



KEMOSABE
CAPITAL

FINANCIAL SERVICES GUIDE (FSG)

This FSG was prepared on
Thursday 21st October 2021
Version 4

This Financial Services Guide (FSG) describes our financial planning and advisory services to assist you to decide whether to use our services.

It describes how we are remunerated, our professional indemnity insurance, and how we handle any complaints you may have.

Lack of Independence

Kemosabe Capital is not independent, impartial or unbiased because we receive commissions on the provision of advice on life risk insurance products.

Enter the Circle

We may give you other documents when providing our services.

These may include:

- **Statements of Advice** - if we provide you with advice that takes into account your personal circumstances, we will set out our advice in a Statement of Advice (or in some cases, a shorter document called a Record of Advice). This will also tell you how we will be remunerated for the advice we give you. When we provide further advice to you, we may not give you a Statement of Advice, however, we will record the advice and you can ask us for a copy of the advice by calling us.
- **Product Disclosure Statements** - if we recommend that you acquire a financial product, we will also provide you with a Product Disclosure Statement containing information about the product's features, costs, and risks.

OUR SERVICES

Kemosabe Capital holds an Australian Financial Services Licence (AFSL).

Our high-quality financial planning and advisory services can assist you by:

- Identifying your financial and investment objectives taking into account your current financial position and personal circumstances.
- Helping you to develop financial goals and investment strategies.
- Advising you how to implement your investment strategies.
- Recommending and arranging financial products that are suitable for you that take into account your goals and objectives.

We provide advice in the following areas:

- **Cash Management** – budgeting, debt management
- **Superannuation** – consolidating or optimising superannuation, finding lost superannuation
- **Life Insurance** – personal or business succession
- **Investment** – full financial plan, one off investment, gearing
- **Retirement** – transition to retirement, social security advice, aged care planning
- **Retirement Planning** – income and investments
- **Self-Managed Superannuation** – advice, fund establishment, ongoing admin
- **Estate Planning**

The financial products we can arrange for you include:

- Deposit and payment products
- Securities
- Managed investment schemes
- Superannuation (including SMSFs)
- Derivatives
- Investor directed portfolio services
- Government debentures, stocks, and bonds
- Retirement savings accounts
- Life risk and investment products
- Margin loans

We research a broad range of products and select those that are worthy of recommendation to our clients. We also review the performance of those products periodically to ensure they remain competitive and will meet your ongoing needs.

We act for you when giving advice and arranging financial products.

HOW YOU CAN DEAL WITH US

You can deal with us in person, by phone, video conference, or email. It is important that you provide us with complete and accurate information about your circumstances and that you take the time to check any assumptions we make and the basis for our advice. If you don't, our advice may not be appropriate for your needs.

Naturally, your circumstances may change over time. When this happens, our initial advice and recommendations may no longer be appropriate for you.

Kemosabe Capital provides an ongoing advice program where we meet with you periodically to review your financial position, personal circumstances, financial goals, investment strategies, and the financial products we have recommended. You are also able to contact us for a review when your circumstances change.

HOW WE ARE PAID

Financial planning and investment services

The fees we charge for financial planning and investment services depend on the type and complexity of the services we provide you.

- Initial advice fee – for our initial meeting and advice, we charge a minimum fee of \$2,200 including GST. The exact fee will depend on the complexity of your situation. We may ask you to pay this fee in advance.
- Ongoing advice fee – if you ask us to provide ongoing review and advice services by participating in our ongoing advice program, we will charge an annual fee of up to 2.00% of the total value of the investments we manage for you. This fee is calculated annually and deducted from your account monthly. The fee will depend on a combination of the value of your investments and the complexity of your situation.

Life insurance services

If we arrange life insurance for you, we may receive a commission from the insurer. The amount will be a percentage of the premium paid (excluding taxes and statutory charges) and will be included in the premium quoted to you.

We will disclose to you the amount that we will receive (or if we do not know, the way our remuneration will be calculated) when we provide you with the advice regarding your insurance requirements.

We may also charge you an insurance advice fee. The amount will depend upon the type and complexity of the insurance we arrange. This fee is payable in addition to the premium.

If we advise on insurance within a superannuation fund, we may charge you a fee of between \$220 and \$2,200 including GST, depending on the type of insurance. This fee is payable in addition to the premium.

Share transactions

If we recommend that you buy or sell shares, we will charge a fee of up to 1.10% (minimum \$66.00) including GST of the value of the trade when we arrange it for you.

WHO WE PAY

Our advisers are paid an annual salary and may be eligible to receive a performance bonus based on business profitability.

Some of our advisers are shareholders in the business and may benefit from the profits of the business.

OUR PROFESSIONAL INDEMNITY INSURANCE

We have professional indemnity insurance in place which covers us for any errors or mistakes relating to our financial planning and advisory services. This insurance meets the requirements of the Corporations Act and covers the services provided by our advisers and authorised representatives, including after they cease working with us, provided we notify the insurer of the claim when it arises and within the relevant policy period.

WHAT TO DO IF YOU HAVE A COMPLAINT

If you wish to complain about our services, you can either discuss the matter with your adviser or contact our Complaints Officer on +61 2 8042 9699. We will acknowledge receipt of your complaint immediately and attempt to resolve it within 28 days.

We are a member of the Australian Financial Complaints Authority (AFCA), an external dispute resolution scheme. If you are not satisfied with the way we handle your complaint, you may take your complaint to them. Their contact details are on their website at www.afca.org.au or free call 1800 931 678. You can access this scheme for free and any decision they make is binding on us. In the case of superannuation complaints, their determinations are binding on both parties regardless of whether the outcome is accepted.

HOW YOU CAN CONTACT US

We can be contacted using the following details:

Kemosabe Capital Pty Ltd

GPO Box 4030, Sydney NSW 2001

Phone: +61 2 8042 9699

Email: thescouts@kemosabe-capital.com

www.kemosabe-capital.com

ABN: 40 101 865 598

AFSL: 289 009

HOW WE PROTECT YOUR PRIVACY

We are committed to protecting your privacy. We use the information you provide us to advise you on your financial circumstances, goals, and strategies. We provide your information to the product issuers with whom you choose to deal (and their representatives). We do not trade, rent, or sell your information, or disclose it to overseas recipients. If a recipient is not regulated by laws which protect your information in a way that is similar to the Privacy Act, we will seek your consent before disclosing your information to them.

If you don't provide us with full information, we can't properly advise or assist you with your financial services needs. For more information about how to access the information we hold about you, how to have it corrected, or how to complain if you think we have breached privacy laws, ask us for a copy of our Privacy Policy.



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