



Financial Services Guide

This Financial Services Guide (FSG) sets out the services that we can offer you. It is designed to assist you in deciding whether to use any of our services.

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FOR INVESTORS, SOCIETY AND THE ENVIRONMENT

(T) 0483 868 081
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PO Box 203
Rosny Park TAS 7018

CHRIS LANG
BBUS (FIN PLAN), AFP®



ABOUT THE FSG

You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.

This Financial Services Guide (FSG) is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include; who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures, along with how you can access these.

It is intended that this FSG should assist you in determining whether to use any of the services described in this document.

You are entitled to receive a Statement of Advice whenever we provide you with initial advice, which takes into account your objectives, financial situation and needs or any major changes to these. The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

If we provide you with further advice, where your circumstances, objectives or needs or the basis of the advice we are providing you is not significantly different to when we provided you with earlier advice and we do not provide the advice in writing at the time, you may request a copy of a record of that advice. A copy is available at any time up to 7 years from the date our representative gave this advice to you.

You can request the record of the advice by contacting the representative or us in writing or by telephone or by email.

In the event we make a recommendation to acquire a particular financial product (other than securities), or financial products that are listed on a financial market, we may also provide you with a Product Disclosure Statement containing information about the particular product, which should help you to make an informed decision in relation to the acquisition of that product.

FSG Version 1.1 Dated 1/07/2021

Ethical Investment Advisers Pty Ltd: ABN 26 108 175 819
Registered Head Office: 35 Edith Terrace, Red Hill QLD 4059
Australian Financial Services License Number: 276544



BEFORE YOU RECEIVE OUR ADVICE

Before we provide any official advice to you, we would like to make sure that you are comfortable with the following details.

Not Independent

While we always seek to meet our legal obligations of section 961B of Corporations Act 2001, we do not fall within the definition of independent, unbiased or impartial under Section 923A.

Ethical Choice Investments do not accept commissions or create or own financial products. Some advisers within the Ethical Investment Advisers (EIA) umbrella do provide clients with commissions-based insurances or have created investment products to suit client needs and ethics. This omits all EIA advisers, including Ethical Choice Investments, from meeting legislated requirements to be labelled independent.

Who will be providing the financial service to me?

Ethical Investment Advisers Pty Ltd

ABN: 26 108 175 819

Australian Financial Services License Number: 276544

Ethical Investment Advisers (EIA) have been established by financial advisers who have been working in the financial services industry for more than 20 years, providing support, wealth advice and assistance to clients and now advisers. Their goal is to help people grow, manage and protect their wealth.

Where do Ethical Choice Investments fit in?

Ethical Choice Investments Pty Ltd is a Corporate Authorised Representative of EIA. EIA support us in meeting legal, regulatory and licensing requirements that are necessary to provide financial advice.

Ethical Choice Investments have a corporate authorised representative number, 1284821. This is issued by Australian Securities and Investments Commission (ASIC).

Postal Address: PO Box 203, Rosny Park TAS 7018

Phone: 0483 868 081

Email: thrive@ethicalchoice.com.au



CERTIFIED BY RIAA

Ethical Investment Advisers (AFSL 276544) has been certified by RIAA according to the strict disclosure practices required under the Responsible Investment Certification Program.

See <https://responsibleinvestment.org> for more detail



Who is my adviser?

Chris Lang
Senior Financial Adviser
ASIC Authorised Representative number: 1003836

I'm most at home in the outdoors. Growing up in Tasmania has taught me the significance of community and wilderness, and how important it is to keep them healthy. Those who understand this should do everything we can to protect and improve our society and environment.

Money can be a powerful driver for change and support. My aim is to help you invest to create a future we are proud of, without sacrificing returns.

- Over 8 years in financial advice, guiding people to achieve their goals.
- Bachelor of Business in Financial Planning (with Distinction).
- Winner of the Ethical Advisers Co-op 'Outstanding Service award' 2020.
- Accepted into a highly competitive national Financial Adviser graduate program (2012).
- Treasurer and certified member of the Ethical Advisers Co-op.
- Treasurer of Crag Care Tasmania.
- Lead coordinator of the Leaf-Ratings working group.
- Certified adviser of the Responsible Investment Association Australasia (RIAA).
- Financial Planner AFP® member.



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

As an Authorised Representative of Ethical Investment Advisers, Chris Lang can provide advice on and deal in the following products:

- Deposit and payment products,
- Government debentures, stocks and bonds,
- Investment Life Insurance Products,
- Life Risk Insurance Products,
- Retirement savings account products,
- Managed investment schemes, including IDPS
- Superannuation,
- Securities, and
- Standard margin lending.

Ethical Choice Investments is authorised by Ethical Investment Advisers to offer the following:

- Wealth Creation
- Investment Management
- Strategy Review
- Financial Planning Strategies
- Retirement Planning
- Personal Insurances
- Superannuation Needs & Administration
- Self-managed Superannuation Fund advice
- Debt Management
- Direct Shares
- Margin Lending
- Certified on Ethical Investments



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

Ethical Investment Advisers is responsible for financial services provided to you.

Do any relationships or associations exist which might influence you in providing me with the financial services?

Neither Chris Lang or Ethical Investment Advisers, nor any related bodies corporate have any relationships or association with any product issuer that could be expected to influence us in the provision of the financial services.

How will I pay for the service?

All fees will be outlined to you in our letter of engagement and your written consent will be obtained before proceeding. No fees are payable unless you engage our services by signing an engagement document. Any agreed fee will be either invoiced to you on completion of the Statement of Advice, or withdrawn from your investment balance upon proceeding with the advice.

Should you choose to retain us for Ongoing Financial Advice, fees are payable based on the complexity of that advice and regularity of investment reviews, and charged as either a flat fee or percentage-based fee debited from your funds under management. Full details of the fees payable will be disclosed in your Statement of Advice. Ongoing Advices Fees are subject to a minimum fee of \$1,500 per annum. Our fees are generally charged on a monthly basis.

Do you receive remuneration, commission, fees or other benefits in relation to your provision of financial services and how is that commission calculated?

Advice provided will have an initial and possibly ongoing advice cost. This cost will be charged directly to you or your investment products. Ethical Investment Advisers receives 100% of fees and forwards these fees on to Ethical Choice Investments (less licensee management costs). Any incentives received by Ethical Choice Investments and the licensee will outlined in a Statement of Advice, provided to you as part of the advice process. Chris Lang is a shareholder and director of Ethical Choice Investments through the Lang Family Trust, and may receive distributions/dividends from these entities.

Ethical Choice Investments do not receive any commissions from investments or insurances. We reserve the option of accepting insurance commissions, however we prefer the transparency of a fee-for-service basis.

The exact amounts of any fees, commissions and payments received by Ethical Choice Investments and Ethical Investment Advisers will be disclosed to you at the time advice is provided to you.

If you have been referred to us by another party we will not pay a fee to that party. The same is true if we recommend any professional services we consider appropriate for you; we do not accept fees, commissions or rebates.

Ethical Investment Advisers may also receive additional remuneration as a Model Manager Fee calculated on the amount of funds invested within the Ethical Investment Mid-Cap, Large-Cap, Growth or Fixed Income Managed Portfolios. All fees will be disclosed when advice is provided to you. The Model Manager Fee is not paid to Chris Lang or Ethical Choice Investments, but is retained by Ethical Investment Advisers solely to meet the cost of managing the Managed Portfolios.



WHEN YOU RECEIVE OUR ADVICE

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

Yes, where you have requested such 'personal advice'. Where 'general advice' is provided it may not be suitable to your personal needs or financial circumstance. Where 'personal advice' is provided, we need to find out your individual objectives, financial situation and needs before we recommend any financial products or services to you.

You have the right not to divulge this information to us, if you do not wish to do so. This may impact on the suitability of the advice to your needs and financial circumstances. 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 the risks of the financial products or 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 the information that you have provided us which may include your personal profile, which includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We are committed to implementing and promoting a privacy policy, which will seek to ensure the privacy and security of your personal information. A copy of our privacy policy is enclosed for your information.

If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded.

We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise of the likely cost in advance and can help to refine your request if required.

Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my financial products?

Yes. You may specify how you would like to give us instructions, however we may require e-mail or written confirmation of any instruction unless it is time critical.



IF YOU HAVE ANY COMPLAINTS

Ethical Investment Advisers is a member of the Australian Financial Complaints Authority. If you have any complaint about the service provided to you, please take the following steps:

1. Contact our representative and tell them about your complaint.
2. If your complaint is not satisfactorily resolved within 3 days, please contact the Manager of Ethical Investment Advisers or put your complaint in writing and send it to PO Box 623 Paddington Qld 4064. We will seek to resolve any complaint quickly and fairly.

If the complaint cannot be satisfied to your satisfaction you have the right to complain to the Australian Financial Complaints Authority (AFCA).

Australian Financial Complaints Authority contact information:

Telephone: 1800 931 678 (free call)
Email: info@afca.org.au
Website: www.afca.org.au
Postal address: Australian Financial Complaints Authority,
GPO Box 3, Melbourne VIC 3001

To Find out more about how the AFCA assists investors, you can view their information on the website above.

OUR PROFESSIONAL INDEMNITY INSURANCE

Ethical Investment Advisers will take reasonable steps to ensure that we have Professional Indemnity Insurance cover that will meet the requirements of section 912B Corporations Act to provide compensation to persons who successfully claim for losses suffered due to breaches of licensee obligations by representatives and staff who are or were a representative or employee of Ethical Investment Advisers at the time the advice was provided.



ETHICAL INVESTMENT ADVISERS PTY LTD

PRIVACY COLLECTION STATEMENT

The privacy of your personal information is important to us.

Your adviser will ask you many questions. Why is so much information required?

We collect your personal information to enable us to provide you with the products and services that are appropriate to your needs. We may be authorised or required to collect your personal information under legislation including, but not limited to, the following:

- Corporations Act 2001,
- Australian Securities and Investment Commissions Act 2001,
- Anti-Money Laundering and Counter Terrorism Financing Act,
- Taxation Administration Act 1953,
- Superannuation Guarantee (Administration) Act 1992, and
- Superannuation (Unclaimed Money and lost members) Act 1999.

As those acts are amended and any associated regulations from time-to-time other acts may require, or authorise us to collect your personal information. We are required to collect sufficient information to identify a person's needs, objectives and financial circumstances so that we can provide appropriate financial advice.

We will gather the information by asking you numerous questions about you and possibly your family. We will record this information. We endeavour to retain accurate, complete and up to date personal information about you so we may ask you to review the information from time to time.

If the information you provide to us is incomplete or inaccurate this will impact on our analysis of your requirements and may result in advice that is not appropriate to your needs and circumstances. If this does occur you will need to make your own assessment concerning the appropriateness of our advice.

At times, we may collect relevant personal information from someone other than yourself, for instance an investment fund, and you may not be aware that we collect or have collected this information.

Access and correction

You may (subject to permitted exceptions) access and update your information by contacting us. You may access the personal information we retain and request corrections. This right of access is subject to some exceptions allowed by law.

We will give you reasons if we deny access though will endeavour to ensure that at all times the personal information about you that we hold is up to date and accurate. The accuracy of the personal information is dependent to a large degree on the information you provide and you should advise us if there are any errors in your personal information.

Providing personal information

We may provide personal information to:

- organisations (who are bound by strict confidentiality) to whom we outsource certain functions such as our auditors. In these circumstances, information will only be used for our purposes;
- other professionals such as solicitors, accountants and stockbrokers when a referral is required;
- entities based overseas (see below for details);
- third parties when required to do so by law, e.g., legislation or Court Order.



Overseas disclosure

We may transfer information to our related or associated entities or external service providers in locations outside of Australia, which may include but not be limited to, India, United States, China, the European Union or the Philippines, in the course of storing that information and when using or disclosing it for one of the purposes referred to above. When transferring information to foreign jurisdictions, we will ensure that we satisfy the following:

we will take reasonable steps to ensure the overseas recipient does not breach the APPs in relation to the information;

we form a reasonable belief that the overseas recipient is subject to a law, or binding scheme, that has the effect of protecting the information in a way that, overall, is at least substantially similar to the way in which the APP protect the information and there are mechanisms that the individual can access to take action to enforce that protection of the law or binding scheme; or

we will seek your informed consent prior to disclosing your information overseas. Most of the services that we provide are based on an integrated model of professional and reliable service providers that we have selected after thorough due diligence. If you do not agree to us disclosing your information outside Australia to our external service providers, we will not be able to provide services to you.

Identifiers

Although in certain circumstances we are required to collect government identifies such as tax file numbers, Medicare number or pension card number, we do not use or disclose this information other than when required or authorised by law or unless you have voluntarily consented to disclose this information to any third party.

Dealing with us anonymously or using a pseudonym

The nature of the provision financial services does not lend itself to treating customers with anonymity. All transactions require personal information about the individual for whom the transaction is being completed. However, in some instances we may be able to provide information or a service anonymously or to you under a pseudonym, for example, enquiries about products from a potential client. You can deal with us anonymously where it is lawful and practicable to do so.

Marketing Practices

Every now and then we might let you know, via mail, SMS, telephone or online, about news, products and services that you might be interested in. We will engage in marketing unless you tell us otherwise. At any time, you can contact us to update your marketing preferences.

Sensitive Information

We may also need to collect sensitive information if we organise insurance covers for you. Sensitive information includes health information, racial information and genetic information.

We will only collect sensitive information that is reasonably necessary for us to perform our functions or activities in advising you, acting for you and dealing with you.

Privacy Complaints

If you believe your privacy has been breached or you have a privacy complaint, you should write to us by email at louise@ethicalinvestment.com.au or to the Privacy Officer at PO Box 623 Paddington QLD 4064.

If Ethical Investment Advisers Pty Ltd does not satisfactorily address your complaint you can escalate it to the Office of Australian Information Commissioner.

Our Privacy Policy

We have a more detailed Privacy Policy. If you require more information please ask.