



# 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.

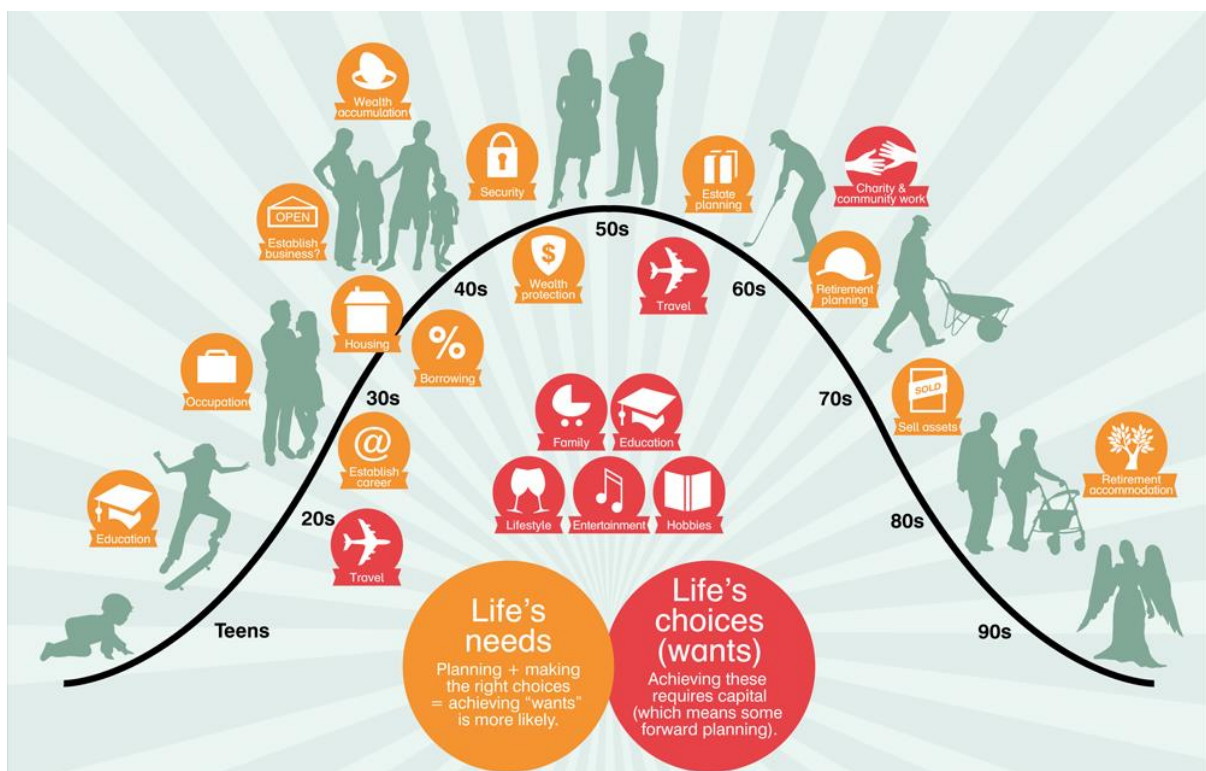
## How we can help you

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, aging 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.

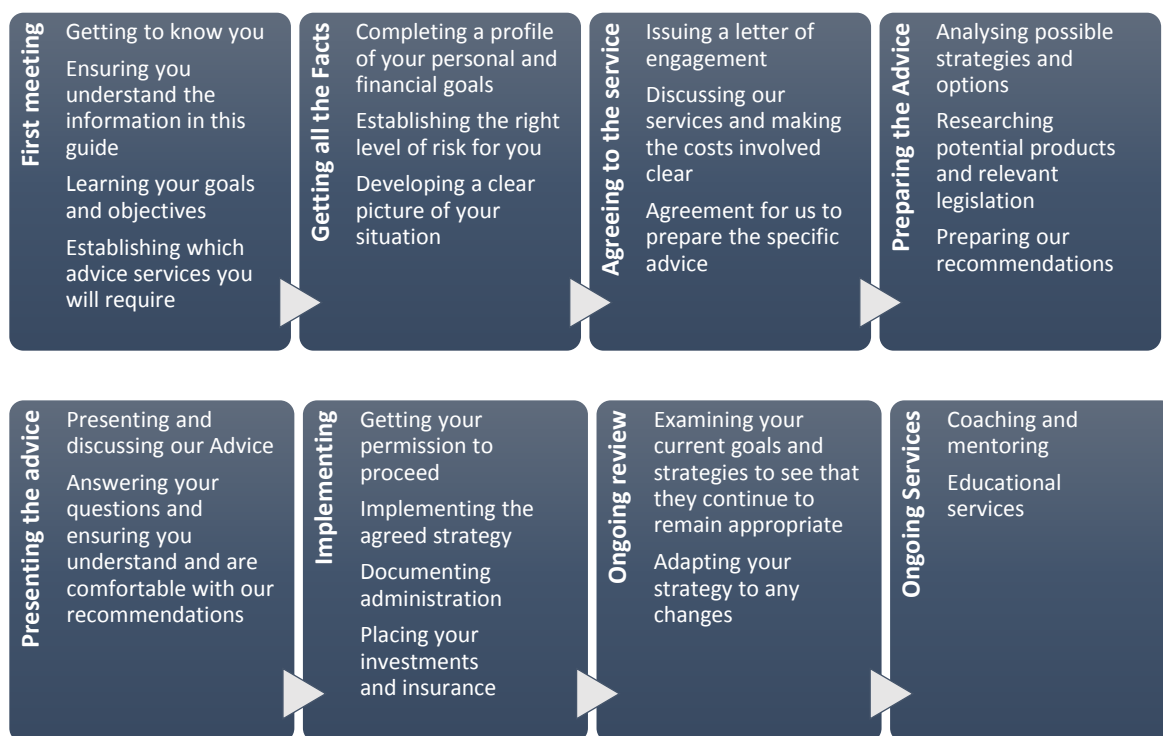
If you have needs outside of the experience level of your financial planner or he/she cannot access products that are not in your best interests, they may seek assistance from the MyPlanner network of financial planners to try and obtain suitable support.

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
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- **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.