

# FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use any of the financial services we offer as outlined in this document.

This FSG contains information about:

- Who we are;
- How we can be contacted;
- What Financial Services we can provide to you;
- How we and any other relevant persons are remunerated;
- Any of our associations or relationships that might be expected to influence our financial services; and
- Our internal and external complaints handling procedures and how you can access them.

When your financial adviser provides you with financial planning services you may also receive:

- A Statement of Advice (SoA) or Record of Advice (RoA) which contains information about the advice provided to you to help you decide whether to act on the advice;
- A Product Disclosure Statement (PDS) which provides information about a product to help you decide whether to purchase that product.



# Before you get our advice

## Who will be providing the financial services to me?

MyPlanner Australia (MyPlanner) holds an Australian Financial Services Licence (AFSL) No. 345905. MyPlanner Authorised Representatives, also referred to as Financial Planners or Financial Advisers, provide financial advice to clients. MyPlanner is responsible for the issuance of this FSG.

Your adviser is an Authorised Representative of MyPlanner Pty Ltd. Details of your adviser and their authorisations are set out in the **Adviser Profile** that forms part of this FSG and they should be read together.

MyPlanner Head Office is located at:

Level 3, 26 Marine Parade,  
Southport Qld 4215

and may be contacted on:

Phone: 07 5560 2300

Email: [adviserservices@myplannerls.com.au](mailto:adviserservices@myplannerls.com.au)

## What kind of financial services are you authorised to provide me?

- Setting your goals and objectives that are specific and measurable
- Superannuation including Self Managed Superannuation Funds (SMSF)
- Debt and financial problem solving to help you get better financial control

- Savings and budgeting to assist in the management of household cashflow
- Risk Insurance to ensure that you protect the things that matter
- Investments - growing and diversifying
- Home and Property - Borrowing and investing
- Healthcare strategies for health, aging and medical needs
- Assistance with Estate Planning solutions for your family's future
- Retirement planning
- Establishing financial structures and strategies

## MyPlanner can provide advice and arrange transactions in the following products:

- Deposit products
- Risk insurance products
- Annuities and pensions
- Superannuation
- Managed investments
- Securities
- Government debentures
- Stocks and bonds

Please refer to the Adviser Profile of your Adviser for their specific accreditations.

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

Your adviser acts as our representative when providing financial advice to you. MyPlanner is therefore responsible to you for any advice given. Your adviser's primary duty is to you, the client.

**How will I pay for the service?**

There are three ways that you may pay for the services we provide to you. You should discuss these options with your adviser and agree on an option that best suits you. Any of the below payments will be made as agreed with you or to the extent permitted by law. The options are as follows:

1. You may agree to a fee, based on the complexity of the advice or the time we spend preparing your SoA or RoA, the value of the funds you invest or for an inclusive advice and service package. If this option is agreed, we will invoice you for the fee.
2. You may pay our fees out of the product in which you invest. The product provider may pay to us remuneration out of:
  - a) A contribution fee which will be deducted by the product provider from your initial investment amount when you proceed with a transaction;
  - b) Management costs (Annual Administration Fee) which will be deducted by the product provider from your account on an ongoing basis (e.g. monthly, quarterly or annually);
  - c) An Adviser Service Fee that you may agree to with your adviser for ongoing advice and service in relation to your investment in certain products. In relation to risk insurance products, the product provider may pay commission to us out of the premiums paid to it. For information on the fees applicable to the financial products recommended for you, please refer to the relevant PDS or refer to the **Adviser Profile**.

3. You may agree to pay for the service by means of a combination of the above two options.

**Do you receive remuneration, commission fees or other benefits in relation to providing the financial services to me and how is that commission calculated?**

Please refer to the Adviser Profile of your Adviser for their specific charges and benefits they may receive.

# When you get our advice

## **Will you give me advice that is appropriate to my needs and financial circumstances?**

Yes, we can give you personal advice, but in order for us to do so you need to provide us with information about your objectives, financial situation and needs.

You have the right not to tell us this personal information. However, if you choose not to tell us, the risk is that our advice may not be appropriate to your objectives, financial situation and needs.

## **What should I know about any risks of the financial products or strategies you recommend to me?**

We will explain to you any significant risks associated with investing in various financial products and strategies that we recommend to you. These risks are also disclosed in the Product Disclosure Statement issued by the product provider.

If you do not understand something please ensure that you ask your adviser to explain it further.

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

We retain the following personal information on your client file:

1. A record of what you tell us about your objectives, financial situation and needs to enable us to provide personal advice;
2. A copy of all personal advice provided to you. This includes the SoA or RoA provided to you when you initially received personal advice, as well as any subsequent advice;
3. Other records relating to the provision of financial services and advice to you. Please ask us if you would like to examine the client file and we will make arrangements for you to do so. You can request a copy of any advice document from your adviser either by phone or in writing. Please allow us 7 working days to process your request.

## **Your Privacy**

MyPlanner is committed to maintaining the privacy and security of your personal information. For more information regarding our collection, use, storage and disclosure of your personal information, please read our Privacy Policy which can be accessed on our website at [www.myplannerls.com.au](http://www.myplannerls.com.au)

We are required to collect certain information about you for the purpose of providing you with the services described in this FSG.

We will, from time to time, disclose information about you to other professionals, insurance providers, superannuation trustees, product issuers, auditors and our service providers in connection with providing services to you.

If your adviser leaves MyPlanner and starts providing services under another Licensee, your information may be transferred to the new Licensee. You will be advised of any such transfer prior to it taking place.

You are entitled to obtain access to the information we hold about you by contacting our Privacy Officer on 07 5560 2300 or by writing to:

**Privacy Officer**  
MyPlanner Australia Pty Ltd  
Level 3, 26 Marine Parade  
Southport Qld 4215

### **Can I provide you with instructions on how to buy and sell financial products?**

Yes, you may specify how you would like to give your adviser instructions. For example, in writing, by email, by telephone, by fax or any other means.

### **Does MyPlanner hold Professional Indemnity (PI) Insurance Cover?**

MyPlanner has arrangements in place to maintain adequate compensation arrangements including professional indemnity insurance as required by the Corporations Act. This insurance provides cover for claims against MyPlanner and its Representatives including claims in relation to the conduct of representatives who are no longer authorised with MyPlanner but who were at the time of the relevant conduct.

### **What documents may I receive during the advice process?**

You are entitled to receive a SoA or a RoA in certain circumstances when we provide you with personal advice. Before we provide you with any personal financial advice, we will collect certain personal information about you, your objectives, financial situation and needs. The SoA will set out our advice and the basis upon which it is given. It will also set out information about our remuneration (including commissions) and disclose any associations or relationships that may reasonably be expected to influence us in providing the advice.

After providing you with our initial advice in a SoA, any subsequent personal advice we provide to you will be documented in a RoA, provided there has not been a significant change in your personal circumstances or the basis on which our initial advice was provided.

If, as part of our advice, we recommend that you purchase a particular financial product (other than securities), we must also provide you with a PDS issued by the product issuer that contains information about the benefits, risks and other features of the product which will enable you to make an informed decision about whether to purchase the product.

### **Who can I contact if I have a complaint about the provision of financial services to me?**

If you have any complaints about our service, you may access the Complaints Handling Procedures by:

1. Speaking with your adviser about your concerns; or
2. Contacting us on 07 5560 2300 and speaking to the **Professional Standards Manager** about your complaint.

If your complaint is not satisfactorily resolved within three (3) business days, please put your complaint in writing and send it to:

**Professional Standards Manager**  
MyPlanner Australia Pty Ltd  
Level 3, 26 Marine Parade  
Southport QLD 4215

We will try and resolve your complaint quickly and fairly.

If your complaint is not resolved with us to your satisfaction, you may refer your complaint to the Financial Ombudsman Service Limited (FOS) of which MyPlanner is a member. FOS can be contacted on 1300 78 08 08. This service is provided to you free of charge.

The Australian Securities and Investments Commission (ASIC) also has a free-call information line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.

# Adviser Profile

## John Forwood

**Who is my Planner?** **John Forwood and Forwood Planning Pty Ltd ATF Forwood Planning Trust** are Authorised Representatives of MyPlanner Australia Pty Ltd.

**Address:** Level 1, 27 James Street, Fortitude Valley, Queensland 4006

**Phone:** 0438 461 034 **Email:** john@forwoodplanning.com.au

John Forwood has over 15 years experience in the financial services industry specialising in creating financial strategies that assist in achieving clients objectives.

John has completed a Graduate Diploma of Financial Planning, Master of Applied Finance, holds a Bachelor of Commerce and is an accredited SMSF specialist adviser.

John Forwood, AR Number 1007813

Forwood Planning Pty Ltd ATF Forwood Planning Trust, CAR Number 1238510

MyPlanner Australia Pty Ltd ABN 28 140 520 225 AFSL No. 345905

**What kind of financial services are you authorised to provide to me?**

I am authorised by MyPlanner to provide financial advice to wholesale and retail clients, on the following areas:

- Setting your goals and objectives that are specific and measurable
- Superannuation including Self Managed Superannuation Funds
- Debt and financial problem solving to help you get better financial control
- Savings and budgeting to assist in the management of household cashflow
- Risk Insurance to ensure that you protect the things that matter
- Investments - growing and diversifying
- Healthcare strategies for health, aging and medical needs
- Estate Planning solutions for your family's future
- Retirement planning
- Establishing financial structures and strategies

**How I am paid?**

**What amounts do I and other related entities receive?**

The product providers may pay fees and commissions to MyPlanner which are explained in this FSG. MyPlanner may retain a percentage of these fees and commissions and pays the balances to Forwood Planning Pty Ltd ATF Forwood Planning Trust.

**This profile is part of your Financial Services Guide and should be read in conjunction with this document.**

Forwood Planning Pty Ltd ATF Forwood Planning Trust is also responsible for the payment of wages and salaries for its staff and for all other operational expenses such as rent, superannuation and overheads, which are necessary to deliver the range of financial services to you.

### **Summary of Fee Options**

Our initial appointment is free. At this meeting, I will explain how we operate, what you can expect and our payment options. All fees and commissions payable by you will be explained to you at the time the advice is given and fully detailed in the SoA, RoA and PDS. You will have the ability to “select” your preferred payment option prior to the provision of personal advice.

Below is a summary of our payment options, which are inclusive of GST. Any of the below payments will be made as agreed with you or to the extent permitted by law.

**Advice Fee** - You may be charged a fee based on either the time we spent or the complexity of developing your plan. Our current hourly base rate is \$330 per hour. Our Statement of Advice base fees range upward from \$1,650. The price varies depending on the complexity. To make it easy for you, you have a choice of how to pay our fee. You can either be invoiced directly, our fee can be debited from your credit card or bank account, or debited directly from funds invested.

**Ongoing Service Fee** - You may be charged an ongoing service fee. This fee will be dependent on the service levels required to provide ongoing advice, regular reviews and professionally manage your financial plan to ensure that you are kept up to date and your strategies remain current.

**Initial & Ongoing Investment Commissions** - . If ongoing investment commission is paid, this will be disclosed to you in your Statement of Advice.

**Initial & Ongoing Insurance Commission** - Where risk insurance products are recommended the insurance provider may pay an initial commission based on the value of your premium. This may be up to 125% of the value of the premium.

There may be ongoing commission. This is factored into the cost of the policy and is paid by the product provider to MyPlanner. The amounts paid will depend on the insurance premium and will continue for the duration of the insurance product. Where this happens the ongoing commission may be up to 60% of the value of the ongoing premium amount. For insurance that is held within your superannuation there are no commissions payable on group insurance policies, however may be payable on retail insurance policies.

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**Do any relationships or associations exist which might influence you in providing me with the financial services, other than what has already been outlined in the FSG?**

Yes.

Forwood Planning Pty Ltd ATF Forwood Planning Trust has referral arrangements in place. If business is placed as a result of a referral, full details of any applicable referral fee will be provided in your individual Statement of Advice.

Date of completion of Adviser Profile: 6 June 2016