



\$1 per day + 1 hour per month  
= financial security for life!

# Investing 101 Pty Ltd ABN 70 119 185

**Ashley Ormond**, Principal

ashley@investing101.com.au

[www.investing101.com.au](http://www.investing101.com.au)

## Financial Services Guide

1 August 2008

### 1. Purpose and content

This Financial Services Guide is designed to assist you in deciding whether to use any of the services offered in the guide. It contains information about who is providing the services, how they may be contacted, what services are provided, how they are remunerated, how complaints are dealt with, and other matters required by law. A Financial Services Guide is required to be provided prior to the provision of financial product advice.

### 2. Name and contact details:

Licensee: Investing 101 Pty Ltd

Address: c/- Dawson Evett Chartered Accountants, PO Box 5125, Sydney, NSW 2001

Email: [ashley@investing101.com.au](mailto:ashley@investing101.com.au).

Web site: [www.investing101.com.au](http://www.investing101.com.au)

### 3. Services and products

Investing 101 Pty Ltd (the "Licensee") is the holder of Australian Financial Services License No. 301808 issued by the Australian Securities & Investment Commissions under section 913B of the Corporations Act 2001. This license authorizes the Licensee to carry on a financial services business to provide general financial product advice to retail and wholesale clients in relation to securities, interests in managed investment schemes (managed funds) excluding investor directed portfolio services, and basic and non-basic deposit products

The Licensee (or its authorized representatives) does not provide personalized financial product advice. The Licensee will not provide a Statement of Advice to any person.

The Licensee (or authorized representatives) writes and publishes books and other publications about finance and investing. The publications are intended for a wide audience and are not intended to take into account each individual reader's individual objectives, financial situation and needs. The publications are for instructional and educational purposes only.

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Where general advice is given to retail individuals:

- the information does not take into account the person's personal objectives, financial situation and needs;
- individuals should consider the appropriateness of the information on that basis, and
- individuals should obtain a copy of the Product Disclosure Statement in relation to any products they are considering buying, selling or holding.

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Readers should obtain individual financial, tax and legal advice to determine whether information contained in the communications is appropriate to their particular objectives, financial situation and needs.

#### **4. Remuneration, associations or relationships**

The Licensee and authorized representatives may receive remuneration from the sale of books and other publications. Neither the Licensee nor its authorized representatives, nor any related or associated party, nor any director employee of the Licensee or authorized representatives, receives any remuneration or other financial or non-financial benefits from any product providers in respect of, or is attributable to, the provision of any of the authorized services.

**In plain English: Nobody is paying me to say what I say. I don't sell any products**

There are no associations or relationships between the Licensee, its authorized representatives, the providing entity or any related body corporate, and the issues of any financial products, being associations or relationships that might reasonably be expected to be capable of influencing the licensee or its authorized representatives in providing any of the authorized services.

**In plain English: Nobody is influencing me to say what I say. I receive no commissions or fees from any product provider**

#### **5. Authorized Representatives:**

Investing 101 Pty Ltd has authorized the person detailed below to provide general financial product advice to retail and wholesale clients in relation to securities, interests in managed investment schemes (managed funds) excluding investor directed portfolio services, and basic and non-basic deposit products. The authorized representative of the Licensee is:

Name: Ashley Ormond, principal and sole director of the Licensee

Contact: see above Licensee contact details

Qualifications:

- BA (Economics & International Relations) Deakin University, Victoria
- LLB (Bachelor of Laws) – University of Sydney
- LLM (Master of Laws) - University of Sydney
- Graduate Diploma of Applied Finance & Investment – Securities Institute of Australia
- Fellow, FINSIA

Experience:

- 25 years experience in the financial services industry, including 10 years a senior executive with major Australian and global banking groups;
- Director of a variety of companies including listed, private and not-for-profit sectors
- 20+ years as a private investor

Expertise in the following areas:

- Investment and building long term wealth
- Shares and other listed securities
- Mortgages & lending
- Property investment
- Retail financial products including transaction products, deposits, loans, cards, managed funds, insurances
- Business expansion, funding, acquisitions, sales
- Corporate finance, mergers & acquisitions, capital raisings, floats

The authorized representative provides advice on the following types of products:

- Listed shares
- Listed investment companies and exchange traded funds
- Listed and unlisted property trusts and syndicates
- Fixed interest securities, preference shares, debentures, mortgage trusts
- Managed funds, unit trusts
- Bank accounts, term deposits, cash management trusts

Where this Financial Services Guide is distributed by the authorized representative it is done so with the authority of the Licensee.

#### **6. Dispute resolution procedures**

Any person may contact the Licensee at the above address. Licensees are also required to offer external dispute resolution service. The Licensee is a member of the following dispute resolution service, where any person may take their complaint further:

Name of service:	Financial Ombudsman Service.	Membership No: 12379
Contact Details:	PO Box 3, Melbourne, VIC 3001.	Website: <a href="http://www.fos.org.au">www.fos.org.au</a>
	Ph: 1300 780808 Fax: (03) 9613 6399	Email: <a href="mailto:info@fos.org.au">info@fos.org.au</a>

