# Financial Services Guide

30 June 2021
Version: 18

## Strategic Financial Planners Pty Ltd

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## Purpose of this FSG

This Financial Services Guide (FSG) will help you decide whether to use the services that we offer. It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

**Not Independent**

We do not charge you a fee for our advice on risk insurance policies as we are paid a commission by the product provider. Our advice on risk insurance is therefore not independent, impartial or unbiased. In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers.

## Our Licence

Strategic Financial Planners holds an Australian Financial Services Licence. It is required to comply with the obligations of the Corporations Act and the conditions of its licence. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that its current and past representatives provide.

## Our Services

We are authorised to provide personal advice and dealing services in the following areas:

- Superannuation and SMSFs
- Retirement planning
- Portfolio management
- Managed investments
- Securities
- Derivatives (limited)
- Personal risk insurance

## The financial advice process

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read.

The SoA will explain:

- the basis for our advice
- the main risks associated with the advice
- the cost to you of implementing the advice
- the benefits we receive, and
- any conflicts of interest which may influence the advice.

For administration platforms, managed funds and personal risk insurance products we will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

If your circumstances change, there are changes in law, or changes in the economy or products, we may provide further advice to you to keep your plan up to date.
If we provide further advice it will typically be documented in a Record of Advice (RoA) which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

At all times you are able to contact us and ask questions about our advice and the products we recommend.

## Fees

All fees are payable to Strategic Financial Planners.

### Advice Preparation Fee

The Advice Preparation fee includes our meeting with you, the time we take to determine our advice and production of the SoA.

The Advice Preparation fee is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

### Advice Implementation Fee

If you decide to proceed with our advice, we may charge a fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

### Ongoing or Annual Services Fees

Our ongoing or annual service fees depend on the service that we provide to you. This may be a % of your portfolio value or an agreed fixed fee which is paid monthly.

The services and fees will be set out in the SoA or RoA that we provide to you.

## Commissions

Strategic Financial Planners receives a one-off upfront commission when you take out an insurance policy we recommend. We also receive a monthly commission payment for as long as you continue to hold the policy. The commission or benefit will vary depending on the recommended product and will be documented in the SoA or RoA.

## Other Benefits

We may also receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received above $100 will be maintained on a register which is available to you on request.

## Adviser Remuneration

Ian Morrison and Michael Houlihan are the directors and owners of the practice. They share in the profits that the practice makes.

The employees of the practice are paid a salary. They may also receive a performance bonus which is based on a number of factors including the revenue that they generate for the practice.

## Associated Services

Strategic Financial Planners is part of the wider Strategic Wealth Services group which provides a range of financial services including portfolio administration, accounting, tax, SMSF and estate planning services. We may refer you to these services as part of providing our financial planning services.

## Making a Complaint

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our services, then we encourage you to contact us. Please call us or put your complaint in writing to our office.

If you are not satisfied with our response you can refer it to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or afca.org.au. AFCA provides fair and independent financial services complaint resolution which is free to consumers.

## Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and at **strategicwealthservices.com.au**.