



Business Profile and Financial Services & Credit Guide

Mancell Financial Group (MFG) ABN 29 009 541 253 is an Authorised Representative No. 226266 and Credit Representative No. 403187 of FYG Planners Pty Ltd (FYG Planners) as the authorising Licensee. Mancell Financial Group contact details are:

Level 2, 39 - 41 Alexander Street, Burnie TAS 7320
PO Box 389, Burnie TAS 7320
Telephone: (03) 6440 3555
Fax: (03) 6440 3599
Email: mfg@mfg.com.au

Mancell Financial Group helps people plan, invest & protect their wealth.

Without ties to any financial institution, we proudly offer financial advice free from product influence.

Mancell Financial Group (MFG) was founded in February 1980. Since then we've helped individual and corporate clients achieve their financial goals by adopting the latest academic, market and legislative research.

Wholly owned by our founders, we have no links or ties to any financial institution. This freedom from product influence provides our clients with the greatest potential for financial success.

In 2001 & 2002 we underwent a substantial change. We reshaped the way our business was strategically and operationally managed, while also changing our portfolio construction process. This gave us a more efficient portfolio administration system and access to high quality portfolio administration platforms.

These changes gave clients lower fees, a more reliable investment experience and more disciplined portfolio review techniques.

Today, MFG oversees more than \$300 million for our firm's clients. We are licensed to the privately owned FYG Planners Group which has over \$2 billion in funds under advice.



Over 30 years helping people across Tasmania with their financial needs.

MFG Services

Our clients are people with varying goals, incomes and lifestyles, but they all share one thing in common – they delegate to us so they can focus on what is really important to them.

Mancell Financial Group will help identify ways to maximise the benefits from your existing financial resources. Our qualified advisers have extensive experience in the following:

- Reliable Asset Class Investing
- Retirement Planning
- Superannuation
- Self Managed Superannuation
- Estate Planning
- Centrelink and Social Security Benefits
- Redundancy
- Advice on Ownership Structures
- Personal Risk Insurance
- Business Valuation Assessments
- Business Succession Planning
- Business Continuation Insurance
- Charitable Trusts and Foundations
- Taxation Matters



Adviser Profile



Peter Mancell

B.Sc. Dip. FP SSA Dip. LI

CERTIFIED FINANCIAL PLANNER®

SMSF Specialist Adviser™

Authorised Representative No. 226294

Credit Representative No. 403202

Peter Mancell has helped a very diverse range of clients with their financial planning needs for over 35 years; having founded Mancell Financial Group in February 1980.

During this time Peter has gained extensive experience in strategic financial planning, estate planning, insurance planning, income tax, superannuation fund management and investment advisory services.

With a mathematics and psychology background from Sydney University, Peter and his team have built a world class wealth management business based on academically proven, evidenced based investment strategies. His team also provides management services to leading Australian privately owned licensee, FYG Planners, which operates from over 35 offices across 6 states and territories.

Peter has had a long term involvement in the Australian and New Zealand Asset Class Investors Association and in 2014 he was invited to chair the Global Association of Independent Advisers, whose presence crosses the USA, Canada, the UK, Europe as well as Australasia.

Peter is absolutely passionate about advisers acting as true fiduciaries, free from conflicts and working solely in the interests of clients.

Peter has been happily married to his wife Leonie since 1982. Peter and Leonie have two daughters Lori & Broganand a dog named "Paddy".

Peter has also had a long history of voluntary service in the local community across sport, the arts, local government entities, medical research and the health sector.

"Peter believes quality financial advice provides clarity, insight and confidence that genuinely changes people's lives."



Wayne Edmunds

Dip. FP SSA

CERTIFIED FINANCIAL PLANNER®

SMSF Specialist Adviser™

Authorised Representative No 226296

Credit Representative No 403203

Adviser Profile

Wayne Edmunds has over 30 years experience in insurance, investment advice, superannuation advice, retirement planning and Centrelink issues.

With a Diploma of Financial Planning from Deakin University, Wayne has been in the financial services industry since 1984 and an authorised representative of a licensed securities dealer since 1992. During this time Wayne has gained extensive industry experience in pre & post retirement planning, insurance and estate planning and superannuation and investment advice.

A Self Managed Super Fund (SMSF) specialist adviser, Wayne keeps up to date with taxation, legislative and industry issues by regularly attending industry forums and seminars. Wayne is currently an Associate Member of the Financial Planning Association of Australia (FPA).

Wayne is focused on wealth accumulation for people of all ages before retirement. After retirement, Wayne places emphasis on tax effective income streams, protection of capital and maximisation of benefits for clients requiring Centrelink advice.

A lifetime resident of the North-West Coast, Wayne has been married to Carol for over 30 years and they have two sons. With a long-term interest in hockey, as a player and administrator, Wayne is a life member of the South Burnie Hockey Club.

“Wayne places emphasis on tax effective income streams, protection of capital and maximisation of benefits for clients requiring Centrelink advice.”



Tristan Dallas

B.Com. Adv.Dip.FS (FP)

Authorised Representative No 335666

Credit Representative No 403204

Adviser Profile

Since 2009, Tristan has helped new and existing clients structure their financial affairs and advised how to invest and protect their wealth.

Tristan joined MFG in March 2006 after 14 years in customer service management. After graduating from the University of Tasmania with a Bachelor of Commerce, majoring in Business Management and Accounting, Tristan attained his Advanced Diploma of Financial Services (Financial Planning) in 2009.

During his time at MFG, Tristan has built sound relationships with clients and gained knowledge in superannuation, investment and risk management strategies. Tristan also manages the employer superannuation plan relationships for the firm. To build on his knowledge base and to maintain current legislative and strategic requirements Tristan regularly attends development courses and seminars.

Tristan has a desire to assist clients in achieving their lifestyle goals and building on these goals through astute accumulation and protection of wealth through efficient investment planning and risk management strategies.

In his spare time Tristan has been involved in sport and community activities, including playing a variety of sports, the Cancer Council Transport2Treatment and the NW Medical Research Trust Rainbow Ball. Tristan also enjoys travelling, cooking and entertaining with friends.

“Tristan’s focus is to assist clients in achieving their lifestyle goals through astute investment planning and risk management strategies.”



Graham Sykes

Adv.Dip.FS (FP)

Authorised Representative No 338240

Credit Representative No 403205

Adviser Profile

Since 2009, Graham has worked closely with clients, offering rigorous planning, investment and insurance advice, tailored to client goals.

Graham was appointed as an authorised representative in June 2009. He regularly attends development courses to build on his knowledge base and maintain legislative and strategic requirements.

Joining MFG in February 2005, Graham attained his Advanced Diploma in Financial Services (Financial Planning) in 2009.

Between 2005 and 2009 Graham worked with MFG clients by assisting with the preparation of financial planning recommendations and portfolio reports, client enquiries and maintenance of client records.

Graham has a strong desire to make a difference to clients' lives. He appreciates that his clients have a real need for advice in structuring personal and superannuation investments in the most effective way. Graham also believes life insurance and estate planning are essential to ensure his clients' assets are protected.

Away from work Graham plays lawn bowls, while maintaining the position of treasurer of the Penguin Cricket Club. He also enjoys music, attending concerts and entertaining with friends.

"Graham appreciates clients have a real need for advice in structuring personal and superannuation investments in the most effective way."



Glenn Hawley

FIPA Dip.FP GradCert FP

Authorised Representative No 1233331

Credit Representative No 478387

Adviser Profile

Glenn has over 25 years of experience in banking, superannuation, investment administration and accounting.

Glenn joined MFG in January 2013 after 18 years in Management Accounting, working in a diverse range of industries including specialty cheese manufacturing, renewable energy, tertiary education and mining.

After obtaining his Graduate Certificate in Financial Planning from the University of New England, Glenn was appointed as an authorised representative in July 2015.

Since joining MFG, Glenn has worked with new and existing MFG clients assisting with the preparation of financial planning recommendations, preparing advice documentation and managing client enquiries. Glenn regularly attends professional development courses and seminars to enhance his knowledge base and keep up with current strategic and legislative issues.

Glenn has a desire to help clients by using consistent and sound strategies, providing insight and partnering with clients to realise their lifestyle and financial goals. Glenn recognises the importance and value of maintaining a disciplined approach to investment and risk management.

As a lifetime resident of Tasmania, Glenn has been married to Kristen for over 20 years. They have two children, a daughter and a son. Glenn enjoys kayaking, playing squash, gardening and being involved with his local surf club. Glenn also enjoys travelling, socialising with friends and music.

“Glenn places emphasis on assisting clients through strategic planning, providing insight and building relationships.”



Adviser Profile

Since 2009 Brett has provided holistic financial advice across all aspects of advice needs including wealth accumulation, wealth protection, pre-retirement and retirement planning.

Brett Jones

Dip.FP

Authorised Representative No 335150
Credit Representative No 450290

Brett joined MFG in July 2016.

As a lifetime resident of Tasmania, Brett has been married to Melissa for 25 years. They have three beautiful daughters, Madison is 18, Chloe and Tayla are 16. Brett has been involved with the Burnie Football club and Natone Football club over his 30 years of football and he is a life member of both clubs.

Brett has a desire to help clients by using consistent and sound strategies, providing insight and partnering with clients to realise their lifestyle and financial goals. Brett recognises the importance and value of maintaining a disciplined approach to investment and risk management.

Brett has a Diploma of Financial Services (DipFS) achieved through Finsia (Kaplan).

Brett can provide advice in superannuation, investment strategies, retirement planning, personal insurance, aged care and Centrelink strategies.

Brett regularly attends professional development courses and seminars to enhance his knowledge base and keep up with current strategic and legislative issues.

“Brett’s focus is on helping clients achieve their lifestyle goals and improve their financial lives by offering comprehensive financial planning advice and disciplined ongoing investment management.”

This Financial Services & Credit Guide (FSCG) is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with any financial service. The matters covered by the FSCG 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, as well as details of our internal and external dispute resolution procedures and how you can access them. The distribution of this FSCG by Mancell Investment and Financial Services Pty Ltd, trading as Mancell Financial Group, has been authorised by FYG Planners Pty Ltd as the authorising Licensee.

This FSCG is provided to help you decide whether you wish to adopt any of the services we provide.

You should be aware that you are entitled to receive a Statement of Advice (SOA) whenever we provide you with any advice which takes into account your objectives, financial situation and needs. The SOA will contain the advice, the basis on which it is given and information about fees and any matters which may have influenced the provision of the advice. On an ongoing basis, a Record of Advice (ROA) will be provided in relation to minor specific advice instead of an SOA, if there have been no significant changes in your personal circumstances or the basis of our advice has not significantly changed since we last provided a SOA.

Key information is set out below:

Who will be providing the financial service to me?

Mancell Financial Group (MFG) ABN 29 009 541 253 is a corporate Authorised Representative (No. 226266) and Credit Representative (No. 403187) of FYG Planners Pty Ltd (FYG Planners) as the authorising Licensee. Mancell Financial Group contact details are:

Mancell Financial Group, Level 2, 39 - 41 Alexander Street, Burnie TAS 7320
Telephone: (03) 6440 3555
Fax: (03) 6440 3599
Email: mfg@mfg.com.au

FYG Planners Pty Ltd, ABN 55 094 972 540, holds an Australian Financial and Credit Services Licence No. 224543. FYG Planner's contact details are as follows:

FYG Planners Pty Ltd, Level 2, 39 - 41 Alexander Street, Burnie TAS 7320
Telephone: (03) 6440 3555
Fax: (03) 6440 3599
Email: mail@fygplanners.com.au

Who is my adviser?

Your adviser will be either Peter Mancell, Wayne Edmunds, Tristan Dallas, Graham Sykes, Glenn Hawley or Brett Jones. Peter, Wayne, Tristan, Graham, Glenn and Brett are specifically authorised by Mancell Financial Group to act as its representatives in providing financial services to clients and each have specific formal industry qualifications. Please refer to their Adviser Profile.

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

Mancell Financial Group is an authorised representative of FYG Planners Pty Ltd and is therefore authorised to provide financial services to clients.

Mancell Financial Group acts on behalf of FYG Planners as the authorised licensee. FYG Planners is responsible for the provision of any financial service that is given by any of its authorised representatives.

Mancell Financial Group is bound by the Conflict of Interest Policy. Any conflicts of interest or potential conflicts of interest will be disclosed, avoided or controlled in the prescribed manner. This ensures that all Mancell Financial Group clients will receive sound, objective advice.

Ultimately our goal is to act solely in our client's interests.

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

Mancell Financial Group is authorised by FYG Planners to offer you the following services:

- Financial planning and investment advice
- Superannuation and rollover advice
- Self-managed superannuation fund advice
- Retirement planning advice
- Estate planning advice of a general nature
- Life insurance advice
- Ongoing monitoring of your portfolio
- Investment portfolio management
- Centrelink benefits planning
- Margin lending & gearing strategies

How do you research products and service providers?

Each investment, insurance product or financial service that is recommended undergoes extensive research. FYG Planners undertakes extensive in-house analysis and sources qualitative research from a number of independent research houses. Only investments, insurance products and financial services that qualify for inclusion on our preferred product list will be recommended.

What type of advice do you offer me?

Prior to providing you with any advice, your adviser will review your situation and consider your overall financial strategy.

Mancell Financial Group will provide two distinct types of advice to you in the course of preparing your financial recommendations.

1. Strategic advice is advice we will give to you to explain how best to structure your affairs relating to investment, retirement planning, superannuation planning, taxation, estate planning, borrowing, income and expenditure planning perspectives.
We can also assist clients to determine the suitability of new and existing loans/credit facilities. We do not arrange credit facilities but may refer clients on to mortgage brokers or other credit providers.

We will be happy to provide you with an assessment of your existing loan/credit facility and when assessing an existing loan/credit facility we will provide you with written advice of our recommendations.

2. Personal investment and/or insurance advice is advice that we will give to you when recommending specific types of financial products and services relevant to your circumstances that will assist in achieving your future objectives.

After our strategic advice has been provided, in order for you to achieve your stated goals and objectives, we will select the investment and or insurance products that have the relevant features to achieve your specific goals. We will only recommend investment and or insurance products to you after considering their suitability for your individual investment objectives, financial situation and needs.

To ensure that you have the peace of mind of knowing that your finances are appropriately structured, we strongly recommend that you take advantage of our ongoing review service. This service provides you with an ongoing review of your portfolio, regular reports on its performance and the financial strategies we have implemented for you.

How will I pay for your advisory services?

Fee for service: We will provide you with an invoice for the services we provide or arrange to debit your portfolio; the choice is yours.

or

Insurance Commission or Brokerage: Commission or brokerage payments come from commission brokerage paid to Mancell Financial Group by FYG Planners, who in turn receives them from the life insurance companies whose products we recommend to you.

or

Loan/Credit Facility Commission or Brokerage: Commission or brokerage payments come from commission or brokerage paid to Mancell Financial Group by FYG Planners, who in turn receive them from the lending organisations whose products you choose to purchase.

If you charge me a fee for the service you provide, how are the fees calculated and paid?

Strategic Financial Planning Advice

All of the strategic planning work we undertake for you will be completed on a time cost or hourly rate basis. Our current hourly charge rates are noted below; they may vary in future.

Principal	\$346.50 per hour including \$31.50 GST
CFP's	\$280.50 per hour including \$25.50 GST
Senior Planner	\$225.50 per hour including \$20.50 GST
Planner	\$181.50 per hour including \$16.50 GST
Para Professional:	\$121.00 per hour including \$11.00 GST
Support Staff:	\$ 90.20 per hour including \$ 8.20 GST

Wherever possible, we will provide you with an estimate of the costs you may incur for our strategic planning services before you agree to proceed. We will also keep a detailed record of the work we undertake for you. This record is always made available to our clients once our work is completed.

If we are requested to provide you with credit advice, we will provide you with an estimate of our fees before providing our advice.

At Mancell Financial Group, we are absolutely committed to ensuring that the quality of our strategic planning advice will always represent value to you. If you are ever dissatisfied with the quality of our advice, the actual cost to you would only be what you feel is fair... this is our quality guarantee.

Investment Portfolio Advice and Services

Any work developing and implementing an appropriately structured investment portfolio for you is undertaken on a time cost or hourly rate basis as noted above.

Wherever possible, all administrative work undertaken for you will be completed by support staff to ensure the lowest possible costs for you.

Investment Management and Monitoring Fees

Our current Asset Based Fee is calculated as follows:

(i) 0.99% per annum including GST for amounts up to \$500,000

And reducing to

(ii) 0.66% per annum including GST for the excess above \$500,000

And reducing to

(iii) 0.33% per annum including GST for the excess about \$10,000,000

The asset based fee noted above is subject to a minimum of \$220 per month including GST and this minimum fee will be indexed to CPI each year.

Annual Investment Portfolio Reviews

Your investment portfolio reviews are provided at no additional cost. Our annual investment advice and portfolio administration fees cover the cost of our portfolio review services, unless you request extensive additional work. If you make such a request, we will provide you with an estimate of costs you may incur before proceeding.

If it becomes apparent during an annual portfolio review meeting that changes to your overall circumstances suggest the need for further strategic advice, we will advise you accordingly. If agreed to by you, our standard hourly fees will apply to the additional work required.

Other Service Costs

Our firm may assist you in other ways such as arranging insurance applications, loan product applications, estate planning services or Centrelink applications & reviews.

In these instances, we will always advise you of our estimated fees prior to commencement of our work.

If you accept an insurance commission, how much commission do you get? How is it calculated and deducted?

The commission or brokerage paid by life insurance companies varies from product to product and company to company.

Any commission or brokerage payable to FYG Planners is paid by the life insurance company as a result of the premium you pay. It is not an additional cost to you.

Initial commission can range from 0% to 77% of the first year's premium. An example being for a \$100 premium, initial commission can range from \$0 to \$77.

Ongoing or trail commission brokerage can range from 0% to 33% of the annual premium. For a \$100 premium, the ongoing or trail commission can range from \$0 to \$33.

We will advise you of the specific commission brokerage applicable to any insurance recommendation prior to you applying for the insurance cover.

If you accept a credit commission, how much commission do you get? How is it calculated and paid?

If we refer you to a lending organisation, we will advise you of the specific referral commission or brokerage applicable to any loan recommendation, prior to you applying for the loan.

Any commission payable to FYG Planners is paid by the lending organisation to whom you were referred, as a result of the funds you borrowed. It is not an additional cost to you.

Initial commission can range from 0% to 2% of the funds borrowed. An example being for a loan of \$100,000, the initial commission can range from \$0 to \$2,000.

Ongoing or trail commission can range from 0% to 0.65% of the funds borrowed. For a \$100,000 loan, the ongoing or trail commission can range from \$0 to \$650.

Do you receive any other benefits in relation to providing financial services to me?

Details of any benefits exceeding \$300 that FYG Planners may receive are detailed in a publicly available register that is updated quarterly. Please ask Mancell Financial Group for a copy as required.

FYG Planners may be paid a portion of the administration fee from the service providers. These payments are referred to as "commissions" and are detailed in any formal recommendation documents you receive. FYG Planners pays this fee to Mancell Financial Group on a monthly basis. FYG Planners also offers its authorised representatives the opportunity to become shareholders in FYG Planners.

What should I know about the risks of the investments or financial strategies you recommend to me?

We will explain to you any and all risks associated with investments and strategies that we recommend to you. You should ask us to clarify any risks that are not clear to you.

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

Yes. You may specify how you would like to give us instructions. For example, by telephone, fax or other means. If the execution is by telephone instruction, we will require you to provide a letter of authorisation to serve as a record of the telephone instruction. This record will be kept on your file for future reference if required.

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile that includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations we have made to you and any discussions of significance we may have with you. If you wish to examine your file, feel free to ask and we will make arrangements for you to do so.

We are committed to maintaining and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy follows.

Disclosure of information to third parties.

During the initial and/or ongoing provision of financial advice it may be necessary to disclose your information to certain third parties. These parties may include (but not limited to): registered tax or legal practitioners; superannuation or insurance providers; authorised AFS licensee or authorised representative; the Australian Taxation Office; Centrelink or other Government departments; offsite data storage systems.

In accordance with the *Tax Agent Services Act 2009*, we will obtain your signed consent to release the information to the third party. However, we are not responsible for any unauthorised use or disclosure of your information by the third party after it has been released to them.

How do you deal with the Anti-Money Laundering / Counter-Terrorism Financing (AML/CTF) Act?

FYG Planners adheres to all aspects of the AML/CTF Act. As such, we require clients and prospective clients to provide us with identification in accordance with the legislation.

How do you deal with ASIC's Professional Indemnity Insurance requirements?

FYG Planners is required by law to ensure it has adequate professional indemnity insurance to cover certain losses which may be suffered by Retail Clients. We confirm that FYG Planners has obtained professional indemnity cover to ensure it can meet the following circumstances:

- Losses or damage suffered by Retail Clients arising out of breaches of obligations under Chapter 7 of the Corporations Act 2001
- Breaches by both the licensee and its authorised representatives / representatives
- Fraud by the licensee and its authorised representatives / representatives, and
- Any award made against FYG Planners by an external dispute resolution scheme

Subject to its terms and conditions, this insurance will continue to provide coverage for any authorised representative / representative who has ceased work with FYG Planners for work done whilst engaged with FYG Planners.

OUR PRIVACY POLICY

FYG Planners is compliant with the Australian Privacy Principles as detailed in the Privacy Act 1988 and our full Privacy Policy covers:

- What – The kind of personal information we collect and hold
- How and Why – How we collect information and for what purpose
- Protecting the security of your information
- Access and Correction – How information can be accessed and/or corrected
- Overseas disclosure – Whether information is likely to be disclosed overseas. If so, where to

If you would like a full copy of the FYG Planners Pty Ltd Privacy Policy, please ask your Adviser or refer to the FYG Planners Website www.fygplanners.com.au Home Page / Privacy.

If I have a complaint in regard to my privacy, to whom do I direct my complaint?

We will try to answer any questions that you may have, correct any error on our part or resolve any complaint that you may have about our information handling practices. If you consider that any action by FYG Planners breaches this Privacy Policy Statement or the Australian Privacy Principles or otherwise does not respect your privacy, please refer to the contact details listed under FYG Planners Pty Ltd Contact Details. Any complaint will be acted upon promptly.

If you are not satisfied with the response to your complaint, you have the right to complain to the Office of the Australian Information Commissioner on 1300 363 992.

FYG Planners Pty Ltd Contact Details

FYG Planners Pty Ltd is an Australian Financial Services Licensee No. 224543, ABN 55 094 972 540 based at Level 2, 39 - 41 Alexander Street, Burnie, Tasmania. If you have any questions, please contact us on (03) 6440 3507. If you prefer to write, please contact:

FYG Planners Pty Ltd Privacy Officer
PO Box 389
Burnie Tasmania 7320

IF YOU HAVE A COMPLAINT

Who can I complain to if I have a complaint about the provision of the financial services offered to me?

We are members of the Australian Financial Complaints Authority.

If you have a complaint about the service provided to you, you should take the following steps:

Contact us and tell us about your complaint.

If your complaint is not satisfactorily resolved within 30 working days, please put your complaint in writing. This will ensure that the issues are fully documented and understood by all parties. Your complaint should be addressed to The Compliance Manager, FYG Planners Pty Ltd, Level 2, 39 - 41 Alexander Street, Burnie TAS 7320. We will try to resolve your 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). They can be contacted on 1800 931 678.

Stage 1 of the AFCA process sees AFCA facilitate discussions and negotiations between the parties. All relevant documents are exchanged and the issues in dispute are identified.

Stage 2 is conciliation and the parties come face to face with a conciliator from the AFCA national panel. The role of the conciliator is to assist the parties to explore options for settlement of the dispute and to help parties to agree on their own outcome.

Stage 3 is where the independent adjudicator is requested to make a decision based on the relevant facts taking into account the relevant law, fairness and reasonableness. If you accept the adjudicator's decision it is binding on the member.

You may wish to contact the Financial Planning Association of Australia (FPA). You can write to:

PO Box 109
Collins Street West
Melbourne VIC 8007

Alternatively, you can phone the Australian Securities and Investments Commission (ASIC) toll free Infoline on 1300 300 630. Infoline consultants will talk to you about your rights as well as how to make a complaint which is suspected to be a breach of the law.