

Medroi Ltd AFSL No. 446292

ACN: 107 590 796

Financial Services Guide

Medroi Ltd ACN 107 590 796

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OVERVIEW

The Financial Services Guide (FSG) is an important document that tells you about Medroi Ltd and Financial Grace Pty Ltd also referred to as "we" or "us" or "our".

The FSG only applies to you and will help you decide whether to use our Financial Services. All fees outlined in this FSG are inclusive of GST. This guide contains important information about:

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

Financial Grace Pty Ltd is a related entity of Medroi Ltd. Financial Grace Pty Ltd and is a Corporate Authorised Representative (No 450008) of Medroi Ltd (AFSL No. 446292).

Financial Grace Pty Ltd provides financial planning advice on a fee for service basis. We believe this provides a fairer, more objective service for you.

Please read through this Financial Services Guide carefully and if you have any questions, please do not hesitate to contact our office.

WHO WE ARE

Name: Medroi Ltd (AFSL No. 446292)
ACN: 65 105 590 796
Email Address: admin@financialgrace.com.au
Office Address: Unit 15 – 23 Ashtan Place BANYO QLD 4014
Website: www.financialgrace.com.au

This guide contains important information about:

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

Relationship between Medroi Ltd and Financial Grace Pty Ltd. Medroi Ltd holds the Australian Financial Service Licence (AFSL No. 446292).

Medroi Ltd is an independent company which has no other financial arrangements or associations with other financial services providers or issuers of financial products.

Financial Grace Pty Ltd is a related entity of Medroi Ltd. Financial Grace Pty Ltd is a Corporate Authorised Representative (No. 450008) of Medroi Ltd (AFSL No. 446292).

Financial Grace Pty Ltd provides a Portfolio Management Services (PMS), details of which are provided within this FSG.

Financial Grace Pty Ltd also provides other services to its clients that are outside the scope of the AFSL held by Medroi Ltd and are therefore not included in this FSG.

All financial services are provided by Medroi Ltd.'s Corporate Authorised Representative, Financial Grace Pty Ltd. (No. 450008)

Our practice is covered by professional indemnity insurance to cover advice, actions and recommendations which have been authorised by the Financial Services Licence provider; Medroi Ltd.

WHAT SERVICES DO WE PROVIDE?

Financial Planning Services:

Our financial planning team aims to provide a, comprehensive and personalised financial advisory service for you. To achieve this, we conduct an initial consultation to understand your situation, prepare a written Statement of Advice to summarise our recommendation, carry out a follow up consultation to clarify any queries you may have and assist you to implement the Strategies.

When we give you financial advice there is a set of processes which are followed:

1. A Client Profile is sent to you to capture all information relating to your circumstances. You need to provide us with a list of your personal objectives, details of your current financial situation and any other relevant information, so that we can offer you the most appropriate advice possible.

You have the right not to tell us all your information, 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.

2. The consultation will be with a qualified Financial Planner and is conducted over the telephone or in person. The costs associated with a consultation will be \$330 for the first hour and \$110.00 per subsequent hour or part thereof.

Should you opt not to receive a Statement of Advice after your initial consultation, our discussions and guidance will be of a general nature only, and will not bring into consideration your specific personal circumstances.

3. We provide a written Statement of Advice (SOA) which details the strategies we recommended in relation to the issues discussed in the consultation.

In the documentation provided to you, we will tell you about:

- Recommendations for strategies and investment;
- Our fees and commissions; and
- Any associations we have with Financial Product Issuers or other parties which may have influenced the advice we give you.

4. Approximately two weeks after receiving your Statement of Advice a Financial Planner will contact you by telephone or you may request a face to face meeting to discuss the plan you have received.

If we recommend a particular investment product or service we will provide you with the relevant information/kits which provide details of our services and the fees we charge for the service.

You should read the warnings contained in the Statement of Advice carefully before making any decision relating to financial products.

Financial Grace Pty Ltd provides the Portfolio Management Services:

To assist our clients with the establishment of their share portfolios, we provide a Share Portfolio Service which has qualified staff who will be able to assist you in portfolio construction, share transactions, detailed analysis and portfolio management.

DOCUMENTS YOU MAY RECEIVE:

Financial Planning:

A Statement of Advice (SOA) may be prepared after your consultation with our financial adviser. An SOA will set out any personal advice we wish to provide to you (as opposed to general advice not specifically tailored to your needs). If you are given additional advice at a later time, you may be given a further SOA. This may be a shorter document that incorporates information already provided in the initial SOA.

A Record of Advice (ROA) may be provided as an ongoing basis, instead of an SOA if there have been no significant changes in your personal circumstances or the basis of the advice has not significantly changed since the last SOA was provided.

Portfolio Management Services:

If you choose this Service, a representative will contact you to discuss the next step.

Financial Products:

If you apply for certain types of financial product you must receive a Product Disclosure Statement (PDS) 'before' you invest in the product.

MEDROI LTD IS AUTHORISED TO PROVIDE THE FOLLOWING FINANCIAL SERVICES:

Medroi Ltd holds a License issued by ASIC which authorises it to provide 'financial product advice' (personal and general) and 'deal' by applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following products to retail clients:

Advice on the following financial products:

- a) Basic and Non Basic Deposit Products;
- b) Derivatives;
- c) Government Debentures, Stocks or Bonds;
- d) Life products limited to Life risk products;
- e) Interest in managed investment schemes;
- f) Retirement Savings Account Products;
- g) Securities;
- h) Superannuation and
- i) Margin Lending products

Deal in the following financial products:

- a) Basic and Non Basic Deposit Products;
- b) Government Debentures, Stocks or Bonds;
- c) Life products limited to Life risk products;
- d) Interests in Managed investment schemes;
- e) Retirement Savings Account Products;
- f) Securities;
- g) Superannuation and
- h) Margin Lending products

Where Medroi Ltd is not authorised to provide you with specific financial services that you may require, Medroi Ltd may refer you to one of our approved service or products providers. Medroi Ltd will not receive, or will rebate fully, any commission these service or product providers may pay.

ANSWERS TO FREQUENTLY ASKED QUESTIONS (FAQ):

What information does Medroi Ltd hold/maintain about me and how do you use your information?

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 on various electronic or hardcopy systems. All forms you have completed are held securely.

Your privacy is important for us. Unless you are informed otherwise your personal information is used for establishing and managing financial products or services, reviewing your ongoing needs, enhancing customer service and product options and providing you with ongoing information that we believe may be relevant to your financial needs and other circumstances. Please read our Privacy Statement which can be accessed on our web site www.financialgrace.com.au

We may also provide your information to the relevant regulators, such as Australian Securities and Investments Commission (ASIC), if they request it.

Can I examine my file?

Yes, you may request your file or information through an email or a written document. Should there be a request from another entity regarding your file(s), we will need your permission in writing prior to disclosure. Please note this process may incur an administration fee.

How can I give you instructions about changes to my Financial Products?

You may tell us how you would like to give us instructions. For example by telephone, fax or other means such as e-mail.

We reserve the right to seek signed confirmation of any instructions you give us.

How will I pay for the services provided?

You can pay by electronic transfer directly into our account which is shown on your invoice or you may pay by cheque or credit card. Any services that are provided to you will be invoiced.

What are the commissions, fees and benefits for providing the financial services?

Fees are generally based on the time and other resources involved in the assessment and preparation of the provided advice and a percentage of ongoing management fees for share portfolio management service.

If there are any other fees (e.g. administrative / incidental) involved these will be disclosed to you upfront. If at any time Financial Grace receives a commission, this will be applied in favour of the customer.

How is my adviser paid?

Your adviser is a salaried employee, and there is no volume or conversion related bonuses or remuneration.

Will anyone be paid for referring me to you?

No, we do not pay commissions or fees to third parties for client referrals.

Additional Benefits and Incentives

Medroi Ltd and its advisers may receive additional benefits from product providers we deal with. These could include sponsorship for the purpose of making available professional development to our advisers, and may also include lunches, invitations to sporting events, theatre tickets, branded promotional items, and occasional gifts such as Christmas hampers and bottles of wine on special occasions etc. A register of any such payments or support received in value in excess of \$300.00 is maintained at Medroi Ltd.'s office may be viewed on request. Additional benefits are not permitted to be paid to our advisers if they are as a result of, or conditional on, the amount of business an adviser gives to a product provider.

It is not the policy of Medroi Ltd to accept any benefits or incentives from product providers in excess of \$300.00.

What relationships or associations do we have with a Financial Product issuer?

Neither Medroi Ltd nor Financial Grace Pty Ltd has any relationships or associations with Financial Product issuer's.

What should I do if I have a query or complaint?

We are committed to providing the highest level of service and client satisfaction. By listening to you we aim to continually improve our services to meet your needs.

If you feel that the standard of service you received was not acceptable, you have the right to complain. It is our aim to resolve any complaint quickly and fairly.

Steps to take if you have a complaint;

1. Initially contact your Adviser and tell them about your complaint.
2. If you do not receive the information or the assistance required within a timely period please contact the Financial Grace Client Relation Manager on 07 3102 3058 . Alternatively you may lodge your complaint in writing and marked attention to the Compliance Manager at Financial Grace's address, noted at the beginning of this Financial Services Guide. We will try and resolve your complaint quickly and fairly.
3. If the complaint cannot be resolved within 45 days to your satisfaction you have the right to refer the matter to the Financial Ombudsman Service Limited for independent resolution. The Financial Ombudsman Service Limited can be contacted directly on 1300 780 808.

SCHEDULE OF FEES & CHARGES

Financial Planning Services: *(All fees quoted are GST inclusive)*

Consultations:	\$330 for the first hour and \$110 per subsequent hour or part thereof.
Statements of Advice (SOA):	Depending on the degree of complexity of individual client situations and the amount of time taken to complete the Statement of Advice, cost of producing the SOA commences at \$550.00. We will provide an estimate of the cost of preparing a SOA prior to completing the SOA
Follow Up:	All statements of advice include a meeting or phone call to discuss the recommendations we have made and answer any questions or queries that you may have in relation to the advice we have given. There is no charge for this consultation

Adviser Service Fees (ASF): *(All fees quoted are GST inclusive)*

The Adviser Service Fee is a fixed fee for the provision of the monitoring and reviewing the portfolio. This fee is set for a 12 month period and charged monthly in arrears, however we will review the fees quarterly should the value of the portfolio vary by 10% from date of investment (e.g. funds deposited or withdrawn from portfolio). The Adviser Service Fee commences at a minimum rate of \$770 per annum. The calculation of your Adviser Fee is dependent upon the level of support and monitoring your portfolio requires. Some considerations in determining your fee will be as follows:

- Is the Portfolio held by a Self-Managed Super Fund
- Is the Portfolio held by a Trust
- Does a Gearing or Margin Loan Facility exist

Your specific fee will be outlined in the Fee Disclosure Statement which will be provided to you annually.

The fee covers the cost of ongoing advice and reviewing the portfolio to maintain optimal weightings. This fee also covers the costs associated with reports to you. The service also includes economic and market updates and ongoing access and contact with your adviser.

Initial Set Up fee: *(All fees quoted are GST inclusive)*

Initial Set up Fee	\$1,650
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The set-up fee covers the cost of establishing all necessary accounts for the buying and selling of shares. This may include one or more of the following: trading account, Cash Management Account (deposit facility), margin lending facility. It may also include Standard Stock Transfers (it does not include Off-Market Transfers of stock) and the refinancing of an existing margin lending facility.

Other Fees and Charges: *(All fees quoted are GST inclusive)*

Brokerage Transactions – within portfolio framework	\$77.00 (transactions up to \$50,000)	0.165% of transaction value for amounts above \$50,000
Brokerage - One Off Transactions (Buy or Sell) outside portfolio framework	\$77.00 (transactions up to \$50,000)	0.165% of transaction value for amounts above \$50,000
Fail Fee - (per share & per day)*	\$82.50	
Off-market Transfer of Securities (per share)	\$55.00	
Analysis of existing shares (per share)	\$33.00	
Portfolio Monthly Management Fee – Fail Fee per month (when there are insufficient funds in your nominated bank account)	\$104.50	

*A Fail Fee occurs when a trade fails to settle in the normal time frame of 3 days. This can occur due to:

- insufficient funds in your nominated bank account, or
- Insufficient number of share

If you have any further questions about this Financial Services Guide (FSG) as provided by Medroi Ltd., please contact our office on 07 3102 3058. We recommend you retain this document for your reference and any future dealings with Medroi Ltd.