



Financial Services Guide (Part One)

Version 6 | October 2019

Purpose of this Document

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

Part 1 of the FSG should be read in conjunction with Part 2, 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 service?
- Details of the financial services and/or products MyPlanner Professional Services can provide
- Remuneration received by your adviser
- Other forms of remuneration or benefits
- The complaints procedure

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

As an Australian Financial Services Licence holder, MyPlanner Professional Services is a wholly owned subsidiary of Anvia Holdings who trade on the Over The Counter Market.

You, Your adviser and MyPlanner

You have decided that you would like the services of a financial adviser. Regulatory requirements and the Law require all financial planning advisers to either hold an Australian Financial Service License (AFSL for short) or to be authorised by an AFSL holder. This is where MyPlanner comes in. Your adviser has chosen to be associated and appointed as an Authorised Representative of MyPlanner and is therefore able to provide you with financial advice under the MyPlanner AFSL.

MyPlanner provides your adviser with Training, Research, Compliance, Technical and Operational support, professional indemnity insurance and access to a free dispute resolution service. MyPlanner is ultimately responsible for the advice provided by your financial adviser and has obligations to fulfil to maintain the AFSL, one of these obligations includes monitoring the advice financial advisers provide to you their client.

Our responsibility

MyPlanner is committed to ensuring that your adviser is providing quality financial advice and a wide choice of products and/or services to suit individual client circumstances.

If your adviser is unable to provide services MyPlanner will step in to assist you find a new adviser to provide you with the service, you require.

Licensee Authorisations

We are licensed to provide financial advice on the following services:

- Wealth creation strategies
- Life insurance advice
- Superannuation/Retirement Planning
- Cash flow and Debt reduction strategies
- Cash flow management
- Estate planning and Aged care 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)
- Superannuation, Annuities and Pensions
- Securities
- Standard margin lending
- Self-managed superannuation

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.

Documents you may receive

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) Annually
- Renewal Notice (every 2 years)

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

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.

AFSL Holder remuneration

MyPlanner generally receives a flat fee plus a fixed Professional Indemnity insurance fee per authorised representative for the provision of services required under its AFSL.

Other forms of remuneration or benefits

MyPlanner and/or its advisers may receive non-monetary 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.

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.

Related companies

The following is a listing of related products that your adviser may recommend:

- My Managed Portfolio (MMP)

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.

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.

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
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
Email: info@afca.org.au
Mail: GPO Box 3, Melbourne VIC 3001

Financial Services Guide (Part Two) – About your Adviser

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

Your Adviser

Amanda Devlin

Authorised Representative No. 332889



I am a Sub Authorised Representative and employee of Agent For Life Pty Ltd (“the Practice”), which is a Corporate Authorised Representative (No. 417523) of MyPlanner Professional Services Pty Ltd.

Agent For Life Pty Ltd

Corporate Authorised Representative No. 417523

This document forms part of and should be read in conjunction with the MyPlanner FSG Part One

Contact Details

Address: 224 Mallowa Drive, PALM BEACH, QLD 4221, Australia

Telephone: 0412 732 761

Website: <http://www.agentforlife.com.au/>

I first started providing financial advice in 2008 and became an adviser of MyPlanner on 29/05/2018.

I hold the following qualifications:

- Diploma of Financial Services (Financial Planning)
- Entry Level Competencies
- Risk Management
- Superannuation & Retirement Planning
- Investment Planning No. 1

Your Best Interests

I will act in your best interests at all times and I am bound by the law and the MyPlanner Code of Conduct. I am committed to providing you with quality financial advice and a wide choice of products and/or services to suit your individual circumstances

Services I am Authorised to Provide

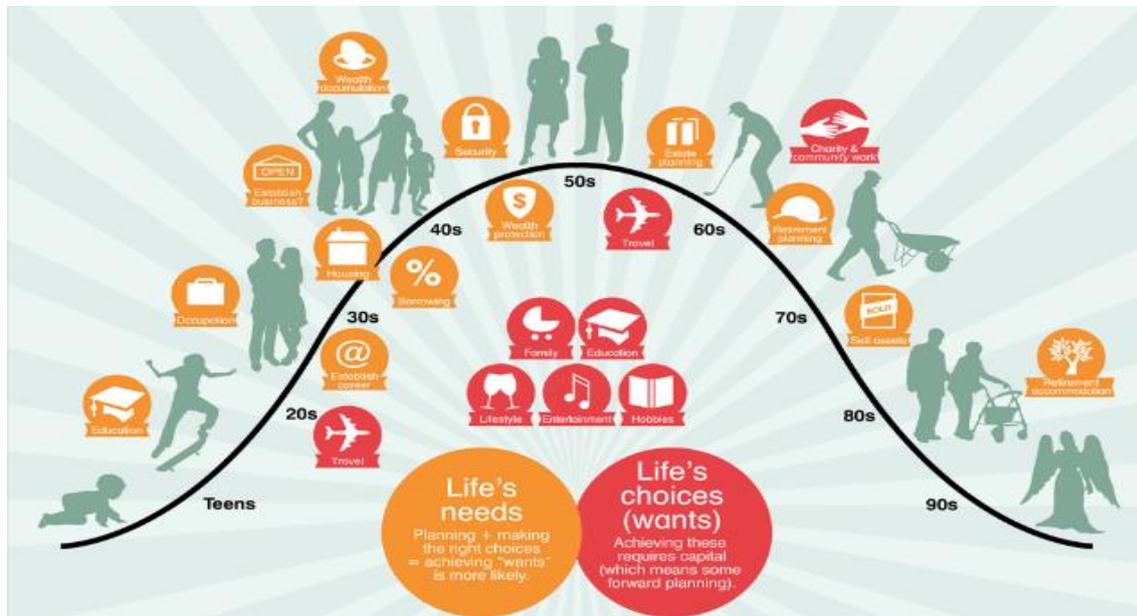
MyPlanner has authorised me to provide financial advice to wholesale and retail clients, on the following areas:

- Setting your specific goals and objectives
- Managing cashflow including budgeting,
- Managing debt
- Investing monies

- Protecting you, your family and businesses by review or establishing a risk protection strategy
- Tax (financial) advice

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 to help you get what you want from life.



As your adviser we understand that your priorities may change over time and we will be there to guide you on your financial journey.

I have been authorised to provide financial product advice to my clients in the following:

- Deposit and payment products
- Life risk insurance products
- Managed investment products
- Retirement savings account
- Superannuation
- Account based pensions and complying annuities
- Government bonds, stocks or debentures
- Securities such as ASX listed shares

My Remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a Statement of Advice including implementation of that advice will depend upon the nature and complexity of the advice and or service provided. Fees for my advice and services may be based on either a fee for service arrangement, commission or a combination of both.

The relationship between MyPlanner and the Practice is arranged through a flat fee agreement. This agreement stipulates that 100% of remuneration is paid to the Practice. Therefore, MyPlanner will retain 0% and the Practice will receive 100%. I am remunerated through salary and a bonus structure.

Fee Options

I offer an initial consultation at my expense, to get to know you and to identify how I can partner with you to help you meet your goals, however if you require urgent personal advice or documents to be signed at this initial meeting please let me know in advance so I can confirm if a fee will be charged for this service.

At our initial consultation, I will explain how I operate, what you can expect and my 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 advice document.

Below is a summary of the types of fees that you may be charged which are inclusive of GST. The below fees will be charged as agreed with you or to the extent permitted by law.

Fee Type	Minimum %/\$	Maximum %/\$
Advice Fee	\$250	\$330
SoA Fee	\$550	\$5,500
Implementation Fee	\$550	\$5,500
Ongoing Service Fee	\$250	\$330
Insurance Initial Commission	0%	66%
Ongoing Commission	0%	22%
Insurance Claim Fee	1.1%	2%
Share Trade Brokerage Fees	\$0	\$0
Grandfathered Investment Commissions	\$0	\$0

Your Payment Options

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.

Referrals Arrangements I Have

If business is placed because of a referral, full details of any applicable referral fee received by us/me/the practice will be provided in your individual Statement of Advice where possible.