



Financial Planning & Life Pty Ltd

Financial Services Guide

Financial Planning & Life Pty Ltd
ABN 19 076 102 148
Australian Financial Services License
No 221 629

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South Australia 5067
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www.financialplanlife.com.au

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.

You should 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, 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.

Key information is set out in answer to the questions below. If you need more information or clarification, please ask us.

1. Before you get our advice

Who is my Adviser?

Details of your Adviser are contained in the enclosed Adviser Profile.

Your Adviser is an authorised representative of Financial Planning & Life Pty Ltd.

Who will be responsible for the advice given to me?

Your Adviser will be acting on behalf of Financial Planning & Life Pty Ltd. Financial Planning & Life Pty Ltd. is therefore responsible to you for any investment advisory services your Adviser provides.

Financial Planning & Life Pty Ltd. is an Australian Financial Services Licensee, License Number 221 629.

Financial Planning & Life Pty Ltd. have Advisers in Adelaide, Melbourne and Sydney.

Financial Planning & Life Pty Ltd. is a Principal Member of the Financial Planning Association (FPA).

Financial Planning & Life Pty Ltd. has a financial interest in AustChoice Financial Services Limited and Symetry Limited. These groups offer a range of investment services to member shareholders, which may be incorporated in our Adviser's recommendations.

What advisory services are available to me?

We offer you the following services:

- Financial Planning Advice
- Investment Advice
- Life Insurance Advice
- Superannuation & Rollover Advice
- Retirement Planning Advice

We provide advice on a wide range of investments including unit trusts for shares, fixed interest, property, international investments and diversified trusts. In addition, we advise on Superannuation, Master Funds and Life Insurance Investment Products.

We will only recommend an investment to you after considering its suitability for your individual investment needs, objectives and financial circumstances.

Financial Planning & Life Pty Ltd. is independently owned and operated. This is a significant benefit for our clients as they are offered a more complete range of products and services which are not limited by any affiliations with Fund Managers, Banks, Insurance companies and the like.

The Directors, Geoff O'Neil and Stephen Heald, have combined financial services industry experience of more than 50 years. Both hold the qualification 'Diploma of Financial Planning' and are CERTIFIED FINANCIAL PLANNER™ practitioners.

All of our Advisers can advise on Life Investment products. Some can also advise on Life, Trauma and Income Protection Insurances. (refer Adviser Profile for details).

We can provide an ongoing portfolio review service by arrangement with your Adviser.

How will I pay for the service?

- How much commission/fee do you get?
- How are commissions/fees calculated?

Financial Planning & Life Pty Ltd. offers a competitive range of payment options, including commission on

funds placed, fees for service or a mixture of both. Your Adviser will explain these options to you. Full details of how we are paid for our service is provided in the enclosed Adviser Profile.

Commissions are usually paid initially by the Fund Manager, either from the entry fee that they charge to invest, or from their own resources on nil entry fee investments. Ongoing or trail commissions are paid by the Fund Manager from their ongoing management charges.

Fee for Service can be based on the total funds placed, on an hourly rate or any other method agreed between you and the Adviser.

2. 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 which is suitable to my investment needs and financial circumstances?

Yes. But 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 you recommend to me?

We will explain to you any significant risks of investments and strategies which we recommend to you. If we do not do so, you should ask us to explain those risks to you.

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

We maintain a record of your personal profile which includes details of your investment objectives, financial situation and needs.

We also maintain records of any recommendations made to you.

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 enclosed for your information.

If you wish to examine your file, you should ask us, and we will make arrangements for you to do so.

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.

3. If you have any complaints

Who can I complain to if I have a complaint about the advisory service?

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 3 days, please contact our General Manager, Mr Geoff Hooper on (08) 8333 1900., or put your complaint in writing and send it to us at PO Box 448 Kent Town SA 5071. We will try and resolve your complaint quickly and fairly.
3. If you still do not get a satisfactory outcome you can contact the Australian Securities & Investments Commission (ASIC) at their Freecall Infoline on 1300 300 630 to find out which industry complaints scheme may be available to assist you to settle your complaint. We are a member of the following scheme:
Financial Industry Complaints Service Limited, PO Box 579, Collins Street West, Melbourne Vic 8007.
Tel: 03 9629 7050
Fax: 03 9621 2291
Toll Free: 1800 335 405
Email: fics@fics.asn.au
4. If your concerns involve ethical conduct you may wish to consider raising your concerns in writing with the Financial Planning Association of Australia (FPA). They can be contacted at PO Box 109 Collins Street West Melbourne Vic 8007

PRIVACY POLICY

Our Commitment

Financial Planning & Life Pty Ltd abides by the National Privacy Principles (NPPs) established under the Privacy Amendment (Private Sector) Act, 2000. Our aim is to both support and ensure that we comply with the National Privacy Principles (NPPs) that form the basis of laws introduced to strengthen privacy protection for the general public. Further information on privacy in Australia may be obtained by visiting the website of the Office of the Federal Privacy Commissioner at <http://www.privacy.gov.au>.

Financial Planning & Life Pty Ltd recognises that your privacy is very important to you. We believe that this Policy will address any potential concerns you may have about how the personal information you provide to us and our representatives is collected, held, used, corrected, disclosed and transferred.

Collection

As a financial planning organisation we are subject to certain legislative and regulatory requirements that necessitate us obtaining and holding detailed information that personally identifies you and/or contains information or an opinion about you ("personal information"). In addition, our ability to provide you with a comprehensive financial planning and advice service is dependent on us obtaining certain personal information about you.

This includes:

- details of your financial needs and objectives;
- details of your current financial circumstances, including your assets and liabilities (both actual and potential), income, expenditure, insurance cover and superannuation;
- details of your investment preferences and aversion or tolerance to risk; and
- information about your employment history, employment circumstances, family commitments and social security eligibility

Failure to provide the personal information referred to above may expose you to higher risks in respect of the recommendations made to you and may affect the adequacy or appropriateness of advice we give to you.

Generally, collection of your personal information will be effected in either face-to-face interviews, over the telephone or by way of an online client engagement form. From time to time additional and/or updated personal information may be collected through one or more of those methods.

Use and Disclosure

We are required under the Rules of Professional Conduct of the Financial Planning Association of Australia to make certain information available for inspection by the Association on request to ensure ongoing compliance with mandatory professional standards. This may involve the disclosure of your personal information.

We are obliged, pursuant to the Corporations Act, to maintain certain transaction records and make those records available for inspection by the Australian Securities and Investments Commission. We may disclose your Personal Information to superannuation fund trustees, insurance providers, and product issuers for the purpose of giving effect to your financial plan and the recommendations made by us.

We may use the personal information collected from you for the purpose of providing you with direct marketing material such as articles that may be of interest to you. However, you may, by contacting us by any available method, request not to receive such information and we will give effect to that request. Please allow 2 weeks for your request to be actioned. In order to ensure that you receive a personal and tailored service, your Personal Information may be transferred to one of our agents or authorised representatives who will be your primary point of contact with the organisation. It is a condition of our agreement with each of our representatives that they adopt and adhere to this Privacy Policy. You can be assured that your information will be maintained by any agent or representative in accordance with this policy. If you have any concerns in this regard, you should contact us.

Your personal information may be disclosed to external contractors for the following purposes:

- We regularly contract compliance experts to ensure that our representatives are meeting our compliance standards. This may involve disclosure of your personal information; and
- At times, paraplanning contractors or temporary staff will be hired to handle workloads during peak periods.

It is a condition of our agreement with each of our external contractors that they adopt and adhere to this Privacy Policy. You can be assured that your information will be maintained in accordance with this policy, by any contractor to whom it is disclosed. If you have any concerns in this regard please contact us.

In the event that we propose to sell our business, we may disclose your personal information to potential purchasers for the purpose of them conducting due diligence investigations. Any such disclosure will be made in confidence and it will be a condition of that disclosure that no personal information will be used or disclosed by them. In the event that a sale of our business is effected, we may transfer your personal information to the purchaser of the business. As a client you will be advised of any such transfer.

Security

Your personal information is generally held in your client file. All paper files are accessible to authorised personnel only and are appropriately secured out of hours. Information may also be held on a computer database. All computer-based information is protected through the use of access passwords on each computer. Data is backed up regularly and stored securely off site.

We will at all times seek to ensure that the personal information collected and held by us is protected from misuse, loss, unauthorised access, modification or disclosure. At all times, your personal information is treated as confidential and any sensitive information is treated as highly confidential.

In the event you cease to be a client of this organisation, any personal information which we hold about you will be maintained in a secure off site storage facility for a period of 7 years in order to comply with legislative and professional requirements, following which time the information will be destroyed.

Access and Correction

You may at any time request access (in writing) to your personal information and we will (subject to certain exceptions) provide you with access to that information either by providing you with copies of the information requested, allowing you to inspect the information requested or providing you with an accurate summary of the information held. We will, prior to providing access in accordance with this policy, require you to provide evidence of your identity.

We will not provide you with access to your personal information if:

- providing access would pose a serious threat to the life or health of a person;
- providing access would have an unreasonable impact on the privacy of others
- the request for access is frivolous or vexatious;
- the information related to existing or anticipated legal proceedings between us and would not be discoverable in those proceedings;
- providing access would reveal our intentions in relation to negotiations with you in such a way as to prejudice those negotiations;
- providing access would be unlawful;
- denying access is required or authorised by or under law; or
- providing access would be likely to prejudice certain operations by or on behalf of an enforcement body or an enforcement body requests that access not be provided on the grounds of national security

In the event we refuse you access to your personal information, we will provide you with an explanation for that refusal.

We will endeavour to ensure that, at all times, the personal information we hold about you is up to date and accurate. In the event that you become aware, or believe, that any personal information that we hold about you is inaccurate, incomplete or outdated, you may contact us and provide to us evidence of the inaccuracy or incompleteness or out datedness and we will, if we agree that the information requires correcting, take all reasonable steps to correct the information. We will endeavour to respond to any request for access within 14-30 days depending on the complexity of the information and/or the request. If your request is urgent please indicate this clearly.

Complaints Resolutions

If you wish to complain about any breach or potential breach of this privacy policy or the National Privacy Principles, you should contact us via our Privacy Officer. Your complaint will be considered within 7 days and responded to. It is our intention to use our best endeavours to resolve any complaint to your satisfaction. However, if you are unhappy with our response, you are entitled to contact the Office of the Privacy Commissioner who may investigate your complaint further.

Our Website

Financial Planning & Life Pty Ltd website contains links to other Websites whose operator may or may not adhere to a privacy policy or be governed by the National Privacy Principles.

While it is not necessary to register your personal details to use our website, we do offer a registration service that will enable you to receive product and service updates, newsletters and other information. In the event you do register with us, we will collect personal information from you including your name and e-mail address.

If you have registered with us and decide that you do not wish to receive any further information from us, or you wish to amend or update your registration details, you can send an email to the address noted below with your request. Please allow 2 weeks for your request to be actioned.

Our website uses cookies which allows us to identify your browser while you are using our site. Cookies do not identify you, they simply allow us to track usage patterns so that we can measure the level of interest in various areas of our site. All browsers allow you to be notified when you receive a cookie and elect to either accept it or not. Your internet service provider should be able to assist you to set your preferences.

Contact Details :

Privacy Officer: Mr Geoff Hooper
Address: 83 Fullarton Road
Kent Town SA 5067

Telephone: 08 8333 1900
Facsimile: 08 8333 1911
E-mail: fpl@chariot.net.au