



Analytical advice since 1982.

Financial services guide

We are required by law to ensure that our clients have a current copy of our Financial Services Guide (FSG). The purpose of the FSG is to provide information to assist you decide whether to use our services. It contains information about our services, how we are paid and the procedures we follow to properly deal with complaints made against us.

Following collection of information on your particular situation, we interview you and provide a Statement of Advice. That Statement contains our recommendations together with the reasons for those recommendations.

We also arrange for the supply of Product Disclosure Statements (PDS) for recommended investments and other financial products. The PDS sets out important information you should consider when deciding to acquire a product, including the benefits, risks, costs and other features of the financial product.

While we are happy to assist in the completion of forms, we do not hold any of your funds nor make any applications on your behalf.

In no circumstances do we undertake to provide continuing monitoring of clients' investments or insurances.

About Japhener Pty Ltd

Japhener Pty Ltd is authorised to provide advice and deal in relation to a wide range of financial products. Japhener owns and trades under the business name "Andep Investment Consultancy".

Japhener Pty Ltd

ACN 009 169 573 ABN 38 009 169 573 Australian Financial Service License 230 176

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www.Andep.com.au

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Full advisory services - Andep

In making our recommendations to you, we rely on the information that you have supplied us and our general knowledge of financial products.

We do **not** provide any monitoring of your portfolio and provide advice only when specifically requested by you.

Our income is generated through hourly fees charged for interviewing and reporting on your affairs. Senior adviser fees are at the rate of \$400 plus GST per hour, junior adviser fees of \$300 plus GST per hour, para planner fees of \$200 plus GST per hour and administrator fees of \$140 plus GST per hour.

Unless otherwise agreed, clients are responsible for time charges at normal rates for any pre meeting work done by Andep, the time taken for initial interviews and for Andep's post meeting note preparation. At the conclusion of the initial interview, Andep will provide a quote for a Statement of Advice, which if accepted, will be payable by the client on delivery of the Statement of Advice. We are able to quote fixed or maximum fees for approval before we commence reporting. Time charges at normal rates, apply for any subsequent contact with or work for the client.

Andep, at its discretion, may waive any fees. It typically waives fees for the lower paid adviser if more than one adviser attends a client meeting. It also typically waives fees for short subsequent conversations.

Andep will waive all fees, if at the conclusion of the initial meeting, the client states that the process has been of no value.

Commission arrangements

We will receive no commission on any financial product we recommend.

Complaints

If you are not satisfied with any aspect of the service we provide to you please contact us by emailing details of your complaint to Info@Andep.com.au. Otherwise you can telephone us on (08) 9225 5899 or write to PO Box 3584, East Perth WA 6892.

In the event that we are unable to achieve a satisfactory outcome you have the right to make representation to the Australian Financial Complaints Authority



(previously Financial Ombudsman Service) which facilitates an independent complaints resolution forum. The complaint will be handled in complete confidence.

Call toll free on - 1800 931 678 - or

Write to GPO Box 3, Melbourne, VIC 3001

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