



# Financial Services Guide

Version 3.0



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## Purpose of this Document

This Financial Services Guide (FSG) and Planner Profile provide information about the services we offer, the payments we receive to provide them, your financial planner and other important things you need to know. It is designed for you to make an informed decision about whether you want to use our services.

Please take the time to read this document carefully. Sound financial advice is based on open and honest communication. Understanding our services and our fees is the cornerstone of this communication.

This Guide includes the following:

- Who we are
- How we can help you
- How we are paid
- Protecting your privacy
- What else you need to know
- Complaints
- Planner profile

## Who we are

Your Planner provides expert professional advice to help you achieve what you want out of life. Each business is privately owned by professionally qualified and authorised financial planners. The Planner Profile provided with this Guide has specific information about your Planner and it is important that you read this information.

Your Planner, or the business they work for, has chosen to be licensed through us, MyPlanner. MyPlanner holds an Australian Financial Services Licence that allows it to legally carry on a financial services business and is responsible for any financial services they provide. We also provide your financial planner with training, compliance, professional indemnity insurance and you have access to free dispute resolution services.

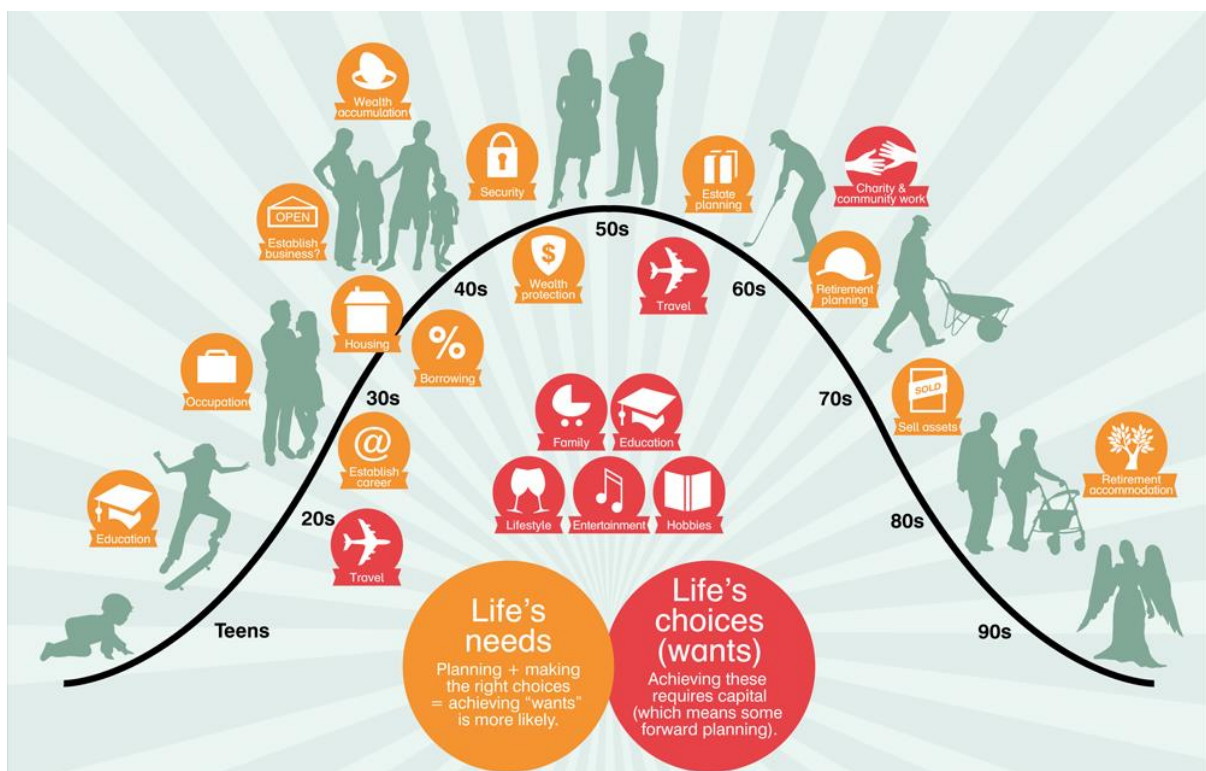
## How we can help you

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.



There are many services that we can provide to you including, but not limited to:

- Setting your goals and objectives that are specific and measurable
- Managing cashflow including budgeting, income streams, Centrelink, Aged Care and cashflow management
- Managing debt such as debt reduction strategies
- Investing monies including dollar cost averaging, superannuation, non-superannuation investing, borrowing to invest and portfolio construction
- Protecting you, your family and businesses by reviewing or establishing income protection, life term insurance, TPD insurance, trauma insurance, business insurance and discussing whether to hold insurance inside or outside of superannuation
- Estate planning strategies such as asset ownership
- Structuring or restructuring of trusts, companies, small business and Self-Managed Superannuation
- Healthcare strategies for health, ageing and medical needs

## How we work

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.

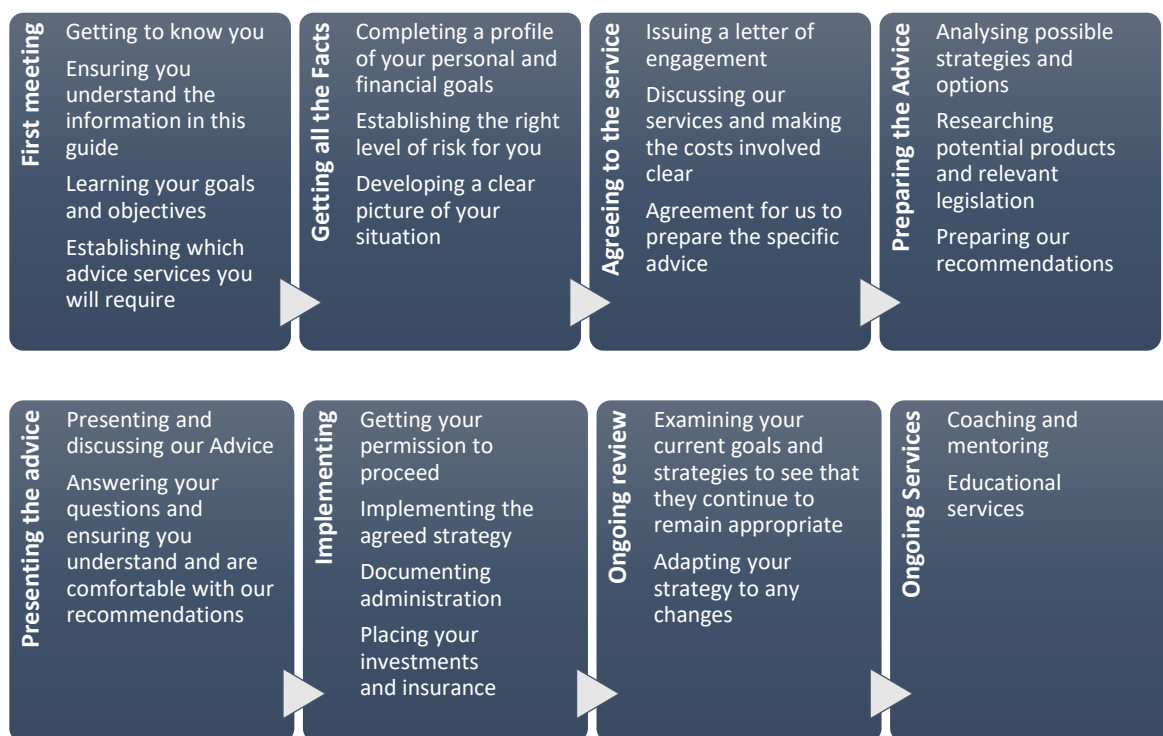
If you have needs outside of the experience level of your financial planner or he/she cannot access products that are not in your best interests, they may seek assistance from the MyPlanner network of financial planners to try and obtain suitable support.

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.

## Stages to preparing financial advice



## Everything is documented

When your planner provides personal financial advice for the first time you will receive a Statement of Advice (SoA). This SoA details your personal advice, along with the basis for the advice. If you are given additional advice at a later time, you may be given a further SoA. This may be a shorter document that incorporated information already provided in the initial SoA.

If there has been no material change to your circumstances or strategy, you may be given a Record of Advice (RoA) or a verbal update. If we give you a verbal update we will document this discussion and a copy of this record can be made available to you upon request. Copies of any previously supplied advice documents are available from your Planner.

If your planner recommends the purchase of a financial product (other than ASX listed securities) you will be given a Product Disclosure Statement containing information about that product.

We encourage you to read all documents provided and ask your planner any questions you may have. Sometimes you may wish to make changes to your investments without receiving advice. In these cases, we can take your instructions by telephone, email or in person and arrange for the transaction to be completed without providing personal advice. If you have verbally asked us to do this we will ask you to provide this to us in writing, if you have asked us to do this by email we may phone you to confirm you did send the email.

We will clarify and agree to all fees and payments with you before providing our advice and services. The actual costs will be shown in our written advice to you.

## Keeping your plans on track

As your circumstances change over time, it is important that your Planner regularly reviews both your strategy and your situation to ensure recommendations remain current and appropriate to your changing circumstances.

Ongoing services include varying levels of advice, review, contact and information and your Planner will discuss and agree your specific ongoing service requirements as part of the provision of your initial advice.

Should you choose to enter an ongoing fee arrangement with one of our planners you will receive an annual Fee Disclosure Statement. This will outline the fees paid and services you were entitled to and receiving in the preceding 12 months.

## How we are paid

You may choose to pay fees directly to MyPlanner or, where possible, they may be deducted from your product. As the Licensee, MyPlanner collects any advice fees and pays these to your Planner's Business. The Planner Profile explains how your Planner is paid.

We're committed to a fair and transparent fee structure for the advice and services we provide. We offer flexible payment options to suit your needs. Your planner will explain, and agree with you, any fees and payment options before providing advice and services to you.

The costs of our advice and services include charges for preparing and implementing the initial advice and may also include charges for ongoing advice and services.

## How you are charged for advice

The cost will depend on the nature of the services provided. There are various ways that you pay us for the service including:

- **Fee for service**

This is where you pay a fee for the services we provide. This can be either:

- An hourly rate, as set out in the Planner Profile
- A fixed dollar amount
- A percentage of the funds invested (excluding borrowed funds)
- A combination of these methods

- **Commission**

A commission may be paid to MyPlanner by the issuer of an investment or insurance policy. The rate of commission we receive will depend on the type of product, the services provided and the amount invested or premium paid.

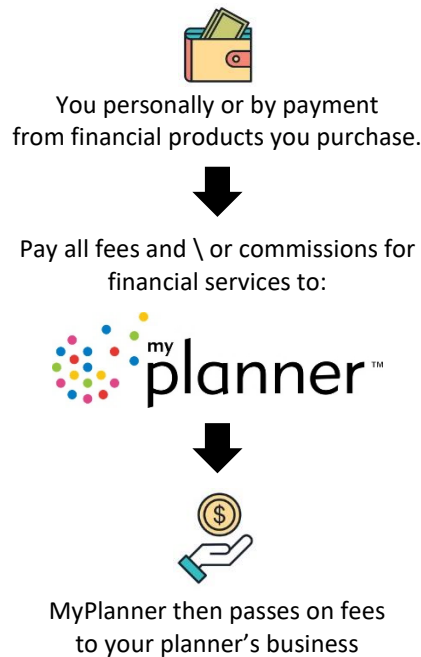
Commission payments may be either:

- Initial commission – A percentage of the amount you invest, loan administration fee or insurance premium you pay
- Ongoing commission – A percentage of the value of your investment balance, ongoing loan administration fee or insurance premiums.

Commission amounts will vary by product. The commission amounts we may receive are:

- Investment products – between 0% and 5.12% (including GST) for initial commissions, or between 0% and 1.1% for ongoing commissions
  - Life insurance products – up to 125% of the premium you pay for initial commissions and/or up to 35% of the premium for ongoing commissions
- 
- **A combination of both fee for service and commission**

By way of example, both fee for service and commission payments are paid as follows:



## Protecting your Privacy

MyPlanner collects your personal information for one of its authorised representatives (that is, your Planner and \ or the business where they work) to provide you with financial planning services. To undertake the management and administration of services and products, it may be necessary for us to disclose your personal information to third parties.

We and your planner will collect and use information about you during your relationship with us. If you do not provide some of the information requested, MyPlanner may be unable to provide you with services and products.

It is important that the information that we hold about you is up to date. You must let your Planner know when information you have provided to us has changed.

For more information regarding our collection, use, storage and disclosure of your personal information, please read our Privacy Policy which can be accessed on our website at [www.myplanner.com.au](http://www.myplanner.com.au).

If your Planner leaves MyPlanner and starts providing services under another Licensee, your information may be transferred to the new Licensee. You will be advised of any such transfer prior to it taking place.

## What else you need to know

### Australian Financial Services Licence

MyPlanner is licensed to provide financial product advice and deal in the following financial products:

- Deposit and payment products
- Risk insurance products
- Annuities and pensions
- Managed investments
- Securities
- Government debentures
- Securities
- Margin Lending
- Superannuation

If you would like a copy of the MyPlanner Australian Financial Services Licence, please contact your planner or the MyPlanner Professional Standards Manager by writing to Level 3, 26 Marine Parade, Southport, Queensland 4215 or email [compliance@myplanner.com.au](mailto:compliance@myplanner.com.au).

Please refer to the Planner Profile for their specific accreditations.

MyPlanner, as a privately owned Australian Financial Services Licensee, engages an independent compliance expert to provide a review of the implementation and effectiveness of its monitoring and supervision program of Representatives. This engagement includes a review of MyPlanner's policies and procedures for monitoring its authorised representatives and ongoing quarterly reviews of authorised representative's client files to ensure compliance with legislation. This is a condition of the MyPlanner Australian Financial Services Licence and this review is provided to the Australian Securities and Investments Commission (ASIC).

### Other payments

If a third party refers you to your Planner, the referrer may receive a referral fee or commission or non-monetary benefit. Similarly, your Planner may receive benefits if they refer you onto another party. This is not an additional cost to you. All referral payments are disclosed in the Statement of Advice that is provided to you.

## Complaints

If you are unhappy about our advice or services, please contact your Planner in the first instance to discuss your concerns. Alternatively, you can write to the MyPlanner Professional Standards Manager at Level 3, 26 Marine Parade, Southport QLD 4215 or email [compliance@myplanner.com.au](mailto:compliance@myplanner.com.au). We will investigate your complaint and respond as quickly as possible and within 45 days.

If we have not responded to your complaint within 45 days or if you feel it is not resolved to your satisfaction, you may refer your concerns to the Credit and Investment Ombudsman (CIO). CIO can be contacted on 1300 138 422. This service is provided to you free of charge.

MyPlanner is covered by professional indemnity insurance satisfying requirements under the Corporations Act for compensation arrangements. This insurance provides cover for claims against MyPlanner and its Representatives including claims in relation to the conduct of representatives who are no longer authorised with MyPlanner but who were at the time of the relevant conduct.



## Planner Profile: Craig Jackson

With years of extensive experience within the financial planning industry and related industries, Craig brings this experience to you in all areas of wealth accumulation, wealth protection, and retirement planning. This brings a vast amount of knowledge to the HQB Financial Solutions team and their clients.

Approaching a financial planner can seem daunting at first; however Craig will ensure you have a rewarding and exciting experience. By exploring your current situation and assisting you in discovering what is really important, Craig will help to articulate short, medium and long-term goals that become the foundation of the advice. With an agreed ongoing service standard, Craig will ensure that you feel you are working as a team to achieve the goals you set.

Craig has completed the following qualifications:

- Diploma of Financial Services (Financial Planning)
- Advanced Diploma of Financial Services (Financial Planning)
- Graduate Certificate of Financial Planning
- Self Managed Superannuation Funds

Craig Jackson, Authorised Representative No. 248249 and HQB Financial Solutions, Authorised Representative No. 1254245 are Representatives of MyPlanner Professional Services Pty Ltd ABN 51 159 696 830 AFSL No. 425542.

Contact details are:

**Address:** Shop 7, 13-15 Park Avenue  
COFFS HARBOUR, NSW, 2450

**Phone:** 02 6699 3649

**Email:** craig@hqbfs.com.au

## Authorisations

I am authorised by MyPlanner to provide financial advice to wholesale and retail clients, on the following areas:

- Setting your goals and objectives that are specific and measurable
- Managing cashflow including budgeting, income streams, Centrelink, Aged Care and cashflow management
- Managing debt such as debt reduction strategies
- Investing monies including dollar cost averaging, superannuation, non-superannuation investing, borrowing to invest and portfolio construction
- Protecting you, your family and businesses by review or establishing income protection, term insurance, TPD insurance, trauma insurance, business insurance and discussing whether to hold insurance inside or outside of superannuation
- Estate planning strategies such as asset ownership
- Structuring or restructuring of trusts, companies, small business and Self-Managed Superannuation
- Healthcare strategies for health, aging and medical needs

I am authorised to provide financial product advice to my clients and deal in the following:

- Deposit and payment products
- Life products including investment life insurance and life risk insurance products
- Managed investment products including master trusts, wrap facilities, property funds, managed trusts and investor directed portfolio services (IDPS)
- Retirement savings account
- Government bonds, stocks or debenture securities such as ASX listed shares, instalment warrants and fixed interest
- Superannuation products including public offer funds, account based pensions, complying annuities, Corporate superannuation funds and self-managed superannuation funds

## Remuneration

I may be remunerated by one or more of the following methods. If any are relevant to the advice provided to you, further detail will be set out in your advice document.

### Fee Options

We offer an initial consultation at our expense, to get to know you and to identify how we 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 us know in advance so we can confirm if a fee will be charged for this service.

At our initial consultation, I will explain how we operate, what you can expect and our 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 SoA, RoA and PDS. You will have the ability to “select” your preferred payment option prior to the provision of personal advice.

Below is a summary of our payment options, which are inclusive of GST. The below payments will be made as agreed with you or to the extent permitted by law.

**Advice Fee** - You may be charged a fee based on either the time we spend or the complexity of developing your plan. Our current hourly base rate is \$330 per hour. Our Statement of Advice base fee ranges upward from \$2200. To make it easy for you, 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.

**Implementation Fee** - You may be charged a fee based on the time we spend implementing your recommendations and strategies. Our current hourly base rate is \$330 per hour. Our implementation fee ranges upwards from \$2200. The price varies depending on the complexity and facilitation required to ensure correct and accurate action has been undertaken on your behalf.

You also pay a fee when you execute certain transactions. When we buy or sell securities on a listed exchange in Australia, or invest in/redeem a managed fund on your behalf a securities trade fee charged.

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.

**Ongoing Service Fee** - You may be charged an ongoing service fee. This fee will be dependent on the service levels required to provide ongoing advice, regular reviews and professionally manage your financial plan to ensure that you are kept up to date and your strategies remain current. Our ongoing service fee starts from \$1650. This fee can be paid via credit card or monthly direct debit from your bank or investments.

**Initial & Ongoing Investment Commissions** - If ongoing investment commission is paid, this will be disclosed to you in your Statement of Advice.

**Initial & Ongoing Insurance Commission** - Where risk insurance products are recommended the insurance provider may pay an initial commission based on the value of your premium. This may be up to 125% of the value of the premium.

There may be ongoing commission. This is factored into the cost of the policy and is paid by the product provider to MyPlanner™. The amounts paid will depend on the insurance premium and will continue for the duration of the insurance product. Where this happens, the ongoing commission may be up to 35% of the value of the ongoing premium amount. For insurance that is held within your superannuation there are no commissions payable on group insurance policies, however it may be payable on retail insurance policies.

Our fees are based on revenue expected to be received from any insurance policies. If you cancel your insurance policy within 2 years your Planner reserves the right to invoice you and claim back any pro rata loss of income incurred as a result during that period.

In the event we provide assistance to you in relation to an insurance claim we may charge you a claims management fee. We will agree upon this fee with you before we provide this service to you. Our fee for this service is 1.1%.

You may pay for our services from fees paid directly by you or by commissions or fees paid by the product provider. These fees are paid to MyPlanner who may retain a percentage of these and pay the balances to HQB Financial Solutions.

HQB Financial Solutions is also responsible for the payment of wages and salaries for its staff and for all other operational expenses such as rent, superannuation and overheads, which are necessary to deliver the range of financial services to you.

## Referrals

HQB Financial Solutions refers estate planning services to Jay Clowes of Fishburn, Watson & Obrien Solicitors. If you receive estate planning advice from Jay Clowes of Fishburn, Watson & Obrien Solicitors, a fee will be charged by them and HQB Financial Solutions may receive part of this fee for the services provided by this Company.

HQB Financial Solutions refers property advisory services to Raine & Horn Coffs Harbour. Raine & Horn Coffs Harbour is a licensed real estate agent. HQB Financial Solutions may receive a payment for this referral should you proceed with a property recommendation.

HQB Financial Solutions refers self-managed superannuation fund (SMSF) administration services and taxation services to HQB Chartered Accountants. HQB Chartered Accountants is a registered tax agent. HQB Financial Solutions may receive payment for this referral should you proceed with SMSF administration or taxation services from HQB Chartered Accountants.

HQB Financial Solutions refers mortgage broking and lending services to Derek Jordan of Aussie Home Loans. Derek Jordan of Aussie Home Loans holds a or is a representative of an Australian Credit Licence. HQB Financial Solutions may receive payment for this referral should you proceed with mortgage broking and lending services from Derek Jordan of Aussie Home Loans.

If business is placed because of a referral, full details of any applicable referral fee will be provided in your individual Statement of Advice where possible.

## Conflicts of interest

In addition to this HQB Financial Solutions may have some common shareholders in entities associated with those shareholders. Any or all associated entities may receive a benefit for the services that you utilise.