



ADVISER SOLUTIONS

Ausure Financial Services



Introducing Ausure Financial Services

Asure Financial Services (AFS) is the Financial Planning and Personal Risk Insurance Advice division of the Ausure Group (Asure).

Asure Pty Ltd is the holder of an Australian Financial Services License (AFSL) and is a nationally trusted brand for professional financial planning and general insurance advice.

Asure is majority owned by Steadfast Ltd, an ASX listed entity and the remaining shareholders are management and staff. This ownership structure provides strength and stability for Ausure, it's Authorised Representatives (AR's) and clients whilst still maintaining a family like culture.

Our People

The management and staff of AFS have over 100 years of combined experience in financial services. Our General Manager and Managing Director are both fully qualified (and still client servicing) financial advisers, so are very aware of the challenges facing financial advisers in today's environment. We pride ourselves on developing and maintaining a very close relationship with our AR's as we believe this is the key to your business thriving under our AFSL.

Joining Ausure

Your financial advice business which we prefer to call a "Practice" must be incorporated and will operate as a Member Firm.

Your company will be appointed as a Corporate Authorised Representative (CAR). Qualified financial advisers linked to a CAR are appointed as Sub Authorised Representatives (SAR).

Member Firms can consist of more than one CAR and Sub Authorised Representatives can be appointed to one or more CARs.

Your Identity

Asure is a nationally trusted brand for professional financial planning and general insurance advice.

We would love you to embrace the Ausure brand in your identity to leverage of the existing brand strength and also to assist in the continued growth of the Ausure brand. However, we understand you may wish to promote your own business identity and branding and are happy if this is what you choose.

Security of Revenue and Client

We both know clients own themselves. Ausure as the AFSL together with you as the adviser, are the custodians of their information. We recognize that the associated income stream belongs with you and can be transferred to another AFSL at your request subject to industry standard termination and transfer conditions.

We know that your clients belong to your business and are not only your source of income today but also a valuable asset for you and your family in the future. Ausure emphasizes this security of revenue and client ownership for you in your CAR agreement.

Business and Compliance Services

You and your Practice can make the most of the following advice services, tools and support systems included in our Adviser Terms to assist in the efficient, cost effective and compliant operation of your business.

- Regular compliance audit and quality of advice reviews
- Best practice strategies and advice to manage, grow and exit your business
- Compliance and risk management procedures and guidance including on line compliance manual and standard templates for business & compliance documents
- Discounts for software and technology
- Professional indemnity insurance and complaints and claims management
- Revenue collection and management with your entitlement being paid by EFT direct to your bank and your statements and RCTI emailed same day.

Education and Training Support

- Practice Development and value of advice assistance and mentoring
- Training and PD Days held regularly in each State
- Continuing education and competency training via Kaplan on line CPD sessions
- We will prepare and monitor an individual annual Training Plan

Planning and Technical Solutions

- A choice of administration platforms providing independence and flexibility
- Access to Ausure aligned para planning service
- Extensive Approved Products List
- Professionally constructed model portfolios and guides
- On line sales and marketing resources
- On line financial and risk planning technical resources and guides



Practice Management Technology

Our practice management technology partners enable us to offer industry leading web based technology to our financial advisers, at the least possible cost.

Technology subscriptions are not included in our dealer service fee however you can access them through our special group discounted user rates.

This also includes authorised Ausures' SOA's and templates for system documents. This service and support is included in your subscription.

Value for your Money

Clarity & Certainty

We know how important it is for you have a clear understanding of how our business relationship will work and therefore we both sign an Agreement setting out the terms and conditions of your appointment.

It is imperative we operate on financial terms that are sustainable for us, and transparent, fair and equitable and value for money for you.

Refer to our licensee fees on the final page of this document.

What you can expect & FAQ's

Who makes the decisions?

The Risk Management Committee, which includes the Compliance and the Investment Committee, comprises a number of Ausures' senior management personnel and meets regularly and is chaired by the Managing Director.

How can I benefit by being with you?

Ausure has an "adviser first" culture without peer in the industry and is totally focused on helping you achieve your business and lifestyle goals.

We do this by providing a complete cost effective AFSL resource for you to leverage your business removing the necessity to obtain an individual Licence.

You can build your own business and a valuable asset for yourself and your family whilst maintaining your working independence.

Are there minimum professional standards?

Yes. You must show:

- A cultural fit to Ausure and our existing stakeholders
- A genuine desire to take your business to a higher level
- A high level of compliance
- An understanding that your product is service and advice
- That your business will be profitable for both yourself and for Ausure
- That you have the Diploma of Financial Planning
- That you have RG146 subjects 1 – 4 and are prepared to complete a minimum of continuing training points each year.
- Investment advisers must agree to have the Advanced Dip FP within 2 years of joining.

How do you handle Compliance?

Ausure has a robust compliance regime.

Each adviser is audited initially once a year. Follow ups are scheduled if an adviser does not achieve the desired standard.

We provide both verbal and written feedback offering suggestions to resolve any issues. All necessary standard templates for business forms and documentation are provided to meet our high compliance standards.

Copies of SOA's are collected randomly and are subject to systemized scrutiny to assist advisers to achieve best practice.

How independent is your Research and APL?

We use an independent asset consultant who provide the basis of our research. This is supplemented by research from other independent research houses, as required.

The APL is prepared using own in house methodology and is based on providing advisers with as broader range as possible of high quality financial products.

You will not be directed to use any particular financial product or provider.

What if I decide to join Ausure?

If you are an existing financial adviser, there are many organisations to coordinate with a move so it is important that before you tell your existing licensee that you are leaving you give us some time to begin the process.

As well as the regulator, there are the many product managers to liaise with on the transfer of clients and adviser codes:

Once your existing licensee has agreed to your departure, the product managers where your clients' business resides will need to be notified. We will assist you in this process.

If applicable, we also advise the hosted financial planning software supplier and the online training provider of your new licensee.

During the notice period, we ask that you read, sign and return the Representative Agreements.

Finally, once the agreements are returned and your current licensee removes your name from the Authorised Representative Register on the ASIC web page we officially appoint you as a Ausure Authorised Representative.

The whole process will take around a month.



Jeff Haydn

E | jeff.haydn@ausure.com.au

P | 07 33195 5100

AUSURE PTY LTD

ABN: 94 096 971 854

Ausure Financial Services Pty Ltd

ABN: 38 135 994 535

Address: Lvl 25, 324 Queen St,
Brisbane, QLD 4000

Website: www.ausure.com.au



Licensee Fees

Authorisation Level	First AR	Second AR	Third AR
Comprehensive Authorised Representative (AR)	\$21,100 p.a.	\$13,200 p.a.	\$9,900 p.a.
Risk Only Authorised Representative (AR)	\$15,800 p.a.	\$13,200 p.a.	\$9,900 p.a.
Accountants Limited Authorised Representative (AR)	\$7,800 p.a.	\$5,400 p.a.	\$4,800 p.a.

Fees are exclusive of GST and includes:

- Licensee Fee
- Professional Indemnity Insurance
- Kaplan Subscription

The licensee fee will be reviewed annually and adjusted to reflect changes in the Consumer Price Index (CPI). The licensee has the discretion to adjust the licensee fee if the Professional Indemnity Insurance market changes significantly.