

100 Doors Pty Ltd

Financial Services Guide

AFSL 447657

ABN 69 166 153 377

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Why am I receiving this document?

This Financial Services Guide (FSG) is an important document which we are required to provide to you as a condition of our Australian Financial Services Licence (AFSL).

It contains information about:

- 100 Doors Pty Ltd
- Fortress Financial Pty Ltd
- Fortress Financial Pty Ltd trading as Fortress Family Office
- Your Financial Adviser
- The services offered and their cost
- Any conflicts of interest which may impact the services
- How we deal with complaints if you are not satisfied with our services.

When we provide you with financial planning services you may receive:

- A Statement of Advice (SoA) or Record of Advice (RoA) which documents the advice we provide to you
- A Product Disclosure Statement (PDS) which explains the products we have recommended.
- An annual Fee Disclosure Statement (FDS) which documents the fees paid and services you have received in the preceding 12 months

100 Doors

100 Doors is different to many financial planning practices as it holds its own Australian Financial Services Licence (447657) which has been issued by the Australian Securities and Investments Commission (ASIC).

100 Doors is owned and managed by 100 Doors Venture Capital Pty Ltd.

As a licensee we are required to comply with the obligations of the Corporations Act and the conditions of our licence.

This includes the need to have compensation arrangements in place with a Professional Indemnity insurer.

What services do we provide?

100 Doors holds a licence to provide a comprehensive range of services which include:

- Superannuation including Self Managed Superannuation Fund advice
- Securities advice
- Managed investment advice
- Personal insurance advice
- Portfolio reviews
- Retirement planning advice
- Margin lending advice

These services are provided to both wholesale and retail clients.

Your Financial Adviser

Dion Guagliardo will provide these services to you through Fortress Financial Pty Ltd.

Fortress Financial is a Corporate Authorised Representative under the licence held by 100 Doors Pty Ltd.

Dion acts on behalf of 100 Doors Pty Ltd who is responsible for the services that he provides.

The financial advice process

We recognise that the objectives and personal circumstances of each client are different.

What is right for one client may not be right for another.

We will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we address all issues.

When we first provide advice to you it will be explained thoroughly and documented in a Statement of Advice which you can take away and read.

The Statement of Advice will explain the basis for the advice, the cost to you of implementing the advice and any fees associated with the advice.

For managed funds and insurance recommendations, we will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about the advice and investments recommended.

You can provide instructions to us in writing, via phone or via email/fax. Please note you are responsible for ensuring your instructions do however reach us.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

The further advice we provide will be dependent on the Terms of Engagement you sign with us. It will be documented in a Record of Advice.

Fees

All fees are payable to 100 Doors Pty Ltd.

Dion and/or associated entities are shareholders of Fortress Financial and 100 Doors Pty Ltd and share in the profits of the businesses.

Plan Preparation Fee

The Plan Preparation fee includes all meetings with you, the time we take to determine our advice and the production of the SoA.

The Plan Preparation fee is based on the scope and complexity of advice provided to you. We will agree the fee with you at our first meeting.

Plan Implementation Fee

If you decide to proceed with our advice we may charge a fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

Ongoing Services Fees

Once your investments are established we may meet with you periodically to provide performance reports and update our advice.

Ongoing fees will depend on what ongoing service we provide to you. They may be a % of the transaction value (eg for share trades), an agreed fixed fee or a percentage of your portfolio value.

The services and fees will be set out in the SoA or RoA that we provide to you.

Commissions

Fortress Financial Pty Ltd and Dion Guagliardo receive commissions and other benefits from some product and service providers.

The commission amount will vary depending on the product or service which is recommended. We will tell you the exact amount in the SoA or RoA.

Insurance Commissions

We may receive a one-off upfront commission when you take out an insurance policy we recommend.

We also receive a monthly commission payment for as long as you continue to hold the policy.

Placement Commissions

We may receive a placement commission on capital raisings undertaken by companies. This includes initial public offerings and rights issues. These are one-off payments.

Other Benefits

We may also receive additional benefits by way of sponsorship of educations seminars, conference or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Referral Fees and Commissions

In some situations we receive fees or commissions where we refer you to external parties. We will disclose the referral arrangements to you whenever we refer you to an external party.

In some situations we pay fees or commissions to external parties who have

referred you to us. We will disclose the referral arrangements to you when we provide you with a SoA.

Conflicts of Interest

We may hold investments we recommend

Dion Guagliardo may provide advice on investments which he holds or may hold in his own personal portfolio.

We will disclose the size and nature of these holdings where there may be a conflict of interest with the advice that we provide.

Making a Complaint

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our services then we encourage you to contact us.

Please call us or put your complaint in writing to our office.

If you are not satisfied with our response you can refer it to the Financial Ombudsman Service. You can contact FOS on 1300 780 808. This service is provided to you free of charge.

Your Privacy

We maintain a record of your personal information that includes details of your objectives, financial circumstances and needs.

We also maintain a record of the recommendations we make.

If you wish to examine your file, you should ask us and we will make arrangements for you to do so.

We will only disclose information about you:

- To product providers we recommend and you agree to use
- Where the law requires us to do so
- If you consent for us to do so

100 Doors has a privacy policy for your personal information. You can ask us for a copy if you would like further information.