

## FINANCIAL SERVICES GUIDE<sup>1</sup>

[USER NOTE: Delete box if you qualify as independent pursuant to section 923A of the Corporations Act.]<sup>2</sup>

### Not Independent

We are not independent, impartial or unbiased within the meaning of the Corporations Act because <insert the reason(s) why you are not independent e.g. we receive life commissions, we operate (or white label) our own MDA/SMA and receive fees from it, we recommend related party products, we are restricted to advising on a limited number of financial products etc>.

[USER NOTE: This is mandatory content.]<sup>3</sup> This Financial Services Guide describes our financial planning and advisory services to assist you to decide whether to use our services. It describes how we are remunerated, our professional indemnity insurance and how we handle any complaints you may have.

[USER NOTE: This is mandatory content.]<sup>4</sup> We may give you other documents when providing our services. These may include:

- **Statements of Advice** - If we provide you with advice about your personal circumstances, we will set out our advice in a Statement of Advice (or in some cases, a shorter document called a Record of Advice). This will also tell you how we will be remunerated for the advice we give you. When we provide further advice to you, we may not give you a Statement of Advice, however we will record the advice and you can ask us for a copy of the advice by calling us.
- **Product Disclosure Statements** - If we recommend that you acquire a financial product, we will also provide you with a Product Disclosure Statement containing information about the product's features and risks.

## OUR SERVICES

[USER NOTE: It is mandatory for the FSG to set out the financial services the providing entity is authorised to provide and the kinds of financial products to which those services relate.]<sup>5</sup>

We hold an Australian financial services licence [Or we are an authorised representative of Australian Financial Services (AFS) licensee, <insert name of AFS Licensee>]

Our high quality financial planning and advisory services can assist you to: [USER NOTE: It is mandatory to state that you are authorised to provide advice on and/or deal in financial products. This is a more user friendly way of saying this. Amend as appropriate to suit your authorisation and your advice process]

- Identify your financial and investment objectives, taking into account your current financial position and personal circumstances;
- Help you to develop financial goals and investment strategies;
- Advise you how to implement your investment strategies; and
- Recommend and arrange financial products that are suitable for your needs.

We provide advice in the following areas: [USER NOTE: This is optional content, however it assists to explain what services you provide in language clients can understand. Delete any services which the provider of the FSG is not authorised (or able) to provide]

- Cash Management – budgeting, debt management

1 See item 1 in the FSG Content Guide

2 See item 18 in the FSG Content Guide

3 See item 4 in the FSG Content Guide

4 See item 4 in the FSG Content Guide

5 See item 6 in the FSG Content Guide

- Superannuation – consolidating or optimising superannuation, finding lost superannuation
- Life Insurance – personal or business succession
- Investment – full financial plan, one off investment, gearing
- Retirement – transition to retirement, social security advice, aged care planning
- Retirement planning – income and investments
- Self-Managed Super Fund – advice, establishment
- Estate Planning

The financial products we can arrange for you include: [USER NOTE: Delete any products for which the FSG provider is not authorised]

- Deposit and payment products
- Securities
- Managed investment schemes
- Superannuation, including SMSFs
- Derivatives
- Foreign exchange contracts
- Investor directed portfolio services
- Managed discretionary account services
- Government debentures, stocks and bonds
- Retirement savings accounts
- Life risk and investment products
- Margin lending

[USER NOTE: This is optional content. Customise to suit your process] We research a broad range of products and select those that are worthy of recommendation to our clients. We also review the performance of those products periodically to ensure they remain competitive and will meet your ongoing needs.

[USER NOTE: This is mandatory content.] We act for you when giving advice and arranging financial products.

## HOW CAN YOU DEAL WITH US?

[USER NOTE: the first sentence is mandatory content, the rest is optional. Customise it so it describes the way clients can contact you]<sup>7</sup> You can deal with us in person, by phone, fax or email. It is important that you provide us with complete and accurate information about your circumstances and you take the time to check any assumptions we make and the basis for our advice. If you don't our advice may not be appropriate for your needs.

[USER NOTE: This is optional content. If you wish to use it, customise this so it describes the way you provide ongoing services] Naturally, your circumstances may change over time. When this happens, our initial advice and recommendations may no longer be appropriate for you. We can periodically review your financial position, personal circumstances, financial goals and investment strategies to decide whether those strategies and goals and the financial products you hold are appropriate. Or, you can contact us for a review when your circumstances change.

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<sup>6</sup> See item 7 in the FSG Content Guide

<sup>7</sup> See item 5 in the FSG Content Guide