

MCA FINANCIAL PLANNERS PTY. LTD.
ABN 42 101 736 305
Australian Financial Services Licensee No. 223610



Financial Services Guide

Pursuant to the Corporations Act 2001, we are required to provide the information contained within to Clients. Please read this document to ensure you understand the nature of services being provided.

Who is your adviser?

Your adviser: Kieran Martin of Hill Capital Pty Limited. Kieran is an Authorised Representative of MCA Financial Planners Pty Ltd (Herein referred to as MCA). Kieran has over 13 years experience in the Accounting and Finance Industry. He holds a Bachelor of Commerce and a Post Graduate Diploma of Financial Planning. He was awarded First Prize in NSW for distinction with respect to Taxation Strategies in financial planning (issued by FINSIA) in 2004.

Your Adviser: Matt Christensen of Hill Capital Pty Limited. Matthew is an Authorised Representative of MCA Financial Planners Pty Ltd (Herein referred to as MCA). Matthew has over 5 years experience in the Accounting and Finance Industry, he holds a Bachelor of Applied Finance and Bachelor of Commerce along with a Diploma of Financial Services.

YOUR QUESTIONS ANSWERED -

Who is responsible for the advice given to you?

“MCA Financial Planners” holds a Securities Dealers License (No.223610).

MCA Financial Planners is privately owned and has no ownership connections with any fund managers, life offices, banks or other product providers.

What services can be provided to you?

Hill Capital is authorised to:

- (a) provide financial product advice for the following
- (i) deposit and payment products limited to : basic deposit products;
 - (ii) debentures, stocks or bonds issued or proposed to be issued by a government;
 - (iii) interests in managed investment schemes;
 - (iv) securities;
 - (v) superannuation
 - (vi) Life risk Insurance products and investment life insurance products along with;
- Investments to Create and Protect Wealth
 - Retirement Planning
 - Share Buying and Selling

- Estate Planning (excludes legal advice)
- Regular Investment Reviews
- Tax Minimisation Strategies
- Superannuation and Rollover Advice
- Retrenchment Planning
- Margin Lending

Who do you act for when you provide Financial services to me?

Hill Capital may act on behalf of various entities when providing advice to you. This will be disclosed to you prior to any investment being made. Nevertheless, at all times, we shall act in your best interest when providing you with advice.

How will your adviser be paid?

- **Initial discussion**

As a new client, we offer you an initial, no obligation discussion to determine if the services offered by your Hill Capital Financial Adviser would be appropriate to your needs.

- **Standard investment services**

Fee for Service Schedule

For those Clients that prefer a non-commission based Fee for Service, rebating to you any commissions or brokerage Hill Capital will charge out at an agreed rate.

Retainer Fees

Where applicable, fees are payable half yearly in advance. The said fees are levied for services rendered in the oversight, advice, planning, administration, investment and asset management activities undertaken with respect to steering and enhancing your financial affairs.

The first half yearly invoice is payable within 7 days of the execution of this document.

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Chartered Accountants

Ongoing commissions:

Ongoing commissions are fully refunded unless they arise from the issuance of a loan or insurance arrangement, tax structured product, share placement or an instalment warrant that requires our ongoing investment review. The aforementioned commissions are the only type not rebated against your fees.

What review services will Hill Capital provide to you?

Reviews of your **investment portfolio** are carried out on the basis of mutual agreement – quarterly being our preferred frequency.

Will you give me advice which is suitable to my needs and financial circumstances?

Yes. But to do so we need to find out your individual objectives, financial situation and needs before we recommend any investment to you.

Of course, you have the right not to divulge this information to us. In that 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.

What should I know about any risks of the investments or investment strategies you recommend to me?

We will explain to you any significant risks of financial products and strategies which we recommend to you. If we do not do so, you should ask us to explain those risks to you.

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile which includes details of your investment objectives, financial situation and needs.

We also maintain records of any recommendations made to you.

We also have a privacy policy which details how we treat privacy and security of your personal information.

If you wish to examine your file please contact us and we will make arrangements for its availability.

What can you do if you have a complaint?

If you have any complaint about the service provided to you, you can take the following steps.

1. Contact your Financial Adviser to discuss your Complaint.
2. If your complaint is not satisfactorily resolved, please put your complaint in writing and address it to :

Compliance Officer:
MCA Financial Planners
PO box 7014
DANDENONG Vic 3175

We will always endeavour to resolve your complaint quickly and fairly.

3. If you remain unsatisfied with the outcome of your complaint, please contact the Financial Industry Complaints Service (FICS) The FICS toll- free number is 1800 335 405
4. You can also contact the Australian Securities & Investment Commission (ASIC) on their free call info line: 1300 300 630. You may contact ASIC to make a complaint and obtain information about your rights.

Hill Capital Pty Ltd

65 Hill Street

Roseville NSW 2069

Telephone (02) 9416 5399

Facsimile (02) 94165388

Email: KieranM@hillcapital.com.au

Email: MatthewC@hillcapital.com.au

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About Your MCA Adviser

Who is your adviser?

I, Kieran Martin of Hill Capital 65 Hill Street Roseville NSW 2069 hold an Authorised Representative Authority from MCA Financial Planners, ABN 42 101 736 305, trading as MCA Financial Planners Pty Ltd, Licensed Securities Dealer .

I, Matt Christensen of Hill Capital 65 Hill Street Roseville NSW 2069 hold an Authorised Representative Authority from MCA Financial Planners, ABN 42 101 736 305, trading as MCA Financial Planners Pty Ltd, Licensed Securities Dealer .

Educational qualifications and experience

I have a bachelor of Commerce (B-Com) and a Post Graduate Diploma in Financial Planning. I have over 14 years experience in the provision of Accounting, Securities, Tax and risk insurance advice (Kieran A. Martin).

I have a Bachelor of Commerce, and Bachelor of Applied Finance. I hold a Diploma of Financial Services, and have over 5 years experience in the financial services industry (Matthew J. Christensen).

How Hill Capital and your adviser are paid

We are remunerated in four ways;

Firstly, your retainer fee (be it for SOA generation, specific service engagements, or for a specific period) forms the significant majority of our remuneration.

Secondly, we receive a small administration margin on brokerage for ASX listed securities to cover costs of trading. This is a portion of the brokerage itself. The total brokerage cost is capped at the higher of \$50, or 0.0025% of the value of the trade. Eg. \$100 on \$40,000 trade.

Thirdly, we may receive commissions on Insurance, tax structured products, warrants or loans. If received, these will not be rebated against retainer fees as they are marketing costs and not a cost to the investor. We reserve the right to rebate these on occasion.

Fourthly, we may receive share placement fees from Investment Bank's or other financial institutions that are not rebated to you as a result of pass-through restrictions imposed upon us, but at zero cost to you with no compulsion.

Investment advisory services

- We charge for investment advisory services on the basis of the Hill Capital Fee Schedule in the Financial Services Guide. This covers all your financial services needs for the coming 12 months, excluding those that fall outside the domain of securing your own personal finances.

Other advisory services

Any fees and/or commissions for loans, insurance, tax structured products or warrants are detailed in the Bank/ financial institution or credit providers' documentation, and must be disclosed prior to their initiation.

**If you require any additional information about these matters, please ask.
It is our aim to help you understand everything you need to know.**

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HILL CAPITAL PTY LTD

ADVISORY + ASSET MANAGEMENT

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Accountants**

Acknowledgement of Receipt - to be signed by the client(s) where practicable and a copy maintained on the client file.

Acknowledgement of Receipt

I/We.....

acknowledge receipt of this Financial Services Guide.

.....

Signature	Date
Signature	Date

Information in this Financial Services Guide was current at the time of publication/printing. Should any material changes have occurred in the interim, your Hill Capital Adviser will inform you.

Summary of Fees As Agreed

I/We.....

Agree to engage Hill Capital in the following capacity

For the following period

For the following amount

Payable on the following terms

Signature	Date
Signature	Date

Once signed – please fax to 02 9416 5388 or email to adviser@hillcapital.com.au

Professional Indemnity Insurance

MCA Financial Planning and your financial adviser maintain a professional indemnity (PI) Insurance policy. This insurance covers advice, actions and recommendations which have been authorised by MCA Financial Planning to be provided by your adviser. These arrangements satisfy the requirements imposed by the Corporations Act 2001 and financial services regulations.

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