



Financial Services Guide

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AUSTPLAN PTY LTD

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The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we offer and whether they are suited appropriately to meet your needs. This FSG provides you with important information on how to engage with one of our advisers.

This FSG should be read in conjunction with the Adviser Profile.

How can we help you?

Before seeking our advice, you probably have a number of questions you would like to ask about us and how we can help you. To help you get to know us and decide whether to use our services, we have prepared this Financial Services Guide (FSG) which is designed to explain:

1. Who we are
2. Matters we can help you with
3. How we are paid
4. Privacy
5. If you have a complaint
6. Other matters you might want to know
7. Our relationships

If you need more information or clarification, please contact us.

1. Who we are

Austplan Pty Ltd (Austplan) is a privately owned and operated company which commenced in 1997. The growth and evolution of Austplan in providing strategic financial advice to a select client group has been founded on the development of a highly skilled professional team.

Today our referred clients vary from a range of advocates including doctors, lawyers, accountants, consultants, trades people and existing clients, all with the common view of working smarter in the greater management of their financial and estate affairs. Our clients are often extremely busy with their professional and business enterprises and require coordinated strategic advice dealing with their family's financial and estate affairs.

We deal with a diverse cross-section of clients ranging from small business entrepreneurs to chief executive officers.

For further information on our team members, please see the separately provided Adviser Profile.

This FSG is given to you by your adviser with the authority of Austplan Pty Ltd. When a member of our team provides financial services to you, they will be acting for you on behalf of Austplan Pty Ltd.

2. Matters we can help you with

The Adviser Profile will specifically state what areas of advice and financial products your adviser can provide advice however; we can help you with the following:

- Retirement planning strategies
- Wealth creation
- Superannuation strategies
- Self-managed superannuation advice
- Insurance services
- Social security advice
- Estate planning
- Tax consequences of our financial advice

In addition, we can offer you an on-going monitoring and review service for your investment portfolio or life insurance program.

We are licenced to provide financial product advice and deal in the following financial products:

- Deposit and payment products, including basic deposit products, deposit products other than basic deposit products and non-cash payment products
- Risk insurance products, including life, trauma, income protection and total and permanent disability insurance
- Superannuation
- Managed investments

If we provide personal advice to you, we are required under the law to act in your best interests and prioritise your interests ahead of our own.

Your adviser may accept your instructions by phone, letter, email or fax. In some instances, your adviser can only accept written instructions from you and will let you know when this occurs.

Your adviser is required to maintain a physical or electronic record of your personal information, which includes details of your relevant personal and financial circumstances.

Your adviser is also required to maintain records of documentation for any financial advice given to you in the course of taking instructions from you, as well as any advice documents your adviser has provided to you.

3. Adviser Remuneration

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your adviser provides a recommendation for a financial product or service your adviser may be remunerated through either:

- An initial fee for service; or
- An ongoing fee for service; or
- Commission payments from product providers where applicable; or

- A combination of any of the above

All fees or commissions are initially paid to Austplan before being distributed in full to your adviser or to the relevant practice.

Further details about commissions and or other benefits your adviser receives for recommending investments will be available to you when specific recommendations are made in a Statement of Advice (SoA) or Record of Advice (RoA).

Claims Management Fee

In the event we provide assistance to you in relation to a trauma or total and permanent disability claim and the claim is successful we may charge you a claims management fee. We will agree upon this fee with you before we provide this service to you. Our fee for this service is 1.1% (inclusive of GST). For example, where a claim for \$200,000 is paid we would charge \$2,200.

Referrals

Should you be referred to your adviser by a third party, such as an Accountant or Mortgage Broker, the third party may receive a fee for the referral. This fee does not represent an additional cost to you. You will receive more detailed information concerning any referral fee in your SoA or other relevant advice document.

Other Forms of Remuneration or Benefits

Austplan and/or its advisers may receive non-monetary benefits from product providers, and other similar parties in specific circumstances such as:

- Where the amount is less than \$300 and identical or similar benefits are not given on a frequent or regular basis;
- The benefit has a genuine education or training purpose (including attendance to conferences) and is relevant to providing financial product advice; and/or
- The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider.

Payments or benefits received must be disclosed in a Conflicts of Interest Register. A copy of Austplan's Register, is available upon request. If you wish to inspect this Register please ask your adviser or contact us.

4. Privacy

We will need to find out your individual objectives, financial situation and needs before we recommend any financial product to you. You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

We keep a record of the personal information, which may include details of your investment objectives, financial situation and particular needs, you provide to us. On your request, we can provide you with a copy of your personal information and advice documents, which we keep on record for no less than 7 years.

We are committed to implementing and promoting a Privacy Policy which will ensure the privacy and security of your personal information. A copy of our Privacy Policy is available on our website under the privacy link.

Cross-border disclosure

Austplan may engage third party service providers to assist in the provision of products or services.

Some services may require disclosure of personal information to service providers outside Australia including the Philippines, or India. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents for Austplan advisers.

Some Austplan advisers may enter into their own outsourcing arrangements to countries other than the Philippines. If so, the advisers concerned will disclose these arrangements separately to you.

All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

5. If you have a complaint

We are committed to providing quality advice to you. This commitment extends to providing accessible complaint resolution mechanisms for you.

If you have any complaint about the service provided to you, you should contact the Responsible Manager at Austplan about your complaint and we will try and resolve your complaint within 45 days.

Mail PO Box 2963 Burleigh BC 4220

Phone (07) 5580 8097

Email admin@austplan.com.au

If after 45 days we cannot reach a satisfactory resolution to your complaint, we are a member of the **Financial Ombudsman Service** and you can raise your concerns with them through the contact details below:

Financial Ombudsman Service

GPO Box 3

Melbourne VIC 3001

(P) 1300 780 808

(F) 03 9613 6399

info@fos.org.au

www.fos.org.au

Professional Indemnity

Austplan maintains a group policy which includes appropriate Professional Indemnity Insurance cover for Austplan as required by section 912B Corporations Act 2001. The insurance will cover claims in relation to the conduct of authorised representatives, representatives and employees who no longer work for Austplan (but who did at the time of the relevant conduct).

6. Other matters you might want to know

We will provide you with an SoA whenever we provide you with any advice which takes into account your objectives, financial situations and or needs. The SoA will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

If we give you further advice, or when no financial product is recommended, an RoA may be provided to you instead of an SoA. You can request a copy of the RoA by contacting us (if you have not previously received a copy) within 7 years of that further advice being given.

In the event we make a recommendation to acquire a particular financial product or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

7. Our relationships

Neither your Adviser nor the Licensee have any association or relationship with the issuers of financial products that might reasonably be expected to be capable of influencing them in the provision of financial services.