



# Financial Services Guide

Version 5 | November 2018

## Purpose of this Document

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services information on how to engage with one of our advisers.

This FSG should be read in conjunction with the Adviser Profile and covers the following:

- Information about MyPlanner Professional Services as a licensee
- Details on how you may instruct your adviser
- Who will be responsible for providing the financial services
- Details of the financial services and/or products MyPlanner Professional Services can provide
- The documents you may receive
- Remuneration received by your adviser
- Other forms of remuneration or benefits
- Privacy (i.e. collection and handling of your personal information)
- The complaints procedure
- Compensation arrangements in place

Please take the time to review this document before engaging our services.

Throughout this FSG, MyPlanner Professional Services is referred to as “MyPlanner”, “we”, “us”, “our” or any variations. The term “adviser” refers to MyPlanner’s authorised representatives.

MyPlanner Professional Services Pty Ltd (ABN 51 159 696 830), is an Australian Financial Services Licensee (AFSL No. 425542).

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## Who we are

MyPlanner is a privately owned Australian Financial Services (AFS) Licence holder.

Our mission is to provide clients like yourself with high quality advice that you can rely on to help remove uncertainty in your life, thus positioning you to meet your needs and objectives.

## Our responsibility

Your adviser provides financial advice and services on behalf of MyPlanner and accordingly we are responsible for the financial advice and services they provide.

Our advisers are committed to providing quality financial advice and a wide choice of products and/or services to suit individual client circumstances.

Your adviser is obliged by law to act in your best interests and provide appropriate advice, when providing financial advice to you.

As part of our commitment to you, MyPlanner advisers adhere to the Codes of Ethics/Conduct of professional associations such as the Financial Planning Association of Australia and the Association of Financial Advisers.

## The adviser profile

Prior to providing any personalised financial advice products and/or services our advisers are required to provide you with a copy of this FSG along with an Adviser Profile.

The Adviser Profile contains important information about your adviser. This includes their Authorised Representative number and/or Corporate Authorised Representative number (if applicable), accreditations, qualifications and experience, areas of advice and types of financial services they can provide, details of how they get paid and fees that you may be charged.

If you have not received an Adviser Profile, please ask your adviser for a copy or contact us (see page 7 for contact details).

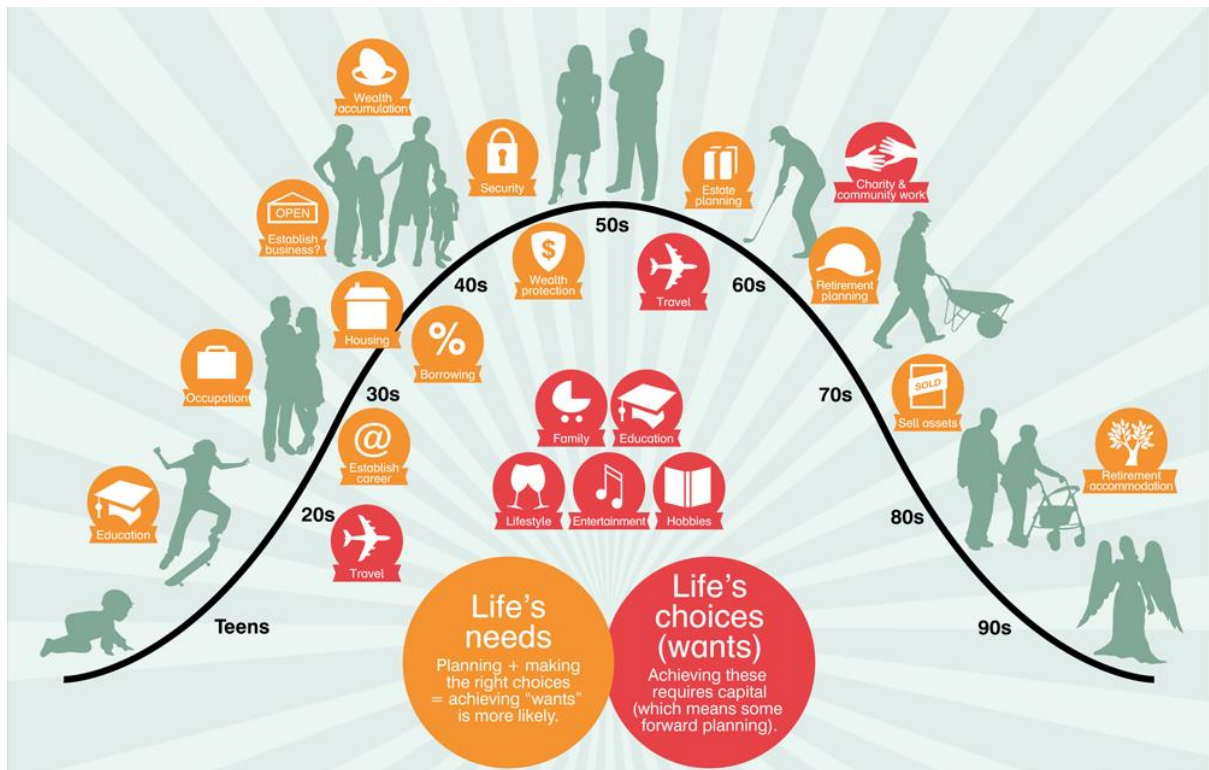
## How we can help you

As you go through life, your priorities or perspectives may change, but one thing that should remain constant is managing your finances well to help you get what you want from life.

Your financial planner will guide you by:

- helping you identify your personal goals, such as an early retirement, travelling or building funds for your children's education
- developing strategies for saving, investing, and contingency plans to protect you against life's hazards along the way
- keeping you on track by regularly reviewing your direction and adjusting as required.

Your financial planner understands that your priorities may change over time and will be here to guide you on your financial journey.



MyPlanner is licensed to provide financial product advice on the following services:

- Wealth creation strategies
- Life insurance advice
- Superannuation strategies
- Debt reduction strategies
- Cash flow management
- Retirement planning
- Aged care strategies
- Estate planning strategies
- Tax (financial) advice

We can advise in the following products:

- Basic deposit products
- Debentures, stocks and bonds
- Life insurance (personal and business)
- Managed investments
- Investor Directed Portfolio Services (IDPS)
- Retirement Savings Accounts (RSA)
- Securities
- Derivatives
- Standard margin lending
- Superannuation
- Self-managed superannuation

MyPlanner maintains an Approved Product List (APL). Subject to attaining required accreditation, your adviser is able to recommend any product on the MyPlanner APL.

There may be instances where your adviser will need to consider products outside of the APL. In these cases, your adviser may apply to MyPlanner's Research team to obtain one-off approval.

## How we work with you

We have a fundamental principle to act in your best interest. It is critical that your financial planner ascertains that any recommendations he/she makes are appropriate to your individual needs and circumstances.

We encourage you to be open and honest with the information you provide and understand that personal, family and business issues can be quite private. We stand by our promise to maintain your privacy as detailed in our Privacy Policy.

If incomplete or inaccurate information is provided to us we may not be able to provide advice to you or you may be provided with advice that is not appropriate to your needs.

If you have needs outside of the experience level of your financial planner or he/she cannot access products that are not in your best interests, they may seek assistance from the MyPlanner network of financial planners to try and obtain suitable support.

If your Planner is unable to access suitable professional connections that provide appropriate support in your best interests, then you will be informed that advice cannot be provided to you.

Once we agree with you on the scope of the advice you require, and the costs involved for this advice we will ask for your agreement to pay even if you decide not to proceed and implement our advice recommendations.

We aim to build enduring relationships with all our clients by providing quality services that meet their changing needs in life. The initial stages of preparing financial advice for you are outlined in the chart below. However, it is important to remember that the best financial advice adapts to meet your changing needs and priorities over time. Continually reviewing your strategy is essential.

## Documents you may receive

If you decide to obtain personal financial advice, your adviser will need to determine your needs, objectives and relevant financial circumstances.

At the initial advice appointment, your adviser will typically gather the relevant information by using a client data collection form. You will be asked to provide accurate information about your personal and financial situation and keep your adviser informed of any changes to your relevant circumstances.

Your adviser will also need to verify your identity.

When your adviser provides personal financial advice to you, you may receive one or more of the following documents:

- Letter of Engagement
- Statement of Advice (SoA)
- Statement of Further Advice (SoFA)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Fee Disclosure Statement (FDS)
- Renewal Notice

The SoA will set out the advice that has been tailored to your specific circumstances and provide you with details of all relevant disclosures including details of any remuneration payable.

Where you receive ongoing or further advice a SoFA and RoA may be provided.

A PDS will be provided if a product recommendation is made and includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

An FDS will be issued to you in instances where you enter into an Ongoing Fee Arrangement with your adviser for a period greater than 12 months. The FDS will contain information about the services you were entitled to receive, the services you actually received and the fees you paid during the period. The FDS will be provided to you annually.

Should you commence an ongoing fee arrangement for the first time after 1 July 2013 (or in circumstances where the ongoing fee arrangement is significantly varied after 1 July 2013), your adviser will also issue a Renewal Notice every 2 years. The Renewal Notice will give you the option of renewing the ongoing fee arrangement.

You may request in writing a copy of any advice document up to seven (7) years after the advice has been given.

## How to give instructions

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 they will let you know when this occurs.

## Your privacy

Your adviser is required to maintain physical or electronic records of documentation for any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know. You have the right to not to provide personal information to your adviser. However, in this case, your adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your adviser may also decline to provide advice if they feel they have insufficient information to proceed.

MyPlanner respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please see our Privacy Policy.

This Policy is located at:

[www.myplanner.com.au/privacy-policy](http://www.myplanner.com.au/privacy-policy)

## Disclosure of information

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

MyPlanner 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, Vietnam, Malaysia, India and potentially other countries in South East Asia.

The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents for MyPlanner advisers.

Some MyPlanner advisers may enter into their own outsourcing arrangements to countries other than the Philippines, Vietnam, Malaysia, India and potentially other countries in South East Asia. 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.

## 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 adviser service fee; or
- An ongoing adviser service fee; or
- A contribution fee; or
- Implementation fee; or
- Commission payments from product providers where applicable; or
- A combination of any of the above.

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

## Licensee remuneration

MyPlanner receives a flat fee plus a fixed Professional Indemnity insurance fee per authorised representative for the provision of services required under its Australian Financial Services Licence.

## 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. You will receive more detailed information concerning any referral fee in your SoA or other relevant document.

## Other forms of remuneration or benefits

MyPlanner and/or its advisers may receive nonmonetary benefits where:

- The amount is less than \$300 and identical or similar benefits are not given on a frequent 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 are disclosed in a register. A copy of the register is available upon request.

## Related companies

The following is a listing of related products that you are most likely to engage with:

- My Managed Portfolio (MMP)
- Skyring Asset Management (Skyring)

Your adviser may hold shares in other companies related to product providers which may influence, or be seen to influence, the advice that they provide you. Your adviser will disclose any relevant shareholding and any other potential conflicts within the Adviser Profile and/or advice document.

## Sponsorship

MyPlanner and its related companies may receive payments or benefits from product providers in return for granting rights such as being recognised as a sponsor and the right to promote their product and give presentations at conferences and/or professional development training days.

MyPlanner may use these payments to pay for costs associated with such conferences, training or professional development days.

## Professional Indemnity

MyPlanner maintains appropriate Professional Indemnity Insurance cover as required by the Corporations Act 2001.

## Reporting your concerns

If you have a complaint about any financial service provided to you by your adviser, you should take the following steps:

1. Contact the Professional Standards team at MyPlanner to discuss your complaint.

Phone: 07 5560 2300

Email: [compliance@myplanner.com.au](mailto:compliance@myplanner.com.au)

Mail: Professional Standards Manager

PO Box 902

Southport BC, QLD 4215

2. We will acknowledge receipt of a complaint immediately, however, where this is not possible, acknowledgement will be made as soon as practicable.
3. We will then investigate the complaint and respond to you within 45 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution.
4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA), an External Disputes Resolution Scheme, of which MyPlanner is a member.

The contact details for AFCA are:

Phone 1800 931 678 (free of charge)

Fax 03 9613 6399

Online [www.afca.org.au](http://www.afca.org.au)

Email [info@afca.org.au](mailto:info@afca.org.au)

Mail GPO Box 3, Melbourne VIC 3001