maintain a Record of Advice (ROA) for any further advice and/or reviews we provide to you.

You have the right to request a copy of these documents up to seven years after the advice was provided by contacting your adviser.

If we recommend or arrange a financial product for you, we will make available a product disclosure statement (PDS) or investor directed portfolio service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits, and risks as well as the costs you will pay the product provider to professionally manage your investment or insurance. You should read any warnings contained in your SOA, the PDS or IDPS guide carefully before making any decision relating to our advice.

If you hold an ongoing fee arrangement with us for a period of more than twelve months, we will provide you with a Fee Disclosure Statement (FDS) and/or an Opt-In Renewal Notice. The FDS outlines the amount of fees you paid in the previous twelve-month period, what services were offered and what services were provided to you. The Opt-In Renewal Notice allows you to renew the ongoing fee arrangement on an annual basis and is for new clients from 1 July 2013.

Your privacy and access to your information

As part of the financial planning process, we need to collect information about you and maintain a record of your personal information. We are also required under the Anti-Money Laundering and Counter-Terrorism Financing (AML-CTF) Act 2006 to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We maintain a record of your personal information. You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive. If your personal information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

Your adviser and Futuro will take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. As part of our continuing commitment to client service and maintenance of our client confidentiality, we are bound by the Australian Privacy Principles (APPs) established under the Privacy Amendment (Enhancing Privacy Protection) Act 2012. We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser and Futuro may have access to this information when providing financial advice or services to you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or Accountant,
- Your adviser may, in the future, disclose information to other financial advisers, mortgage brokers, accountants and those who are authorised by Futuro to review customers' needs and circumstances from time to time, including other companies within Futuro,
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser and Futuro in providing financial advice and services to you. A list of countries where these service providers are located can be accessed via the Futuro Privacy Policy,
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the Futuro Privacy Policy),
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Our Privacy Policy contains information about how to make a complaint about a breach of the Australian Privacy Principles. For a copy of Futuro's Privacy Policy visit www.futuro.com.au/privacy or you can contact us.

Futuro Financial Services Pty Ltd may provide correspondence and important disclosures electronically. We will use the email address provided by you for electronic delivery and notifications, including availability of items via a link on our website. You may contact us at any time to request correspondence by another method such as by post.

You can request access to the information your adviser or Futuro holds about you at any time to correct or update it as set out in our Privacy Policy. If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen working days for the information to be provided. We may charge a fee to cover the cost of verifying the application and locating, retrieving and/or copying any material requested. If the information sought is extensive, we will advise you of the likely cost in advance and can help you to refine your request if required.

Another adviser may be appointed to you if your adviser leaves Futuro or is unable to attend to your needs due to an extended absence from the business. In these circumstances, Futuro will write to you advising you of the change. Your personal information will be passed on to the new adviser.

If you choose to appoint a new adviser, your new adviser will be provided access to your policy information. They will be responsible for providing you with ongoing advice relating to those policies and all future advice fees deducted from the policy/(ies) will be paid to your new adviser.

Advice fees

The fees charged for our advice and services may be based on:

- A set dollar amount that is agreed between you and us and invoiced directly to you or paid via your product (if possible).
- A percentage-based fee that is agreed between you and us and paid via your product (if possible).

Our advice fees may include charges for the following advice services:

Initial advice - The initial advice fee covers the cost of researching and preparing your financial plan and is based on a set dollar amount.

Before providing you with initial advice we will prepare an Initial Advice Agreement. The Initial Advice Agreement sets out what our initial advice will cover and how much it will cost you. In addition, the initial advice fee will be disclosed in your SOA.

Advice implementation - The advice implementation fee covers the administrative time spent implementing the recommended strategies and products and is based on a set dollar amount. The advice implementation fee will be disclosed in your Initial Advice Agreement or in your SOA.

Ongoing advice - The ongoing advice fee covers the cost to review the strategies and the products recommended in your SOA. An ongoing review helps you take advantage of opportunities as they become available.

The ongoing advice fee is calculated as either a set dollar amount or a percentage of your investments. Ongoing advice fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or fixed percentage each year. We will advise you if this fee will increase as a result of CPI.

Before providing you with ongoing advice your adviser will prepare an Ongoing Advice Agreement. This agreement sets out our ongoing advice offer, which includes the advice and services we will provide, as well as frequency these will be delivered, how much it will cost, your payment method and how the service can be terminated. In addition, the ongoing advice fee will be disclosed in your SOA.

Additional advice - For all other advice, an additional advice fee may be charged based on a set dollar amount or hourly rate. Any additional advice fee will be disclosed in your SOA.

Commissions - Please note that for services in relation to insurance, banking deposit products, margin lending, some loan products and older investment products, commissions may be paid by the product provider as follows:

- Initial commission - a percentage of the value of your investment contributions, loan balance or insurance premiums, and
- Ongoing commission - a percentage of the value of your investment balance, outstanding loan amount or premiums, usually calculated at the end of each month in which you hold the investment or loan, or on renewal of insurance products.

Your advice fees will be calculated at the time we provide you with personal advice. Your SOA will outline the advice fees and any commission inclusive of GST.

Payment Method & Frequency

We offer you the following payment terms:

- BPay, direct debit (credit card or savings), cheque
- Deduction from your investment
- Initial and/or ongoing advice fees may be deducted as an annual instalment or in monthly or quarterly instalments.
- Ongoing advice fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or percentage each year. The specific amount will be agreed to by you and outlined in our Ongoing Advice Agreement.

Futuro may retain up to 22% (inclusive of professional indemnity insurance) of the gross revenue received for the recommended financial services and/or products. Futuro will pay advisers the remaining gross revenue received (unless otherwise stated). Please refer to your adviser's profile and SOA for detailed information on the types of fees charged.

Relationships and associations

It is important for you to understand the relationships that exist between us and other service providers, as they may be considered to influence our recommendations to you.

You have a right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and / or representative.

The Highfield Group Pty Ltd (Highfield) is the entity which owns Futuro. Highfield's shareholders include the directors of Futuro, Futuro staff and some advisers.

Sterling Managed Investments Pty Ltd ("**Sterling**") is an entity owned by Highfield. Sterling holds an Australian Financial Services (AFS) License (No.340744). The shareholders of Highfield share in dividends that Sterling generates. The share price of Highfield may be affected favourably by the sale of products issued by Sterling.

Futuro has relationships with a number of financial product providers where we receive a payment based on the total volume of funds invested or placed through the relevant product provider's administration platforms/services (Platforms). Futuro has arrangements with the following product providers:

- AMP
- Colonial First State
- IOOF
- MLC
- Netwealth
- OnePath
- Russell Investments

Any benefits received are largely legacy arrangements and are being phased out in line pending legislation.

Product issuers may also make payments to us as follows:

- For investment products and loan products, up to 0.33%* pa of funds under administration, the balance of the cash account or the total loan value outstanding.
- For insurance products, up to 10%* of the total premium paid.

* Includes GST

The payments are usually made quarterly and are generally less any fixed fee that has been paid. Since this amount is calculated in the future, we cannot provide an exact figure at this point. However, as an example, if:

- total funds under administration for a particular investment product is \$10 million with a nil fixed fee component, the issuer would pay Futuro \$33,000 annually.
- total premiums for insurance products are \$1 million, the insurer would pay Futuro up to \$100,000 annually.

Issuers of products do not pay to be included on our Approved Product List, however once on the list, product issuers or service providers may pay Futuro a fixed annual fee of up to \$30,000 (including GST). This fee assists with the costs of distribution and education support provided by us. These amounts are paid to Futuro by product providers from the amounts we are entitled to receive and is not an extra charge to you if you elect to invest in these products.

Sponsorship members - The following organisations assist Futuro by providing benefits such as educational allowances which are allocated to professional planning events .

Sponsorship Members are:

Alliance Bernstein	Aberdeen Standard Investments	Centuria
Netwealth	Praemium	Realm Investments
One Path	Generation Life	BNP Paribas
Capital Group		

Other benefits we may receive

We may be offered or receive non-commission benefits such as entertainment or sponsorship from some product providers at no extra cost to you. Both our advisers and Futuro maintain a register to document benefits received. A copy of this register will be made available within seven days of a request.

- **Productivity Recognition Payment:** AMP may provide us with a volume payment based on the total value of in-force annual premiums on eligible insurance products. AMP will pay us up to 3.00% of total premiums on some AMP insurance products. For example:
- If our clients pay a combined annual premium of \$150,000 for insurance with AMP, we may receive \$4,500.
- **Business efficiency:** We may receive financial assistance including rebates, subsidies or reimbursements for dealer fees, accounting, legal and bank fees, marketing or other once-off transitional support costs, to help us grow our business or implement appropriate succession planning options. Eligibility is dependent on certain criteria being met including audit ratings, membership of a professional body, use of approved technology, administrative processes and business efficiency, which may include the use of products from Futuro's Approved Product List.
- **Non-monetary:** From time to time, product issuers have access to our advisers to advertise or give training on their products. Any payments made by fund managers for educational purposes at conferences, professional development or training days are shown in a non-monetary benefits register, which is available for inspection on request.

In certain circumstances, Futuro and/or your adviser may receive benefits in the form of subsidies for conferences including payments for travel and accommodation or other indirect benefits stemming from the advice provided to you. Any benefits we receive that may reasonably be considered to influence our advice and services to you will be disclosed in your SOA.

Our advisers and Futuro keep a non-monetary benefit register of indirect benefits received from product issuers that are less than \$300. Indirect benefits include such things as lunches, tickets to sporting or cultural events, corporate promotional merchandise and so on. You can see a copy of this register by asking us.

Payments to and from other professionals

In some cases, your business may have been referred to us by third parties such as real estate agents, accountants, mortgage brokers etc. Any arrangement in place will be subject to the FASEA Code of Ethics

Where this is the case:

- We may pay a referral fee when clients are referred to us from other professionals. This will be disclosed in your adviser's profile and SOA if applicable.
- We may receive a referral fee from other professionals when we refer you to their services. This will be disclosed in your adviser's profile and SOA if applicable.

Alternatively, you can ask us about the fees and we will tell you how much was paid and how it was calculated.

What should you do if you have a complaint?

If you have a complaint about the advice or services we provided to you, you should take the following steps:

- Contact your adviser and tell them about your complaint,
- If your complaint is not satisfactorily resolved within three working days by your adviser, you can telephone Futuro on +61 7 3018 0400, email us at info@futuro.com.au or put your complaint in writing to:

Complaints Officer

Futuro Financial Services
GPO Box 942,
Brisbane QLD 4001

Futuro places great importance on resolving complaints quickly and amicably. For all complaints we will follow the following steps:

- We will acknowledge your complaint and try to resolve your complaint as quickly as possible.
- We will conduct a thorough investigation of your situation and the issues that you raise,
- We will provide you with a formal written response usually within a 45-day period. If circumstances do not allow us to respond within this timeframe, we will write to you explaining the reasons for the delay and specify a date when we will provide you with this response.

If your complaint has not been resolved satisfactory, you have the right to complain to one of the following External Dispute Resolution Schemes listed in the following table:

Type of complaint	External complaints service
Financial advice, investments, superannuation or insurance matters	<p>Australian Financial Complaints Authority (AFCA)</p> <p>Phone: 1800 931 678 (free call) Email: info@afca.org.au Website: www.afca.org.au</p> <p>In writing to: Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001</p>
Personal information held	The Privacy Commissioner on 1300 363 992

The Australian Securities & Investments Commission (ASIC) may also be contacted on 1300 300 630 to find out which body may best assist you in settling your complaint.

Professional indemnity insurance

Futuro is covered by professional indemnity insurance satisfying the requirements under the Corporations Act for compensation arrangements.

The insurance covers claims arising from the advice, actions and recommendations of current or former employees or representatives of ours, even where subsequent to these actions they have ceased to be employed by or act for us.

You do not have a direct right to claim under this insurance, which is taken out to ensure sufficient resources will be available to meet claims against us.

This document contains a Business and an Adviser profile. The business profile provides information about the business your adviser works for. The adviser profile provides information about your adviser - their contact details, qualifications, experience and any memberships they may hold. It also outlines the strategies and products your adviser can provide advice on. These profiles are part of the Financial Services Guide (FSG) and are only complete when they are provided together.

Date 1 November 2019

About our licensee



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Phone: +61 730180400
Email: info@futuro.com.au
Web: www.futuro.com.au

Futuro is responsible for the services provided by any of its authorised or credit representatives.

About us



Name: Shanley Financial Planning Pty Ltd **ABN:** 19 612 825 180
CAR No: 1265706 **CR No:** 512379
Address: 1/1 Kenrick Street, The Junction NSW 2291
Postal: PO Box 377, The Junction NSW 2291
PO Box 274, East Maitland NSW 2323
Phone: 1800 317 027
Email: admin@shanleyfinancial.com.au
Web: www.shanleyfinancial.com.au

We provide the full range of financial planning services to all of our clients. Through our licencing arrangement with Futuro, we enjoy access to a huge reservoir of technical expertise and practical experience and we love sharing this resource with all of our clients. Our expertise ranges across investments, risk insurance, superannuation (including self-managed superannuation), estate planning, retirement and aged care planning, business advice and inter-generational financial planning.

Advice fees

The fees charged for our advice and services may be based on:

- A set dollar amount that is agreed between you and us and invoiced directly to you or paid via your product (if possible).
- A percentage-based fee that is agreed between you and us and paid via your product (if possible).

Our advice fees may include charges for the following advice services:

Service	Fee
Initial Consultation (1 hour)	\$220
Advice Hourly Rate	\$220
Initial Advice	From \$1,500 (determined by scope)
Advice Implementation	\$220 / hour
Ongoing Advice	From \$500 / year
Additional Advice	\$220 / hour

Fees will increase on 1st July each year in line with the Consumer Price Index (CPI).

Commissions

Commissions may be payable by product issuers for services in relation to insurance, banking deposit products, margin lending, some loan products and older investment and annuity products.

For insurance, the commission is factored into the annual premium and at 1 Jan 2020 is as follows:

- From 0% to 66% of the initial premium
- From 0% to 22% of the renewal premium

For other products, this may range as follows:

- From 0% to 10% of the initial amount invested
- From 0% to 1% per annum of the value of your investment balance

Generally, the payment we receive will be based on the service provided. Details of other payments we receive are contained in the Product Disclosure Statements (PDS) for most financial product issuers, which are available from your adviser.

You have a right to request further information in relation to the remuneration, the range of amounts or rates of remuneration and soft dollar benefits received by the licensee and/or representative.

Credit services

If you receive advice under credit services, your credit representative will tell you (where possible in actual dollar amounts) about any commissions, fees, any other benefits payable and when and how they are paid in the Credit Quote, Credit Proposal Document and Preliminary Assessment, before proceeding to act on your instructions.

For loan products, our commission generally ranges between 0% and 5% of the initial loan balance and 0% to 1% of the outstanding loan balance each year. For example, if your loan balance was \$100,000, we would receive between \$0 and \$5,000 initially and between \$0 and \$1,000 p.a. ongoing. Please note these commission ranges incorporate all potential commission bonuses (which we may or may not receive) and that lenders can change these commission rates at any time. We will only be paid this commission if your loan is settled and drawn down.

You have the right to request further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or representative.

How we are paid	Futuro collects our fees (incl. GST) and retains 22% of our turnover to support our business. This includes investment strategy research, continuing education, compliance consulting and business coaching, allowing us to provide you with the highest quality service and advice. The remaining 78% of our fees is paid to Shanley Financial Planning Pty Ltd which Nick Shanley owns and receives a salary from.
Other benefits we receive	Nil.
Referral fees	We may pay a referral fee when clients are referred to us from other professionals. This will be disclosed in your Statement of Advice if applicable.
Relationships	<p>We share an office with Elsworthy Solicitors for which we pay a fee. While we refer clients to each other, we do not have any referral arrangements or incentives in place with Elsworthy Solicitors.</p> <p>We have mutual clients with McCallum Partners (accountants). While we refer clients to each other, we do not have any referral arrangements or incentives in place with McCallum Partners.</p>
About your advisers	Nicholas Shanley is an authorised representative (No. 338220) and credit representative (No. 511100) of Futuro Financial Services Pty Ltd.
Education and Qualifications	<ul style="list-style-type: none">• Bachelor of Finance – University of Newcastle• Advanced Diploma of Financial Planning – Kaplan Professional• Cert IV in Finance and Mortgage Broking – Kaplan Professional• CFP® member of the Financial Planning Association of Australia
Experience	Born and bred in Newcastle, Nick is passionate about helping people achieve their financial goals. With over 10 years' experience in the financial advice industry, Nick understands the value of reputation in The Hunter and focuses on establishing long term relationships with the people he assists. Throughout his career, Nick has provided advice to people from all walks of life including high net wealth individuals and successful business leaders. The scope of this advice has been wide ranging from simple savings plans to sophisticated Centrelink, pre-retirement and investment strategies.
How your adviser is paid	Nick controls a percentage in the equity interests in Shanley Financial Planning Pty Ltd and as a result, will benefit from fees, dividends or income received from the business' profits that may result from any payments or other benefits received in respect of the services provided to you. As an employee of Shanley Financial Planning Pty Ltd, Nick receives a salary package which can include bonuses based on his performance and contribution to the business.

Advice we can provide

We can help you to identify the types of services and products that will be appropriate to meet your financial goals. In addition, you can choose whether to receive advice about a range of needs all at once, or we can provide advice about a single issue, so your most important goals are achieved first. Further advice can then be provided over time about any other needs or goals as required.

We are authorised to provide advice on the products listed below:

Strategies	Financial Services Products	Credit Products *
<ul style="list-style-type: none"> • guidance on budgeting and goal setting • savings and wealth creation strategies • investment planning • gearing strategies • superannuation planning • pre-retirement planning • retirement planning • personal insurance planning • business insurance planning • estate planning considerations • aged care and Centrelink planning • salary packaging advice 	<ul style="list-style-type: none"> • deposit and payment products (e.g.term deposits and cash management accounts) • financial planning • life risk insurance products (life, disability, trauma, income protection and business) • debentures, stocks or bonds • securities • managed investments • direct equities • managed discretionary account services • superannuation and retirement savings accounts • retirement incomes streams, including pensions and annuities • employer superannuation • self-managed superannuation funds (including limited recourse borrowing arrangements) • standard margin loans 	<ul style="list-style-type: none"> • residential mortgages • reverse mortgages • CALIA+ products • vehicle loans • boat loans • personal loans • overdrafts • credit cards • car leases • other consumer leases

* Please note only advisers also listed as credit representatives are authorized to provide advice on the Credit Products listed above.

Notes

FUTURO FINANCIAL SERVICES PTY LTD

AFSL no. 238478

HEAD OFFICE

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