

# Financial Services Guide

Investor Signals Pty Ltd

ABN 44 143 555 453 (AR No: 439411)

Leon Hinde (AR No: 331985)

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Authorised representatives of  
Advisor Plus Pty. Ltd. ABN 52 600 655 936  
(AFS Licence No. 474520)

19 September 2019



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# Financial Services Guide

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## 1. Glossary of terms

**Advisor Plus** means Advisor Plus Pty Ltd ABN 52 600 655 936.

**AFS Licence** means an Australian financial services licence issued under the Corporations Act.

**AR** means authorised representative.

**ASIC** means Australian Securities and Investments Commission.

**ASX** means ASX Limited.

**Corporations Act** means Corporations Act 2001 (Cth).

**FSG** means Financial Services Guide.

**Morrison Securities** means Morrison Securities Pty Ltd ABN 98 113 959 596, AFS Licence No. 297950.

**IB** means Interactive Brokers Pty Ltd ABN 98 166 929 568, AFS Licence No. 453554.

**Investors Signals** means Investors Signals Pty Ltd ABN 44 143 555 453.

**We, us or our** means Investor Signals Pty Ltd ACN 143 555 453 and/or Leon Travis Hinde (as the context requires).

## 2. Purpose and content of this Financial Services Guide

This **FSG** is an important document that you should read carefully. It is designed to assist you in deciding whether to use any of the financial services offered in this FSG. It aims to clearly define the role and responsibility of our Authorised Representatives when they provide financial services to our retail clients.

The information set out in this FSG includes information about:

- (a) Who we are and how we may be contacted;
- (b) The kinds of financial products we are authorised to provide to you;
- (c) The services we offer;
- (d) How you may give instructions to us;
- (e) How we and other relevant persons are paid for the financial services we offer;
- (f) What relationships and associations we have with related parties or issuers of financial products; and
- (g) How complaints against us are dealt with.

### 3. Who we are and how we may be contacted

#### 3.1 Who we are

The financial services licensee is Advisor Plus, which holds an Australian Financial Services Licence (AFSL No. 474520). Investor Signals is an Authorised Representative (AR No.439411) of Advisor Plus and Leon Hinde, the managing director of Investor Signals, is also an Authorised Representative (AR No. 331985) of Advisor Plus. Further information about Leon's qualifications and experience is included in his profile at the end of this FSG.

As authorised representatives of Advisor Plus, we are required to provide you with this FSG. Its distribution has been authorised by Advisor Plus.

#### 3.2 How to contact us

##### **Authorised Representatives:**

Address	Level 29, Chifley Tower 2 Chifley Square Sydney, NSW 2000 Australia
Telephone:	1300 614 002
Email:	leon@investorsignals.com

##### **Licensee - Advisor Plus**

Address	Level 29, Chifley Tower 2 Chifley Square Sydney, NSW 2000 Australia
Telephone:	1300 614 002
Email:	info@advisorplus.com.au

## 4. Authorised Financial Products

### 4.1 Authorisations

We are authorised to:

- (a) provide financial product advice for the following financial products:
- deposit and payment products that are basic deposit products and other deposit products that are not;
  - derivatives;
  - debentures, stocks or bonds issued or proposed to be issued by a government;
  - Interests in managed investment schemes including investor directed portfolio schemes; and
  - securities.
- (b) deal in financial products by applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of all of the financial products listed in (a);

to retail and wholesale clients.

### 4.2 General advice only

We will only provide general financial product advice to you. Under Australian law general advice can include information or our opinions about the markets and financial products that we deal in. Any information you request about them or any discussions you have with us about our view on the current or future market conditions or prospects should only be regarded as general information for your consideration prior to you making any decision about trading in financial products such as derivatives, securities and managed funds. As we will not consider your “objectives, financial situation or needs”, you will not receive a Statement of Advice from us (because we are not providing personal advice). You should contact an independent financial adviser if you require any financial product advice. Neither we nor Advisor Plus are responsible for any financial product advice provided by any other person to you.

If we provide you with services that involve arranging for the issue of a financial product to you, such as exchange traded options, you will be provided with a Product Disclosure Statement (PDS). The PDS will contain information that might reasonably be expected to have a material influence on your decision whether to acquire the financial product. This will include information regarding the benefits and risks associated with the product and other significant features of the terms and conditions attaching to the product.

## 5. The services we offer

We offer two types of services to clients:

- (a) general advice and execution-only services for financial products including managed funds, warrants and derivative products; and
- (b) a 12-month subscription service which provides algorithm-based automated buy, sell and stop loss signals to your inbox each day.

You can elect to use either or both of our service offerings and further details are provided below.

To facilitate our service offerings, we are authorised by Advisor Plus to provide general financial product advice and dealing services for securities, managed investment scheme interests and derivatives.

### **General advice and execution-only service**

We provide to retail clients a general advice and execution-only service with trading undertaken through Morrison Securities or IB.

Morrison Securities is used to:

- (c) execute orders on ASX to buy and sell traded products (such as shares, managed funds, options and warrants quoted on ASX);
- (d) execute orders on ASX to buy, sell, close out and exercise derivatives (such as Exchange Traded Options and LEPOs);
- (e) undertake other dealings in financial products; and
- (f) undertake settlement and clearing of ASX executed transactions.

IB are used to:

- (g) execute orders on international securities exchanges to buy and sell traded products (such as quoted shares, managed funds, options and warrants);
- (h) trade in exchange-traded derivatives (such as CFDs and futures); and
- (i) undertake other dealings in international financial products.

We do not issue margin lending facilities or provide any advice on setting up a margin lending facility with other providers.

### Subscription service

The Investor Signals subscription service comprises three separate levels.

<b>Investor level</b> includes access to:	ASX Index XJO200 buy and sell signals, ASX equities - top 20 only, email service.
<b>Trader level</b> includes access to:	ASX Index XJO200 buy and sell signals, ASX equities - top 20 & 50 only, Dow Jones top 30, email service.
<b>Professional level</b> includes access to:	ASX Index XJO200 buy and sell signals, ASX equities - top 20, 50, 100 & 200. US equities - NASDAQ 100, S&P 100 & Dow Jones top 30, email service & platform login.  <b>Plus</b> , Auto Trade Platform Execution & Private Client Advisor Support.

### Trading account

To enable us to provide an execution-only service to you, you need to open a trading account. We can assist you to obtain an account with one of the providers with whom we have a relationship – being Morrison Securities and IB. These entities facilitate trading in financial products. They may also issue their own products or facilitate trading in financial products which we do not advise on or deal in.

In opening an account with Morrison Securities or IB, you will be able to authorise us to provide instructions on your behalf and we use this authority to execute trades on your account in accordance with your directions.

When you open an account with Morrison Securities or IB, you also become their client and they will provide you with a financial services guide, client agreement or terms and conditions, and other documents which set out, among other matters, the services and products they provide, the fees and expenses they charge and the terms and conditions on which the services and products are provided. As the account holder, you will also be able to access the account and undertake your own trading activities if desired.

### Further information

More information on the products and services we offer is available at [www.investorsignals.com](http://www.investorsignals.com)

## 6. How you may provide instructions to us

You may provide instructions to us directly by phone or email.

## 7. How do we charge for our services?

We charge you fees for the services that we provide to you.

Details of our fees, charges and commissions are set out in the schedule to this FSG.

Morrison Securities or IB will charge you a fee for the transactions executed by us on your behalf. Details of the fees and charges which may be payable to Morrison Securities or IB will be set out in the FSG and other material they provide to you.

Leon Hinde is the managing director, and associated with the sole shareholder, of Investor Signals. He receives a salary as managing director and may indirectly benefit from any dividend paid by Investor Signals.

## 8. Do we have any relationships or associations with related parties or issuers?

We have entered into arrangements with Morrison Securities and IB as described in this FSG.

The provider we recommend to you, or its employees and directors and its related entities, may have an interest in financial products that we give you general advice about or deal in on your behalf. Also, as disclosed in the schedule to this FSG, as a client of (as applicable) Morrison Securities or IB, you instruct them to deduct the fees payable to us for executing your trades from your account and pay them to us.

We may also enter into transactions with, and use the services of, any related parties. It is our policy to ensure that such arrangements are on arm's length commercial terms. We or any related parties or any director or officer of any of them may invest in any financial product we manage or deal in. We may receive fees or derive a profit if we or any of our related parties issue unregulated financial product or, where applicable, act as the investment manager.

From time to time the directors may hold interests in unregulated financial products issued by us.

### **Conflicts of interest**

Potential conflicts may occasionally arise between the interests of our clients, ourselves and our related parties and other parties (including service providers appointed by us). We have a statutory duty to manage conflicts of interest.

We have policies, procedures and organisational arrangements in place to manage conflicts of interest. Our Board is responsible for the management and resolution of conflicts of interest arising in relation to the financial services we provide.

## 9. How complaints against us are dealt with

### **Our commitment**

We are committed to providing quality service and accurate information. As part of that commitment, we are focused on improving client satisfaction levels by providing an efficient and accessible system for resolving client disputes. You have the right to have any dispute about the service received from us investigated and dealt with quickly and effectively in accordance with our internal dispute resolution procedures.

## Client input

If you have any concerns with the services provided, you can contact us on the below details:

### Compliance Officer

Investor Signals Pty Ltd

Level 29, Chifley Tower

2 Chifley Square

Sydney, NSW 2000

Australia

Phone: 1300 614 002

Email: [leon@investorsignals.com](mailto:leon@investorsignals.com)

You should include as much detail about the circumstances of the dispute or concern as possible, including the name(s) of any of our staff involved.

## Our response

Where it concerns a dispute, the Compliance Officer will acknowledge receipt of it in writing and provide an estimate of the time it will take to investigate the circumstances.

The Compliance Officer will fully investigate the dispute and follow up if further information is required from you. Unless we resolve your dispute to your complete satisfaction within five business days and you don't request a response in writing, the Compliance Officer will then prepare a detailed written response to you after consideration of all relevant documents and following interviews with the involved employees, if required. The written response will be mailed, emailed or delivered to you within 45 days of receiving your complaint.

For any other circumstance please either contact us by email or by phone so that we can resolve your concern as quickly as possible in an endeavour to find a satisfactory outcome.

## 10. External dispute resolution – AFCA

Advisor Plus, as the licence holder, is a member of the Australian Financial Complaints Authority and if your dispute is not resolved satisfactorily you have the option to pursue your dispute with AFCA. You can complain to AFCA online, via email or by phone.

Contact details for AFCA are:

### Australian Financial Complaints Authority

Online: [www.afca.org.au](http://www.afca.org.au)

Mailing Address: GPO Box 3, Melbourne, VIC 3001

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678 (free call)

## 11. Compensation arrangements

Advisor Plus, as the licence holder, has professional indemnity insurance in place which it considers satisfies the requirements of section 912B of the Corporations Act.

The professional indemnity insurance policy covers claims in respect of financial services provided by Advisor Plus's authorised representatives and any former



authorised representatives.

## 12. Privacy, Data Protection and AML/CTF Act compliance

The privacy of your personal information is important to us. We also have obligations to protect your personal information that is available online from data breaches. Our privacy and data breach policy is contained in the terms of your agreement with us and available on our website.

You should also note that we are obligated by the AML/CTF Act to collect personal information from clients to fully verify a client's identity before providing any designated services under the AML/CTF Act.

## 13. Schedule of Fees and Charges

### **Fees and charges payable to us**

#### **General advice and execution only service – fee per trade option**

We are remunerated for each trade we execute on your behalf and receive a fee which may be a percentage of the value of the trade or an amount per financial product purchased or sold. Alternatively, you can elect our management fee and performance fee option as described on the following page.

Other than the fees we receive as disclosed in this FSG and the third-party fees and charges described in this FSG, we do not charge you any additional fees for general advice or execution only services.

Under our fee per trade option, when we arrange for you to open an account with Morrison Securities or IB you will be requested to instruct them to deduct, from the funds in your account, to pay to us our fees for each trade executed on your account. This will occur at the same time they deduct funds from your account to settle a buy trade and pay their brokerage or other fees or pay funds into your account from settlement of a sell trade and deduct their brokerage or other fees from the proceeds. We have set out below examples of the fees we may receive for executing trades through Morrison Securities or IB on your behalf. If you would like further details, please contact us within 7 days of receiving this FSG and prior to obtaining any financial services from us. All fees are quoted GST inclusive.

#### *Example - ASX securities*

If we are entitled to receive a fee equal to 1% of the value of ASX-quoted securities purchased or sold on your behalf, and we instruct Morrison Securities to purchase \$10,000 worth of WBC shares, we will receive a fee of \$100.

#### *Example – ASX CFDs*

If we charge a fee equal to 0.15% of the value of a CFD traded on your account, and we instruct IB to purchase a \$10,000 CFD, we will be entitled to a fee of \$15.

#### *Example – US shares*

For shares traded on an US exchange, if we will receive a fee of USD \$0.01 per share traded and we instruct to IB to sell 1,000 shares on your behalf, we will receive a fee of USD\$10.

#### **General advice and execution only service – management fee and performance fee option**

If you choose our management fee and performance fee option, we will receive a management fee calculated as 1.95% per annum of the value of your account plus a

performance fee equal to 20% of any outperformance of the ASX200 Accumulation Index. All fees are quoted GST inclusive.

The management fee is calculated and accrues daily based on the value of the investments (including cash) in your trading account or accounts (being an account you have with Morrison Securities or IB on which you have authorised us to execute in accordance with your directions). The management fee is payable monthly in arrears from the funds in your account and you will be requested to instruct, as applicable, Morrison Securities or IB to pay us our management fee each month. Alternatively, we will invoice you for your monthly management fee.

The performance of your investments is calculated each business day (as determined by the value of the investments (including cash) in your trading account or accounts) and compared to the daily performance of the ASX200 Accumulation Index. Where the amount is positive, the positive performance amount is carried forward. Where the daily calculated performance amount is negative, it is applied to reduce any accrued positive performance amount from the previous day or, where there is no accrued performance amount from the previous day, carried forward as a 'performance deficit'. Any performance deficit will need to be offset by future positive performance before any performance fee becomes payable to us.

If there is a positive performance amount as at 30 June we are entitled to a fee equal to 20% of that amount. The performance amount or deficit is adjusted during the year for contributions to, or withdrawals from, your trading account.

Our performance fee for a financial year (if any) will be payable from the funds in your account and you will be requested to instruct, as applicable, Morrison Securities or IB to pay us our performance fee (if payable) at the end of the financial year. Alternatively, we will invoice you for our performance fee.

#### *Example – management fee*

If the value of your account was \$50,000 we would be entitled to a management fee of approximately \$81.25 per month.

#### *Example – performance fee*

The value of your account at the beginning of the financial year was \$50,000 and at the end of the financial year was \$55,000. Therefore, the investment return for the period is 10%. The benchmark return for that financial year was 5%.

The performance fee will be calculated as  $\$50,000 \times 20\% \times (10\% - 5\%) = \$500$ .

The above example is for the purpose of illustrating how the performance fee may be calculated only and does not represent any actual or prospective performance of your account. The example assumes the investment return and the benchmark is steady during the financial year. The example also assumes there are no contributions to, or withdrawals from, your account during the financial year and that the performance of your account exceeds the benchmark.

### **Subscription service**

The fees payable for the Investor Signals subscription service depend on the level chosen set out below. These fees cover a 12-month subscription. The payment will be applied to the 12-month period commencing on the date of the processed payment and is non-refundable for that period. At the expiry of the 12-month period, a client can elect to either discontinue their subscription (by doing nothing), in which case no further fees for the subscription service will be applied, or, if the client wishes to continue the service, they can enter into new terms and conditions (requiring electronic acknowledgement by the client), prior to any new changes being applied.

Transaction fees and costs for any trading undertaken (as described above) are in addition to the annual subscription service fees.

<b>Investor level</b>	<b>\$1,320 per year</b>
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<b>Trader level</b>	<b>\$2,640</b> per year
<b>Professional level</b>	<b>\$3,960</b> per year

These fees may vary depending on whether you request additional data feeds or news services which we may offer from time to time.

### Other fees

Additional fees are charged by us to you on any outstanding amounts owed us to in respect of brokerage fees and in respect of any funds required for settlement of a purchase transaction. This fee is equal to 15% p.a. on all outstanding money. For example, if you owed us \$1,000 in unpaid brokerage fees (for example, if there were insufficient funds in your trading account when a trade settled) and the amount was outstanding for two months, we would be entitled to charge you a fee of \$25.

Also, if there are insufficient funds in your trading account to pay our fees or you do not pay our invoices, we may recover our outstanding fees from you.

### Fees may be negotiable

Prices and charges are negotiable in certain circumstances. Please contact Investor Signals for further information.

### Brokerage and Confirmations

Confirmations are issued at the end of a trading day for any executed buy or sell in an individual stock (even though the order may not be complete). If the balance of the order is filled the next day, then a new confirmation would be issued, and an additional confirmation charge is applied.

### Note that brokerage is payable each time we issue a confirmation up until your order is completed.

In addition to the above, if Morrison Securities incurs any ASX/ACH fees on your behalf or charges you fail fees or fees for administrative matters and recovers them from us (that is, if they don't charge the fees to, or recover the fees from, your account) we will charge those fees, as listed below, to you.

<b>Non-Trading Related Charges</b>	
<b>Fail Fee - Buy</b> (This fee is payable if your CMT account or margin lending account does not have sufficient funds in respect of a buy trade)	\$110.00 per day + corresponding penalty fees
<b>Fail Fee-Sell</b> (This fee is payable if you fail to provide the relevant financial products in respect of a sell order)	\$110.00 per day + corresponding penalty fees + ASX fees
<b>Options Fail Fee</b> (This fee is payable if your CMT account or margin lending account does not have sufficient funds in respect of an options trade or margin call)	\$110.00 per day + corresponding penalty fees

<b>Security holder Reference Number ("SRN") Enquiry</b>	\$27.50
<b>Re-booking Fee</b> (This fee is payable when you execute a trade in an incorrect account and the trade has to be cancelled and re-booked to the correct account)	\$33.00
<b>Off Market Transfer</b>	\$55.00
<b>Posted Contract Notes</b>	\$1.50

Note:

- Transaction prices are on a per trade or per side (if options) basis.
- All non-trading related charges above are GST inclusive.

### **Other charges**

We will charge you a fee of \$330 (inclusive of GST) for preparing a tax schedule at the end of the financial year.

There are no other fees charged to the client, unless we advise you prior to the transaction being undertaken.

## **Fees and charges payable to Morrison Securities, IB and other third parties**

Morrison Securities and IB will charge you brokerage on each trade undertaken on your account. Brokerage may be a fixed fee, a percentage of the value of the securities or financial products traded, or an amount per security or financial products traded or another amount. Fees may differ between Morrison Securities and IB and between the types of products traded. Details of the fees and charges payable to Morrison Securities and IB are set out in their respective FSGs, client agreement or other material provided to you.

They will deduct the fee from your account upon completion of the trade.

Market operators may also charge fees for transactions undertaken. For example, ASX Clear Pty Ltd charges a range of fees for every option transaction and the trading platform passes such fees onto you and deducts them from your trading account.

Similarly, any ASX/ACH fees and equivalent fees charged by other market operators and clearing and settlement providers, incurred on your behalf will be charged to your account by Morrison Securities or IB. For example, ASX/ACH charge fees for failed transactions (i.e. if a trade does not settle because of insufficient funds in your trading account), for processing off-market transfers and for Security holder Reference Number enquiries.

Information about fees charged by market operators and clearing and settlement providers is contained in the FSGs of Morrison Securities or IB or other material they provide to you.

## **Profile**

Leon Travis Hinde

Authorised Representative 331985

1300 614 002

[leon@investorsignals.com](mailto:leon@investorsignals.com)

## **Industry Education & Experience**

Leon has been working in the financial services industry for 24 years in management and advisory roles. Leon has extensive experience in general advice and dealings involving securities and derivative financial products.

PS 146 qualified, Securities & Derivatives, ADA 1 accreditation, ADA 2 accreditation, Responsible Manager Certificate.

Leon is remunerated by way of salary and profit allocation by way of dividends.

## **Competencies**

Leon is competent and is authorised to provide financial product advice and deal with respect to the following financial products:

- Securities
- Derivatives
- Interests in managed investment scheme.