



FINANCIAL SERVICES GUIDE

PART 1

Version 1.3
May 2017

Spotter Finance Pty Ltd

ABN 34 617 912 053

Corporate Authorised Representative No. 1254369

Part 1, Level 1 / 240 Chapel Street
Prahran, VIC 3181
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Australian Financial Services Licensee

myonlineadvisers Pty Ltd

ABN 85 159 942 828

AFSL: 427484

PO Box 427
Fortitude Valley QLD 4006
Ph: 1800 696 654
Email: admin@myonlineadvisers.com.au
www.myonlineadvisers.com.au

About myonlineadvisers Pty Ltd (myonlineadvisers)

myonlineadvisers holds Australian Financial Services Licence (AFSL) Number 427484 and has authorised the creation of this Financial Services Guide (FSG).

myonlineadvisers have authorised representatives who provide high quality advice to clients throughout Australia.

myonlineadvisers and its representatives may advise on:

- investments (property, shares, cash and managed investments);
- superannuation (including self-managed superannuation);
- life insurances and other risk insurances;
- debt management;
- cash-flow management; and
- retirement planning.

The Corporations Act 2001 defines various financial products and regulates the way in which consumers can be advised about those products.

myonlineadvisers has a list of approved financial products for authorised representatives. This list of approved financial products is one of the longest of any financial planning service in Australia. Ask your Adviser if you want a copy of myonlineadvisers Approved Product List (APL).

The purpose of this financial services guide (FSG)

This FSG is an important document that explains how your adviser provides financial product services to you.

You should read this FSG carefully before using our services. It is intended to give you sufficient information to decide whether to obtain financial services from us.

Most of the content of this FSG is dictated by the Corporations Act and is mandatory under law, so bear with us regarding its form and content. Please feel free to contact us by telephone, e-mail or in writing should this FSG be unclear or should you have any concerns about our services.

This FSG explains:

- who we are;
- how you can contact us;
- what documents you will receive from us;
- the financial services we provide;
- any potential conflicts of interest;
- our privacy policy;

- our internal dispute resolution procedures;
- our external dispute resolution procedures; and
- our compensation arrangements, i.e. our professional insurance arrangements.

Product disclosure statements (PDSs)

If a particular product (other than listed securities), a platform, wrap account or master-fund, a managed fund or a similar product is recommended to you, your adviser must provide you with a PDS for that product.

The PDS contains the information needed to make an informed decision about acquiring a product. The PDS documents detail costs and product fees including commissions, and is usually created by the financial institution providing the product.

Getting started with myonlineadvisers

Getting started with myonlineadvisers is easy. Simply contact your Adviser to arrange a meeting. To ensure that this meeting covers all aspects of your financial management, we ask that you complete a fact find document. Ideally, this should be done a few days before you meet with your adviser. This gives them the opportunity to review your information and prepare well ahead of the initial meeting.

The fact find asks for an extensive amount of information and it may take time to gather it. A copy of the most recent accounts and tax returns for yourself and any related entities such as trusts or a self-managed superannuation funds would also be greatly appreciated.

Please provide your adviser with any other information that you feel is relevant to your circumstances.

Getting to know you

Your adviser aims to provide advice that suits your circumstances and is generally appropriate and relevant to you. To do this, they must first understand your financial profile.

The detailed client questionnaire (fact find) is an important document and you should complete it carefully, either before or during your first meeting. The more information you provide the better the advice will be.

Delivery of advice

Once you have met and determined a draft plan, your adviser will prepare a Statement of Advice

(SOA). The SOA may be delivered via email or post, as you prefer. Your SOA contains the information needed to understand your advice and the basis on which it is made. It includes information about:

- the specific advice;
- the reasons for the specific advice;
- any fees or commissions;
- any associations or relationships that may influence the advice;
- the implementation plan; and
- any other relevant matters.

Your adviser will also provide other documents as needed. These documents may include educational material or PDS documents, as discussed above.

Record of advice

Once you have been provided with a SOA and provided there has been no change in your personal circumstances or the basis of the advice set out in the SOA, further advice may be provided in a form known as a record of advice (**ROA**).

Retention of SOA and ROA

We retain all SOAs and ROAs for at least seven years and you may request a copy of the SOA or ROA at any time within that period. This request may be verbal or in writing.

Implementation of advice

Your statement of advice will contain instructions on how the advice should be implemented. Your adviser will work with you to ensure that the advice is properly implemented.

Review of advice

Financial plans should be reviewed on at least an annual basis, if not more regularly. You should contact your adviser immediately if your circumstances change in any way, or if you believe for any reason your advice is not appropriate to you.

Dispute resolution

myonlineadvisers provides a dispute resolution services to its clients. This obligation is a key tenet of the consumer protection principles of the Australian Financial Services Licensing system. If you have a complaint about any service you should:

1. Contact your Adviser by telephone, email or post to explain your situation and let them know of your concerns. Your Adviser will do everything possible to resolve your complaint promptly;
2. If this does not resolve your complaint, put your complaint in writing addressed to the Compliance Manager, myonlineadvisers, at PO Box 427, Fortitude Valley, Queensland, 4006 or via email: complaints@myonlineadvisers.com.au where it will be objectively considered and discussed with you and your Adviser with a view to being settled as soon as possible to your satisfaction; and
3. If your complaint is not resolved appropriately by myonlineadvisers, you can access our external dispute resolution scheme. myonlineadvisers is a member of the Financial Ombudsman Service (**FOS**). FOS can be contacted on 1300 780 808. This is a free service to complainants.

Our fees and other charges: who receives the fees?

Your Adviser pays a weekly fee to myonlineadvisers. In return, your Adviser retains all fees from the services provided to you. These fees are initially paid to myonlineadvisers, who passes them on to your Adviser. myonlineadvisers receives all fees including commissions in its capacity as a trustee of a bare trust for your Adviser and your Adviser's Corporate Authorised Representative, and passes these fees on to your Adviser as soon as practical after receipt and is not beneficially entitled to any of these fees.

Your Adviser is an employee of the Corporate Authorised Representative. The Corporate Authorised Representative may pay a salary to your Adviser. Ultimately all income passed on to your Adviser or your Adviser's Corporate Authorised Representative by myonlineadvisers will be beneficially derived by your Adviser or related persons such as a beneficiary of a family trust. In the following paragraphs we will refer to your Adviser receiving all fees, for simplicity.

Fees and other charges: how are they calculated?

Your Adviser may receive:

- fees paid directly by you, based on time, the amount invested or some other agreed criteria; or
- commissions paid by a third party such as an insurer or a fund manager. These will vary according to your circumstances, but will generally be an amount equal to or less than:
 - life insurances and other risk insurances: up to 130% of the initial annual premium as an initial commission and up to 35% of the ongoing annual premium as a trailing commission. (For example, if the annual premium is \$1,000, your Adviser may receive \$1,300 in the first year and then \$350 each year thereafter)
 - managed funds and similar investments: up to 3% of the initial investment and up to 0.6% of the ongoing investment. (For example, if the initial investment is \$100,000, your Adviser may receive \$3,000 in the first year and then \$600 per year thereafter)

Your Adviser will agree to a basis for charging fees before providing any chargeable services to you.

If you agree to pay your Adviser directly, you will be given a written estimate of the fee before any significant work is done. You will not be charged more than this fee.

If you prefer your Adviser to be paid by a third party, the fees in the initial and subsequent years will be shown in your statement of advice. If the amount cannot be calculated (for example, a commission based on the future balance of an investment), then an example will be provided in a form that satisfies the Corporations Act disclosure rules.

Fees will be advised in detail in writing in your SOA. Fees will also be advised in detail in the PDS documents for recommended financial products.

Referral arrangements

If you have been referred to Spotter Finance, the referrer may receive a fee payable from the commission and fees received by Spotter Finance. Spotter Finance has current referral arrangements with the following business partners:

- AFOOFA Group Australia - 50% of 1st Year initial commission.

- Mr Gray Foreman - 50% of 1st Year initial commission.
- eChoice Pty Ltd – 50% of 1st Year initial commission.

myonlineadvisers and your adviser do not receive any direct adviser incentives but may receive non-cash benefits from product providers from time to time. These benefits could be construed as a conflict of interest, however, all advisers have a fiduciary duty to act in the best interests of the client at all times. They are not additional charges to you and are paid out of the provider's own resources. They may include lunches, tickets to events and occasional gifts such as bottles of wine at Christmas time etc.

Compensation arrangements

myonlineadvisers operates a compensation arrangement to compensate retail clients for losses connected to any breach of the Corporations Act or other law by your Adviser, myonlineadvisers or other relevant persons.

These arrangements comprise of comprehensive and extensive professional indemnity insurance. The insurance covers claims in relation to the conduct of former employees.

Privacy considerations

Your information is private and confidential and is not disclosed to any third parties unless required to do so under the law.

myonlineadvisers and your Adviser comply with the Australian Privacy Principles. If you are not satisfied with our approach to privacy, you are entitled to contact the Office of the Privacy Commissioner, who may investigate any complaints you may make. A copy of our Privacy Policy is available on our website: www.myonlineadvisers.com.au/privacy or upon request.

Anti-money laundering and terrorism legislation

Your adviser must verify your identity before they provide any financial services. This will be discussed at your first meeting.

No influential relationships

There are no relationships that will influence your adviser's advice to you in any way.

A word of warning on risk

All investments have risks. "Risk" means the value of an investment may fall, or even disappear. myonlineadvisers assumes its clients are conservative, cautious or balanced investors unless the client specifically states otherwise. If a client states otherwise, the statement will only be accepted if a reasonable financial planner would assess the client as being otherwise, having regard to income, wealth, age, work experience or academic training.

myonlineadvisers adopts this conservative assumption to reduce your risk.

myonlineadvisers does not recommend investments that have significant internal gearing, or that clients borrow significant amounts to acquire investments. This is unless the client

understands that these significantly increase the risk that their net equity will fall, or even disappear, if the value of the investment falls.

Clients should not acquire investments other than those suited to conservative, cautious or balanced investors unless they understand and accept the risk that their equity will fall, or even disappear, if the value of the investment falls.

Can myonlineadvisers run an individually managed account?

myonlineadvisers AFSL does not allow individually managed account or similar facilities.

myonlineadvisers regards these facilities as excessively risky and does not allow its authorised representatives to provide them to clients.

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This Adviser Profile is Part 2 of the Financial Services Guide (FSG) and should be provided to you with FSG Part 1. These two documents (Part 1 and 2) complete the FSG.

This Adviser Profile sets out my contact details, professional details, the services and products I provide and how I am paid. Most importantly it's a snapshot of who I am and how you can contact me.

Adviser Profile Details

Who will be providing the financial services to me?

Harley West and Spotter Finance Pty Ltd are Authorised Representative No 1254369 and Authorised Representative No. 421693 (respectively) acting under authority from myonlineadvisers.

Spotter Finance Pty Ltd

Business Address: Part 1, Level 1 / 240 Chapel Street, Prahran, VIC 3181

Telephone No: (1300 793 143)

Fax: (03 8672 3561)

Email: harley.west@spotterfinance.com.au

Who is my adviser?

Your adviser will be Harley West and Spotter Finance Pty Ltd who are authorised to act on behalf of myonlineadvisers. Harley West has been working in the financial services industry since 2012 and been authorised to provide financial advice services since 2013.

Harley West Qualifications

- Diploma of Financial Planning
- Bachelor of Business (Marketing)

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Harley West is the General Manager of Spotter Finance Pty Ltd and is authorised to act on behalf of myonlineadvisers to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Harley West is authorised to provide general financial product advice. Where he provides you with general financial product advice, he is required to provide a warning that the advice does not take into account your personal circumstances and you will not be provided with a Statement of Advice. When he provides you with general financial product advice, it will only be in relation to Life insurance and Superannuation products. You should always consider the Product Disclosure Statement before deciding whether to acquire a financial product.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me - see heading above: Our fees and other charges: who receives the fees?

Note: This Financial Services Guide (Ver 1.3 May 2017) is for the sole use by Harley West and Spotter Finance Pty Ltd only and was prepared on 6th of May 2017 issued with the authority of myonlineadvisers, Australian Financial Services Licence No. 427484.

Any questions?

Please do not hesitate to contact your Adviser should you have any questions about your Adviser's services and how your Adviser and myonlineadvisers can help you improve your financial position.

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Adviser Profile Details

Who will be providing the financial services to me?

Damon Rasheed and Spotter Finance Pty Ltd are Authorised Representative No 1254369 and Authorised Representative No. 464607 (respectively) acting under authority from myonlineadvisers.

Spotter Finance Pty Ltd

Business Address: Part 1, Level 1 / 240 Chapel Street, Prahran, VIC 3181

Telephone No: (1300 793 143)

Fax: (03 8672 3561)

Email: damon.rasheed@spotterfinance.com.au

Who is my adviser?

Your adviser will be Damon Rasheed and Spotter Finance Pty Ltd who are authorised to act on behalf of myonlineadvisers. Damon Rasheed has been working in the financial services industry since 2003 and been authorised to provide financial advice services since 2014.

Damon Rasheed Qualifications

- Diploma of Financial Planning
- Masters Degree in Commerce (Hons)
- Bachelor of Economics (Hons)

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Damon Rasheed is the Director of Spotter Finance Pty Ltd and is authorised to act on behalf of myonlineadvisers to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Damon Rasheed is authorised to provide general financial product advice. Where he provides you with general financial product advice, he is required to provide a warning that the advice does not take into account your personal circumstances and you will not be provided with a Statement of Advice. When he provides you with general financial product advice, it will only be in relation to Life insurance and Superannuation products. You should always consider the Product Disclosure Statement before deciding whether to acquire a financial product.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me - see heading above: **Our fees and other charges: who receives the fees?**

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Any questions?

Please do not hesitate to contact your Adviser should you have any questions about your Adviser's services and how your Adviser and myonlineadvisers can help you improve your financial position.

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Adviser Profile Details

Who will be providing the financial services to me?

Anton Perkovic and Spotter Finance Pty Ltd are Authorised Representative No 1254369 and Authorised Representative No. 1247016 (respectively) acting under authority from myonlineadvisers.

Spotter Finance Pty Ltd

Business Address: Part 1, Level 1 / 240 Chapel Street, Prahran, VIC 3181

Telephone No: (1300 793 143)

Fax: (03 8672 3561)

Email: anton.perkovic@spotterfinance.com.au

Who is my adviser?

Your adviser will be Anton Perkovic and Spotter Finance Pty Ltd who are authorised to act on behalf of myonlineadvisers. Anton Perkovic has been authorised to provide financial advice services since 2016.

Anton Perkovic Qualifications

- Diploma of Financial Planning

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Anton Perkovic is a Risk and Super Specialist of Spotter Finance Pty Ltd and is authorised to act on behalf of myonlineadvisers to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Anton Perkovic is authorised to provide general financial product advice. Where he provides you with general financial product advice, he is required to provide a warning that the advice does not take into account your personal circumstances and you will not be provided with a Statement of Advice. When he provides you with general financial product advice, it will only be in relation to Life insurance and Superannuation products. You should always consider the Product Disclosure Statement before deciding whether to acquire a financial product.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me - see heading above: **Our fees and other charges: who receives the fees?**

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Any questions?

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Adviser Profile Details

Who will be providing the financial services to me?

Joshua Flex and Spotter Finance Pty Ltd are Authorised Representative No 1254369 and Authorised Representative No. 1250649 (respectively) acting under authority from myonlineadvisers.

Spotter Finance Pty Ltd

Business Address: Part 1, Level 1 / 240 Chapel Street, Prahran, VIC 3181

Telephone No: (1300 793 143)

Fax: (03 8672 3561)

Email: joshua.flex@ratedetective.com.au

Who is my adviser?

Your adviser will be Joshua Flex and Spotter Finance Pty Ltd who are authorised to act on behalf of myonlineadvisers. Joshua Flex has been authorised to provide financial advice services since 2016.

Joshua Flex Qualifications

- Diploma of Financial Planning

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Joshua Flex is a Risk and Super Specialist of Spotter Finance Pty Ltd and is authorised to act on behalf of myonlineadvisers to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Joshua Flex is authorised to provide general financial product advice. Where he provides you with general financial product advice, he is required to provide a warning that the advice does not take into account your personal circumstances and you will not be provided with a Statement of Advice. When he provides you with general financial product advice, it will only be in relation to Life insurance and Superannuation products. You should always consider the Product Disclosure Statement before deciding whether to acquire a financial product.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me - see heading above: **Our fees and other charges: who receives the fees?**

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Adviser Profile Details

Who will be providing the financial services to me?

Bradley Hutchinson and Spotter Finance Pty Ltd are Authorised Representative No 1254369 and Authorised Representative No. 1251216 (respectively) acting under authority from myonlineadvisers.

Spotter Finance Pty Ltd

Business Address: Part 1, Level 1 / 240 Chapel Street, Prahran, VIC 3181

Telephone No: (1300 793 143)

Fax: (03 8672 3561)

Email: bradley.hutchinson@ratedetective.com.au

Who is my adviser?

Your adviser will be Bradley Hutchinson and Spotter Finance Pty Ltd who are authorised to act on behalf of myonlineadvisers. Bradley Hutchinson has been authorised to provide financial advice services since 2017.

Bradley Hutchinson Qualifications

- Diploma of Financial Planning

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Bradley Hutchinson is a Risk and Super Specialist of Spotter Finance Pty Ltd and is authorised to act on behalf of myonlineadvisers to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Bradley Hutchinson is authorised to provide general financial product advice. Where he provides you with general financial product advice, he is required to provide a warning that the advice does not take into account your personal circumstances and you will not be provided with a Statement of Advice. When he provides you with general financial product advice, it will only be in relation to Life insurance and Superannuation products. You should always consider the Product Disclosure Statement before deciding whether to acquire a financial product.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me - see heading above: **Our fees and other charges: who receives the fees?**

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Any questions?

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Adviser Profile Details

Who will be providing the financial services to me?

Rajdeepsinh (Raj) Parmar and Spotter Finance Pty Ltd are Authorised Representative No 1254369 and Authorised Representative No. 1242777 (respectively) acting under authority from myonlineadvisers.

Spotter Finance Pty Ltd

Business Address: Part 1, Level 1 / 240 Chapel Street, Prahran, VIC 3181

Telephone No: (1300 793 143)

Fax: (03 8672 3561)

Email: raj.parmar@ratedetective.com.au

Who is my adviser?

Your adviser will be Rajdeepsinh Parmar and Spotter Finance Pty Ltd who are authorised to act on behalf of myonlineadvisers. Rajdeepsinh Parmar has been authorised to provide financial advice services since 2016.

Rajdeepsinh Parmar Qualifications

- Diploma of Financial Planning

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Rajdeepsinh Parmar is a Risk and Super Specialist (Retention) of Spotter Finance Pty Ltd and is authorised to act on behalf of myonlineadvisers to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Rajdeepsinh Parmar is authorised to provide general financial product advice. Where he provides you with general financial product advice, he is required to provide a warning that the advice does not take into account your personal circumstances and you will not be provided with a Statement of Advice. When he provides you with general financial product advice, it will only be in relation to Life insurance and Superannuation products. You should always consider the Product Disclosure Statement before deciding whether to acquire a financial product.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me - see heading above: **Our fees and other charges: who receives the fees?**

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Adviser Profile Details

Who will be providing the financial services to me?

Lucas Nguyen and Spotter Finance Pty Ltd are Authorised Representative No 1254369 and Authorised Representative No. 1241550 (respectively) acting under authority from myonlineadvisers.

Spotter Finance Pty Ltd

Business Address: Part 1, Level 1 / 240 Chapel Street, Prahran, VIC 3181

Telephone No: (1300 793 143)

Fax: (03 8672 3561)

Email: lucas.nguyen@ratedetective.com.au

Who is my adviser?

Your adviser will be Lucas Nguyen and Spotter Finance Pty Ltd who are authorised to act on behalf of myonlineadvisers. Lucas Nguyen has been authorised to provide financial advice services since 2016.

Lucas Nguyen Qualifications

- Diploma of Financial Planning
- Bachelor of Business (Accounting)

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Lucas Nguyen is a Risk and Super Specialist of Spotter Finance Pty Ltd and is authorised to act on behalf of myonlineadvisers to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Lucas Nguyen is authorised to provide general financial product advice. Where he provides you with general financial product advice, he is required to provide a warning that the advice does not take into account your personal circumstances and you will not be provided with a Statement of Advice. When he provides you with general financial product advice, it will only be in relation to Life insurance and Superannuation products. You should always consider the Product Disclosure Statement before deciding whether to acquire a financial product.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me - see heading above: **Our fees and other charges: who receives the fees?**

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Adviser Profile Details

Who will be providing the financial services to me?

Daniel James Bird and Spotter Finance Pty Ltd are Authorised Representative No 1254369 and Authorised Representative No. 1239791 (respectively) acting under authority from myonlineadvisers.

Spotter Finance Pty Ltd

Business Address: Part 1, Level 1 / 240 Chapel Street, Prahran, VIC 3181

Telephone No: (1300 793 143)

Fax: (03 8672 3561)

Email: daniel.bird@ratedetective.com.au

Who is my adviser?

Your adviser will be Daniel James Bird and Spotter Finance Pty Ltd who are authorised to act on behalf of myonlineadvisers. Daniel James Bird has been authorised to provide financial advice services since 2012.

Daniel James Bird Qualifications

- Diploma of Financial Planning

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Daniel James Bird is a Risk and Super Specialist of Spotter Finance Pty Ltd and is authorised to act on behalf of myonlineadvisers to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Daniel James Bird is authorised to provide general financial product advice. Where he provides you with general financial product advice, he is required to provide a warning that the advice does not take into account your personal circumstances and you will not be provided with a Statement of Advice. When he provides you with general financial product advice, it will only be in relation to Life insurance and Superannuation products. You should always consider the Product Disclosure Statement before deciding whether to acquire a financial product.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me - see heading above: **Our fees and other charges: who receives the fees?**

Note: This Financial Services Guide (Ver 1.3 May 2017) is for the sole use by Daniel James Bird and Spotter Finance Pty Ltd only and was prepared on 6th of May 2017 issued with the authority of myonlineadvisers, Australian Financial Services Licence No. 427484.

Any questions?

Please do not hesitate to contact your Adviser should you have any questions about your Adviser's services and how your Adviser and myonlineadvisers can help you improve your financial position.