



THE COMPLETE PLANNER PTY LTD  
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Australian Financial Services  
Licence No. 278161

## FINANCIAL SERVICES GUIDE

Before seeking our advice, you probably have a number of questions you would like to ask about THE COMPLETE PLANNER PTY LTD. You have the right to ask us about our charges, the type of advice we will give you and what you can do if you have a complaint about our services. Key information is set out in answer to the questions below. If you need more information or clarification, please ask us. This Financial Services Guide is issued with the authority of THE COMPLETE PLANNER PTY LTD.

You should also be aware that you are entitled to receive a Statement of Advice whenever we provide you with any advice which takes into account your objectives, financial situation and needs. The Statement of Advice 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.

In the event we make a recommendation to acquire a particular financial product (other than securities) 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.

### BEFORE YOU GET OUR ADVICE

#### Who is my adviser?

Please refer to the Supplementary Financial Services Guide.

#### What advisory services are available to me?

Your adviser is an authorised representative of The Complete Planner Pty Ltd. The Complete Planner Pty Ltd holds an Australian Financial Services Licence No. 278161 and is responsible for the advice provided by its representatives.

#### What kinds of financial services are you authorised to provide me and what kinds of Financial Product/s do those services relate to?

The Complete Planner Pty Ltd is authorised to provide financial product advice and deal in the following:

- i) Deposit and payment products including
  - a. basic deposit products
  - b. deposit products other than basic deposit products
- ii) debentures, stocks or bonds issued or proposed to be issued by a government
- iii) life products including:
  - a. investment life insurance products; and
  - b. life risk insurance products
- iv) interests in managed investment schemes including:
  - a. investor directed portfolio services;
- v) retirement savings accounts (RSA) products (within the meaning of the Retirement Savings Account Act 1997)
- vi) securities
- vii) standard margin lending facility; and
- viii) superannuation

We provide advice on appropriate wealth creation and wealth preservation strategies. We recommend that you regularly review your financial strategy and investments with us (we recommend yearly), to ensure that they remain appropriate for your circumstances. Clients are also encouraged to contact us at any time for an interim review, or to answer any queries they may have. We only

recommend a financial product to you after considering its suitability for your individual investment objectives, financial situation and needs. The Complete Planner Pty Ltd offers both personal and general advisory services. Clients should be aware that when general securities advice is provided it will not necessarily be appropriate for every client. That is why we recommend you seek a personalised review of your investment objectives, particular needs and circumstances before making an investment decision.

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

The Complete Planner Pty Ltd offers a range of payment options including fees and commissions on funds placed, or a combination of both methods. Your adviser will explain these options to you.

#### Commissions/Brokerage

The fund manager or life company you invest or contract with will pay The Complete Planner Pty Ltd an initial commission/brokerage and/or an ongoing service fee, which makes up the gross revenue received. Commission/brokerage or fees which are payable to The Complete Planner Pty Ltd for recommending a product may vary depending on which companies products you purchase.

The Complete Planner Pty Ltd will receive an upfront commission from the manager of the ABC Fund if you decide to buy units in ABC Fund. The Complete Planner Pty Ltd may receive 1% of the amount you invest. This means that if you decide to invest \$100,000 in ABC Fund, as we have recommended, The Complete Planner Pty Ltd will receive an upfront payment of \$1,000. The Complete Planner Pty Ltd may also receive from the ABC Fund Manager an ongoing fee of 0.5%(\$500) per annum of the value of your holding in ABC Fund (as at 30 June each year) for as long as you hold the product. These commissions can vary between 0% to 4%.

Commissions paid on life insurance risk products are calculated in a similar method as above. However, they are calculated as a percentage of the premium that is paid. For instance, if the premium that is paid by you is \$1,000, we

may receive an upfront commission of \$1,000(100%) and an ongoing commission of 10% (\$100) of the annual premium.

Life Insurance companies pay The Complete Planner Pty Ltd commissions when Risk Insurance products are completed. Commission is calculated as a percentage of the yearly premium with the initial commission varying from 40% up to 125% and ongoing Commission varying from between 10% and 40%.

The above amounts will be fully disclosed in your Statement of Advice which we provide you when we make a financial recommendation.

#### **Fee for service**

You can pay The Complete Planner Pty Ltd a fee, based on the cost of advice preparation by your Financial Adviser. This amount may vary depending on your needs and objectives, and the complexity of the advice prepared.

Where the implementation of advice leads to the placement of investments, any commissions payable by the fund managers that The Complete Planner Pty Ltd would normally receive, may be rebated (in the form of additional units in the fund to which the rebate will apply) to you.

Fees charged by your Financial Adviser will be based on an hourly rate of \$220 and payable to The Complete Planner Pty Ltd.

#### **Review fee**

A review fee may be charged for reviews of existing plans and portfolios to ensure strategies remain appropriate. This fee will be agreed between you and your Financial Adviser.

The Complete Planner Pty Ltd will invoice you for a fee when you receive our written recommendations. Alternatively, this fee may be charged on an ongoing basis from your investments as agreed.

#### **Do you have any relationships or associations with Financial Product issuers?**

As a result of past recommendations in certain financial products The Complete Planner Pty Ltd has obtained a shareholding in Associated Advisory Practices Limited (part of the Professional Investment Holdings Group) a provider of cost effective back-office services such as legal, compliance training, research and business development support. Further recommendations of AAP strategic partners' products may result in The Complete Planner Pty Ltd and its authorised representatives being eligible for additional shareholding in Associated Advisory Practices Ltd. If an AAP strategic partner's product is recommended it will be disclosed in your Statement of Advice which we provide you when we make a financial recommendation.

From time to time, financial product issuers offer our representatives invitations to social and sporting events and the occasional gift such as a bottle of wine or hampers on special occasions. The approximate value of these during the year is \$250.

#### **WHEN YOU GET OUR ADVICE**

#### **Do I get detailed information about actual commissions and other benefits my adviser gets from making the recommendations?**

Yes. You have the right to know about details of commissions and other benefits your adviser receives for recommending investments. We will provide this information to you when we make specific recommendations.

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

Yes. However, to do so we need to find out your individual investment objectives, financial situation and needs before we recommend any investment 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.

#### **What should I know about any risks of the investments or investment strategies recommended to me?**

We will explain to you any significant risks of investments and strategies that we recommend to you. If we do not do so, you should ask us for further clarification.

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

We maintain a record of your personal profile that includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations made to you. If you wish to examine your file, you should ask us and we will make arrangements for you to do so.

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 request..

#### **Can I tell you how I wish to instruct you to buy or sell my investment?**

Yes. You may specify how you would like to give us instructions; for example, by telephone, fax or other means. But in all cases we must receive a written confirmation of these instructions.

#### **What professional indemnity insurance do you have?**

We hold Professional Indemnity Insurance cover for the activities conducted under our AFS licence. The limit of the indemnity is \$3 million for any one claim and in the aggregate for all claims arising out of our AFS licence activities. The insurance will cover claims in relation to the conduct of authorised representatives, representatives and employees who no longer work for the Licensee (but who did at the time of the relevant conduct). We believe that our Professional Indemnity insurance cover satisfies the requirements of s. 912B of the Corporations Act.

#### **IF YOU HAVE ANY COMPLAINTS**

#### **Who can I speak to if I have a complaint about the advisory service?**

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following steps:

1. Contact your adviser and tell your adviser about your complaint.
2. If your complaint is not satisfactorily resolved within 7 days please contact The Complete Planner Pty Ltd on (03) 9816 8519 or put your complaint in writing and send it to us at PO Box 265 Balwyn Victoria 3103. We will try and resolve your complaint quickly and fairly.
3. If we cannot reach a satisfactory resolution, you can raise your concerns with the Financial Ombudsman Services on 1300 780 808. The Complete Planner Pty Ltd is a member of this complaints resolution service. The Australian Securities & Investments Commission (ASIC) also has a freecall Infoline on 1300 300 630 which you may use to make a complaint or obtain information about your rights.