



Stationery and Marketing Policy

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Document Status

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Owner	Manager - Standards, Education & Services

Version	Date	Summary of changes
0.1	September 2010	Initial version
0.1	December 2010	Stakeholder feedback incorporated
1	February 2011	Approved by Executive Leadership Group
1	February 2011	Network communication / released
2	December 2011	Removal of reference to websites in the table / Information added to 6.0 / title change

1.0 Purpose

The purpose of this policy is to provide Professional Investment Services (PIS) and its Advisers (advisers) with a clear and consistent understanding of the legislative requirements as well as PIS business requirements applicable to all PIS business stationery and marketing documents.

2.0 Scope

2.1 To whom does this policy apply?

This policy applies to all PIS advisers and associates with current branch agreements and encompasses all forms of promotional material and business documentation relating to the financial services they provide under the PIS Australian Financial Services Licence (AFSL).

2.2 Laws, Regulations and Industry Standards appropriate to this policy

The policy has been written to ensure PIS and its advisers comply with the following laws and regulations:

- Corporations Act 2001 s911C | Prohibition on holding out to be an Australian Financial Services Licence holder.
- Regulatory Guide 36.47 | Clarifies the requirement for not holding out to be an Australian Financial Services License holder.
- Corporations Act 2001 s153 | Using a name and ACN on documents.
- Regulatory Guide 13 | Clarifies the use and display of ACN, ARBN and Company names on documents.
- Corporations Act s144 | Displaying of company name at registered office.
- Corporations Act 2001 s923A | Restrictions on use of certain terms and expressions.
- Corporations Act 2001 s949A | Obligation to warn clients that advice does not take account of client's objectives, financial situation or needs.

PIS are a Professional Partner of the Financial Planning Association (FPA). This policy has been written to ensure the AFSL complies with their industry standards:

- Financial Planning Association (FPA) Code of Professional Practice Rule 8.10- 8.12 | Market Representation guidelines particular to product promotion and advertisement.

2.3 Definitions

Business Documents – Includes business cards, letterhead, with compliment slips, fax templates.

Promotional Material – Includes but is not limited to flyers, invitations, brochures, print media, radio and TV advertisements, seminar presentations and other forms of promotional/marketing material.

Electronic communications – Includes emails, and internet marketing.

Please Note:

The PIS website policy outlines the requirements for adviser websites. This can be accessed via the PIS adviser intranet: [Home](#) -> [Professional Standards Documents](#) -> [Policy Documents](#).

3.0 Standard Disclosure Requirements

3.1 Licensee and Authorised Representative Disclosure

According to s911C of the Corporations Act 2001 advisers must not hold out that they are the holder of an AFSL.

As such, PIS requires advisers to clearly disclose who their licensee is and also ensure it is clear that they are acting as a representative and not as a principal of a licensee.

In consideration of the above, PIS has developed minimum standard disclosure information set out in tables 1 and 2.

PIS have also developed some sample letterheads, business cards and email signatures that can be used as a guide. Please refer to Appendix 2.

Table 1: Standard Authorised Representative Requirements	Business Cards	Letterhead	With Compliment Slips	Email Signature	Fax Templates	Marketing Material	Presentations
[Adviser Name] Authorised Representative No XXXXXX (Corps Act s911c)	Y	Y*	Y*	Y	Y*	Y	Y
Professional Investment Services Pty Ltd (Corps Act s911c)	Y	Y	Y	Y	Y	Y	Y
AFSL 234951 (Corps Act s911c)	Y	Y	Y	Y	Y	Y	Y
ABN 11 074 608 558 (Corps Act s153, RG13)	Y	Y	Y	Y	Y	Y	Y
www.profinvest.com.au	Y	Y	Y	O	Y	O	O
Email address: info@profinvest.com.au HO Telephone number :07 5574 0244	N	Y	Y	N	Y	N	N
Branch Entity & ABN (Corps Act s153, RG13)	O	Y	O	O	Y	Y	Y
PIS Logo (Either Traditional or Outline)	O	O	O	O	O	O	O
PIS Head Office address Details	O	O	O	O	O	O	O
General Advice Warning (Corps Act s949a)	N	N	N	N	N	G	Y

Y – Yes Required N – Not Required O – Optional G – If general advice is provided

*If there are multiple advisers in one branch and the branch does not wish to list each adviser on the letterhead, then a statement as follows will need to be included **‘All advisers are Advisers of Professional Investment Services’**

Table 2: Corporate Authorised Representative Requirements	Business Cards	Letterhead	With Compliment Slips	Email Signature	Fax Templates	Marketing Material	Presentations
[Adviser Name] Sub Authorised Representative No XXXXXX (Corps Act s911c)	Y	O	O	Y	O	O	Y
[Corporate Entity] Corporate Authorised Representative No XXXXXX (Corps Act s911c)	Y	Y	Y	Y	Y	Y	Y
Professional Investment Services Pty Ltd (Corps Act s911c)	Y	Y	Y	Y	Y	Y	Y
AFSL 234951 (Corps Act s911c)	Y	Y	Y	Y	Y	Y	Y
ABN 11 074 608 558 (Corps Act s153, RG13)	Y	Y	Y	Y	Y	Y	Y
www.profinvest.com.au	Y	Y	Y	O	Y	O	O
Email address: info@profinvest.com.au HO Telephone number :07 5574 0244	N	Y	Y	N	Y	N	N
Branch Entity & ABN (Corps Act s153, RG13)	O	Y	O	O	Y	Y	Y
PIS Logo (Either Traditional or Outline)	O	O	O	O	O	O	O
PIS Head Office Address Details	O	O	O	O	O	O	O
General Advice Warning (Corps Act s949a)	N	N	N	N	N	G	Y

Y – Yes Required N – Not Required O – Optional G – If general advice is provided

3.2 Other Considerations

3.2.1 Logos

- Branch logos can only be included on stationery and marketing material associated with financial planning if the Branch has a formal agreement with PIS.
- Industry body logos can only be included in stationery and marketing material associated with financial planning if the adviser has written consent or is a member of the relevant body. The most common logos are the Certified Financial Planner (CFP) and Financial Planning Association (FPA). To use the CFP designation/logo the adviser must be a CFP and be a current member of the FPA, likewise to use the FPA logo the adviser must be a current practitioner member. Other logos may include Self-Managed Superannuation Fund Association of Australia (SPAA) and SMSF Specialist Adviser (SAA).
- PIS logos are not a formal requirement however if advisers prefer to use a PIS logo this must be in line with the logo use guidelines. Guidelines can be found on the PIS adviser intranet in the following location [Home](#) -> [Adviser Services](#) -> [PIS Logos and Logo Style Guide](#).

3.2.2 Letterhead

- The PIS details, as referenced in the tables featured in 3.1 must be clear and displayed in a minimum font size equal to Arial 8, however we recommend Arial 10. The Branch/Adviser can use their preferred font style.
- Advisers who do not state their authorised representative number on their letterhead template are required to include it as a part of their standard signature.
- The Branch name and physical address is preferred. However, the PO Box address is permitted.
- Accountants may be required by the CPA to include a statement as dictated by the relevant State or Territory Professional Standards Legislation, limiting liability on their stationery. If they are also an authorised representative of Professional Investment Services Pty Ltd they will need to make it clear that the statement limiting liability does not apply in respect of advice provided in their capacity as an authorised representative of Professional Investment Services Pty Ltd.

The wording may be as follows;

Our liability is limited by a scheme approved under Professional Standards Legislation, except where we provide Financial Services as an Authorised Representative of Professional Investment Services Pty Ltd AFSL 234951.

- If the adviser is also an Australian Loan Company (ALCo) member, they must use separate letterhead for the ALCo area and communication of their business.
- Financial Services provided under the PIS licence are permitted to be displayed on adviser letterhead however these must be in line with the PIS Financial Services Guide (FSG) and the Adviser Profile.
- Services that are not covered under the PIS AFSL i.e. lending or accounting must include a statement such as the following:

“Only financial planning and insurance services are provided through Professional Investment Services Pty Ltd”.

- It is preferred that all letterheads are professionally pre-printed. However, letterheads that include the standard PIS logo **must** be pre-printed and cannot be printed on the office printer. This is to ensure a professional image (i.e. accuracy and representation of colours and logos) is maintained at all times.
- Watermarks are acceptable as long as they do not obstruct the PIS details (refer to tables in 3.1).

3.2.3 Business Cards

- The use of the title ‘Financial Planner’ or ‘Financial Adviser’ is permitted as long as the PIS name is included on the same side.
- The Branch name and physical address is preferred. However the PO Box address is also permitted.
- Financial Services provided are permitted to be displayed on adviser business cards however these must be limited to the services provided under the PIS licence and in line with the PIS FSG and the Adviser Profile. The services must be displayed on the same side of the card as the PIS details (refer tables in 3.1).
- The PIS details (refer tables in 3.1) should be clear and displayed in a minimum font size of 5pt Arial or an equivalent font size and type. The Branch/Adviser can use their preferred font style.

3.2.4 Business Signage

A client entering an adviser’s office should be informed that the adviser is an Authorised Representative of PIS. This can be achieved in one of the following ways:

- signage on the building; or
- lettering on the wall or window near the entrance to the adviser premises; or
- a prominent sign on the front counter/reception desk.

In addition:

- Free standing business signage (e.g sandwich boards, banners) will only require Professional Investment Services disclosure if the sign includes services i.e. ABC Pty Ltd, Superannuation, Wealth Creation, Insurance. This sign will then need to state Authorised Representative(s) of Professional Investment Services Pty Ltd AFSL 234951 | ABN 11 074 608 558.
- s144 of the Corporations Act states that **every** company must display its name at places at which the company carries on business and that are open to the public.
- If an adviser sees clients in locations other than the primary office they must carry their authorised representative certificate with them and produce this to the client upon request.

3.2.5 Disclosure of Business Entities

- Under the Corporations Act “A company’s name and ACN or ABN must appear on all of its ‘public documents’” [s.153].” In consideration of the above it is a requirement that the full entity name along with the ABN is disclosed on business letterhead i.e.:
- ABC Investment Services Pty Ltd ATF ABC Family Trust T/as ABC Financial
ABN xxxxxxxxxxxx
- If the business is a Corporate Authorised Representative and has a registered trading name, they may use the trading name in lieu of the full entity name on business cards and marketing only. The full entity must be disclosed on letterhead at all times along with relevant ABN.

3.2.6 Use of Professional Investment Services in Trading Name

- Advisers of Professional Investment Services are entitled to trade under the company name of Professional Investment Services Pty Ltd. However they need to abide by PIS guidelines and ensure they make it clear they are acting in a capacity as a PIS authorised representative and not as a staff member or AFSL license holder.
- Some groups within PIS already trade under a modified version of Professional Investment Services e.g. Professional Investment Services Gold Coast. These groups should consider their legal position and consider registering the business name to protect their intellectual property. This is the responsibility of the adviser. PIS will allow existing branches within the network who are already set up this way to continue utilising the modified name, however new groups must first seek permission from PIS to register the trading name or use a modified version of PIS’ name.

3.2.7 Advertising and Marketing

- The Corporations Act prohibits the use of the words ‘**Unbiased, Impartial and Independent**’ in any stationery or advertising material. It is also best practice to avoid using the words ‘**Highest Returns, Guarantee, Capital Guaranteed and Best**’.
- Any marketing material that includes tables, charts, graphs or statistics must disclose the source of the information.
- Marketing material sourced outside of PIS will require the user to obtain permission to use the material and must disclose the source.
- Information sourced from PIS may be used subject to the whole document/article being used. If any changes or parts of information/articles/newsletters are used, the items will need to be submitted to Professional Standards for prior approval.
- If a marketing campaign is being run in conjunction with or is sponsored by a product provider, the products must be on the PIS Approved Product List (APL).
- When preparing any advertisement for radio or television, advisers are required to forward a script and/or story board to the Professional Standards department for review prior to the advertisement being recorded. This will aid to avoid any unnecessary expenses.
- If advertising includes information regarding a specific financial planning strategy or product, a general advice warning is required. For General Advice Disclaimer wordings, please refer to the samples in Appendix 1 of this policy.

- During seminars or public forums, if a product provider is conducting a presentation, the presentation is not required to be dual branded with PIS or approved by PIS Professional Standards.
- Line advertisements in a directory do not require PIS disclosure (refer tables in 3.1) however if the advertisement is more than lineage (i.e. in a box) or includes services, PIS disclosure is required.

3.2.8 Email Disclaimers

- PIS will allow Advisers to adapt the PIS email disclaimer for their own use however Advisers should seek legal guidance to ensure they are appropriately protected. PIS will not accept liability in the event that the disclaimer does not fully protect them.

3.2.9 Sponsorships and Promotional Items

- Sponsorships and the promotion material associated with them (i.e. pens, shirts, caps, shorts, jerseys, golf balls, note pads, stubby holders) are permitted and do not require PIS disclosure unless they offer financial services covered under the PIS licence. If they do offer services then PIS disclosure is required (refer to tables in 3.1).

3.2.10 Websites

- Advisers are permitted to use their own website, providing it complies with the Adviser Website Policy. (refer to 2.3 for information on how to access the Website Policy).
- Adviser websites must be approved and an approval number must be received before the web address can be included in business documents and advertising material.

4.0 Advisers and Relationships

4.1 New Advisers

Stationery or marketing documents may only be approved once an adviser has been appointed as an authorised representative of PIS. The approval process for stationery may begin prior to appointment, however actual approval including the approval number will not be provided until the adviser is granted Authorised Representative status.

4.2 Changes in Relationships or New Relationships

When entering into a new business/branch relationship or changing an existing business/branch relationship, a PIS branch or referral agreement must be completed and processed through Professional Standards Accreditation Department prior to the approval of any marketing campaigns or business stationery.

This is to ensure that PIS is comfortable with its details featuring alongside another business and also to certify the correct business entity names are represented.

5.0 Stationery and Marketing Material Approval Process

All stationery and marketing/advertising/promotional materials relating to financial services covered under the PIS AFSL are required to be approved by Professional Standards prior to printing, presenting or distributing.

The approval process is documented below

- Documents are to be submitted either by fax, email or post to
- Email address: professionalstandards@profinvest.com.au
- Fax: 07 5574 3722
- Mail: Professional Standards Department
Professional Investment Services Pty Ltd
Level 14, Corporate Centre
Cnr Bundall Road & Slatyer Avenue
BUNDALL QLD 4217
- Professional Standards will respond within 2 business days with either an approval or required changes.
- Feedback will be provided via email, verbally or both outlining changes required, if applicable.
- Documents will need to be re-submitted until such time that approval is given.
- Once the document is considered to be in line with this policy, an approval number will be allocated.
- The approval number will be emailed to the person who submitted the approval request unless otherwise requested.
- Advisers are encouraged to maintain a record of all approvals received.

6.0 Non-compliance with this policy

Non-compliance with this policy may result in a breach of the Corporations Act or the FPA code of Professional Practice as specified in section 2.2 of this policy.

Remediation may follow including requirement to amend or retract marketing that has been circulated. In certain circumstances non-compliance of this policy will be classified as an Incident as per the Breach and Incident Policy and will be dealt with accordingly.

7.0 For more information

For more information on this policy please contact the Professional Standards team by emailing professionalstandards@profinvest.com.au or the state Professional Standards helpline listed below.

State	Contact
QLD	07 5668 1485
NSW	02 8987 3085
VIC & TAS	03 9092 4085
WA	08 9436 6085
SA	08 8124 5085

8.0 Review

This policy will be reviewed at least annually, or as changing circumstances warrant.

Appendix 1

General Advice Warning (advert/newsletter/article)

This communication has been prepared on a general advice basis only. The information has not been prepared to take into account your specific objectives, needs and financial situation. The information may not be appropriate to your individual needs and you should seek advice from your financial adviser before making any investment decisions.

General Advice Disclaimer (Radio/TV Ad)

This information may not be appropriate for your individual needs and you should seek advice from your financial adviser before making any investment decisions.

General Advice Disclaimer (Seminar Presentation)

This communication has been provided to you as general advice only. We have not considered your financial circumstances, needs or objectives and you should seek the assistance of your Professional Investment Services authorised representative before you make any decision regarding the products mentioned in this communication. While all care has been taken in the preparation of this material, no warranty is given in respect of the information provided and accordingly neither Professional Investment Services nor its related entities, employees or agents shall be liable on any ground whatsoever with respect to decisions or actions taken as a result of you acting upon such information.

Appendix 2

Example Letterhead | Corporate Authorised Representative



Option 1 | Traditional Logo



Professional Investment Services

A Company corporate authorised representative XXXXX
Professional Investment Services Pty Ltd ABN 11 074 608 558 | AFSL 234951
T: 07 5574 0244 | E: info@profinvest.com.au

www.profinvest.com.au

Example Letterhead | Corporate Authorised Representative



SOME BUILDING, 99 NEW STREET SYDNEY NSW 2000
P 02 9999 1234 F 02 9999 1233 W www.acompany.com.au
ABN 12 345 678 910

Option 2 | Outline Logo



Professional Investment Services

A Company corporate authorised representative XXXXXX
Professional Investment Services Pty Ltd ABN 11 074 608 558 | AFSL 234951
T: 07 5574 0244 | E: info@profinvest.com.au

www.profinvest.com.au

Example Letterhead | Corporate Authorised Representative



SOME BUILDING, 99 NEW STREET SYDNEY NSW 2000
P 02 9999 1234 F 02 9999 1233 W www.acompany.com.au
ABN 12 345 678 910

Option 3 | Invert Logo



Professional Investment Services

A Company corporate authorised representative XXXXXX
Professional Investment Services Pty Ltd ABN 11 074 608 558 | AFSL 234951
T: 07 5574 0244 | E: info@profinvest.com.au

www.profinvest.com.au



SOME BUILDING, 99 NEW STREET SYDNEY NSW 2000
P 02 9999 1234 F 02 9999 1233 W www.acompany.com.au
ABN 12 345 678 910

Option 4 | No Logo

A Company corporate authorised representative XXXXXX Professional Investment Services Pty Ltd
ABN 11 074 608 558 | AFSL 234951

T: 07 5574 0244 | E: info@profinvest.com.au | www.profinvest.com.au

Example Letterhead | Standard Authorised Representative



SOME BUILDING, 99 NEW STREET SYDNEY NSW 2000
P 02 9999 1234 F 02 9999 1233 W www.acompany.com.au
ABN 12 345 678 910

Option 1 | Traditional Logo



Professional Investment Services

John Sample authorised representative XXXXXX
Professional Investment Services Pty Ltd ABN 11 074 608 558 | AFSL 234951
T: 07 5574 0244 | E: info@profinvest.com.au

www.profinvest.com.au

Example Letterhead | Standard Authorised Representative



SOME BUILDING, 99 NEW STREET SYDNEY NSW 2000
P 02 9999 1234 F 02 9999 1233 W www.acompany.com.au
ABN 12 345 678 910

Option 2 | Outline Logo



Professional Investment Services

John Sample authorised representative XXXXXX
Professional Investment Services Pty Ltd ABN 11 074 608 558 | AFSL 234951
T: 07 5574 0244 | E: info@profinvest.com.au

www.profinvest.com.au

Example Letterhead | Standard Authorised Representative



SOME BUILDING, 99 NEW STREET SYDNEY NSW 2000
P 02 9999 1234 F 02 9999 1233 W www.acompany.com.au
ABN 12 345 678 910

Option 3 | Invert Logo



Professional Investment Services

John Sample authorised representative XXXXXX
Professional Investment Services Pty Ltd ABN 11 074 608 558 | AFSL 234951
T: 07 5574 0244 | E: info@profinvest.com.au

www.profinvest.com.au

Example Letterhead | Standard Authorised Representative



SOME BUILDING, 99 NEW STREET SYDNEY NSW 2000
P 02 9999 1234 F 02 9999 1233 W www.acompany.com.au
ABN 12 345 678 910

Option 4 | No Logo

John Sample authorised representative XXXXXX Professional Investment Services Pty Ltd
ABN 11 074 608 558 | AFSL 234951

T: 07 5574 0244 | E: info@profinvest.com.au | www.profinvest.com.au

Example Business Cards | Corporate Authorised Representative

Option 1 | Traditional Logo | Double Sided



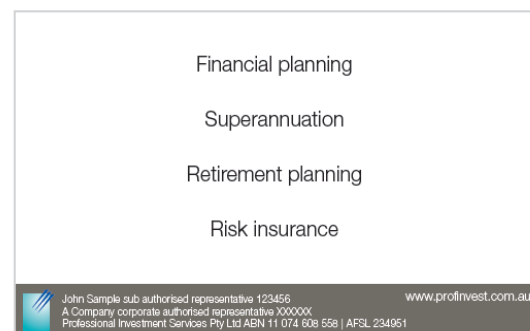
Option 2 | Outline Logo | Double Sided



Option 3 | Invert Logo | Double Sided



Option 4 | With Services | Double Sided



Option 5 | With Services & No Logo | Double Sided



Option 6 | Traditional Logo | Single Sided



Option 7 | Outline Logo | Single Sided



Option 8 | No Logo 1 | Single Sided



Option 9 | No Logo 2 | Single Sided

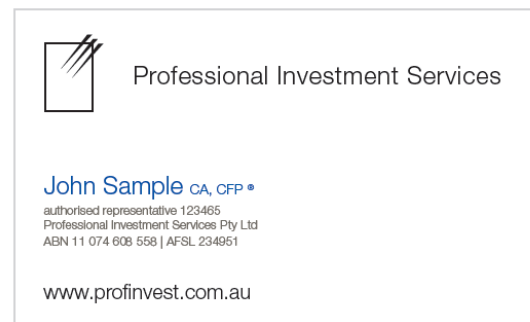


Example Business Cards | Standard Authorised

Option 1 | Traditional Logo | Double Sided



Option 2 | Outline Logo | Double Sided



Option 3 | Invert Logo | Double Sided



Option 4 | With Services | Double Sided



Option 5 | With Services & No Logo | Double Sided



Option 6 | Traditional Logo | Single Sided



Option 7 | Outline Logo | Single Sided



Option 8 | No Logo 1 | Single Sided



Option 9 | No Logo 2 | Single Sided



Example Email Signature Standard Authorised Representative |

Regards

John Sample

Authorised Representative No 123 456
Professional Investment Services Pty Ltd
AFSL 234 951 | ABN 11 074 608 558 | www.profinvest.com.au



T: 01 2345 6789 | **M:** 0123 456 789
F: 01 2345 6788 | **E:** JohnS@ACompany.com.au
Some Building 99 New St Sydney NSW 2000

Example Email Signature Corporate Authorised Representative |

Regards

John Sample

Sub Authorised Representative No 123 456
A Company Pty Ltd Corporate Authorised Representative No. 123 457
Professional Investment Services Pty Ltd
AFSL 234 951 | ABN 11 074 608 558 | www.profinvest.com.au



T: 01 2345 6789 | **M:** 0123 456 789
F: 01 2345 6788 | **E:** JohnS@ACompany.com.au
Some Building 99 New St Sydney NSW 2000

Example Email Signature Dual Logo Standard Authorised Representative |

Regards

John Sample

Authorised Representative No 123 456
Professional Investment Services Pty Ltd
AFSL 234 951 | ABN 11 074 608 558 | www.profinvest.com.au



T: 01 2345 6789 | **M:** 0123 456 789
F: 01 2345 6788 | **E:** JohnS@ACompany.com.au
Some Building 99 New St Sydney NSW 2000