



Financial Services Guide

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Issued by:

Financial Planning Expert Pty Ltd

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Why am I receiving this document?

This Financial Services Guide (FSG) will help you decide if you want to use the services offered by *Financial Planning Expert*.

It contains information about:

- Financial Planning Expert
- The services we offer
- How we are paid for the advice and services we provide
- How we deal with complaints
- Our privacy policy.

When we provide you with financial planning services you may receive:

- A Statement of Advice (SoA) or Record of Advice (RoA) which documents the advice we provide to you
- A Product Disclosure Statement (PDS) which explains any products we have recommended.

Who is Financial Planning Expert?

Financial Planning Expert is an independent financial advice business.

We hold our own Australian Financial Services License (402042) issued by the Australian Securities & Investments Commission (ASIC).

We do not represent a bank, life insurance company, fund manager, superannuation provider or any other institution.

We are an independent financial advice business and our independence allows us to advise you freely and without restriction.

Additionally, we don't have any conflicts of interest. This means we can put your

interests before our own.

As a licensee we are required to comply with the obligations of the Corporations Act and the conditions of our licence.

This includes the need to have Professional Indemnity Insurance in place.

What services do we provide?

We provide advice in the following areas:

- Self-Managed Superannuation Funds (SMSFs)
- SMSF establishment and administration
- Asset allocation, investment strategy and selection
- Retirement planning
- Tax planning
- Life & Income Protection Insurances
- Estate Planning.

We are able to provide advice on the following financial products:

- Bonds and Debentures
- Term Deposits
- Cash Management Trusts
- Australian Shares
- Australian Residential Property
- Managed Funds
- Listed and Unlisted Property Investments
- Investment Platforms
- Wrap Accounts
- Master Trusts
- Industry Superannuation Funds
- Income Protection Insurance
- Term Life Insurance



- Total and Permanent Disability (TPD) Insurance
- Trauma Insurance
- Whole of Life and Endowment Policies.

Your financial planner

Trent Alexander will be your financial planner and will provide these services to you as a representative of *Financial Planning Expert Pty Ltd*.

Prior to establishing *Financial Planning Expert*, Trent worked as a financial planner for some of Australia's leading financial institutions.

Trent is a member of the Financial Planning Association of Australia (FPA) and holds the rank of CERTIFIED FINANCIAL PLANNER® (CFP®).

CFP® status is internationally recognised as the highest qualification achievable for a financial planner.

Additionally, Trent holds a Bachelor of Business (Financial Planning) and an Advanced Diploma in Financial Services (Financial Planning).

Trent is a member of the following professional associations:

- SMSF Association (SMSF Specialist Adviser)
- The Independent Financial Advisers Association of Australia (IFAAA).

Financial Planning Expert Pty Ltd is responsible for the services provided by Trent.

We will ensure your financial planner:

1. Only provides advice to you where they are competent to do so.
2. Completes ongoing training to maintain their competency.

3. Is provided with the best quality technical support and investment research.
4. Is monitored and supervised.

You can rely on us to deliver professional advice and to stand by that advice.

The financial planning process

We recognise that the objectives and personal circumstances of each client are different.

What is right for one client may not be right for another.

We listen to you to understand your needs, concerns and values. We ask questions to make sure we address all issues.

When we provide advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA).

If a financial product is recommended to you we will also provide you with a Product Disclosure Statement (PDS). This will help you to understand the product we are recommending.

At all times you are able to contact us and ask questions about the advice and products recommended.

Once we have helped you to put your financial advice in place we provide ongoing advice services.

These keep your advice up to date for changes in your circumstances, changes in the law and changes in the economy and products available.

Fees

Initial meeting



The first meeting is for us to get to know you and your situation, and for you to get to know us. This usually takes about two hours.

At the end of the meeting we will let you know how we can assist and provide some strategy options for your consideration.

The initial meeting attracts a fee of \$440 inclusive of GST. This fee will be invoiced after the meeting.

Second meeting

At the second meeting we will present our Terms of Engagement to you in writing. This document will include the scope of advice and the fee for our work.

Our fee is determined by the scope and complexity of the advice and services provided to you.

The quoted fee will cover the following:

Financial modelling

A comprehensive modelling report. This document compares a number of strategy options over your life expectancy and is used to assess the best strategy path for you.

Advice

A Statement of Advice (SoA). This document explains our advice in detail and is presented at the third meeting.

Implementation of advice

Implementation of strategy and product recommendations in your SoA.

Ongoing advice

Once we have implemented our recommendations we provide ongoing advice services.

These services ensure that your advice remains up to date and includes reviewing strategies and investments and any

changes required throughout the year.

Where we are implementing recommendations to buy, sell or switch investments that have any form of commission attached, we will rebate this back to you.

Full details will be provided in your SoA.

Where you accept our Terms of Engagement a proportion of the quoted fees become payable. Then we start work.

Third meeting

At the third meeting we will present the financial modelling report and SoA. We will explain both documents in detail and address any questions.

We then proceed to implementation.

Once recommendations are in place we then work with you ongoing. This ensures your advice remains up to date.

Third party advice

From time to time additional advice may be required from other professionals.

We have relationships with a number of firms to assist our clients in this regard. Each is a trusted professional and an expert in their field.

Implementation of insurances

When implementing personal insurances commissions are usually paid by the insurance company upon successful completion of the policy. We do not accept commission payments from product providers as payment for services.

Therefore, where insurances are required our fee will include implementation of all recommended policies.

In the case that insurance does not proceed for medical or other reasons, our fee is still payable.



Indicative fees

Fees will be determined by the scope and complexity of the advice and services provided to you. Upfront fees for modelling, advice and implementation are generally \$5,500-\$8,500 plus GST. Upfront fees are typically once-off.

Fees for ongoing advice services are generally \$10,000-\$15,000 pa plus GST and may be tax deductible. Ongoing advice fees typically include annual SMSF accounting, administration and audit fees which are generally incurred by the SMSF.

Conflicts of interest

Financial Planning Expert is an independent financial advice business. This means we don't have any conflicts of interest.

We do not accept commission or incentive payments of any kind and our fees are not influenced by the value of your assets.

We may receive some support services from product providers including educational seminars and help with compliance and technical matters, but we do not believe this constitutes a conflict of interest.

However, to ensure this remains the case, we monitor our use of support services on an ongoing basis.

Making a complaint

If you are not satisfied with our services you can take the following steps:

1. Contact your financial planner to discuss your complaint.
2. If your complaint is not satisfactorily resolved within 7 days, put your complaint in writing and send it to:

The Complaints Officer
Financial Planning Expert Pty Ltd

PO Box 139
Mornington VIC 3931

We will endeavour to resolve your complaint quickly and fairly.

3. If you are not satisfied with our response or your complaint is not resolved within 45 days, you can contact:

The Australian Securities & Investments Commission (ASIC) on 1300 300 630 to find out about your rights

The Financial Ombudsman Service (FOS) on 1300 780 808. This service is provided to you free of charge.

Financial Planning Expert is a member of the FOS dispute resolution scheme.

Your privacy

In order to comply with the requirements of the Privacy Act, we are required to advise you that *Financial Planning Expert* holds personal information about you.

The information has been and will continue to be collected by us for the purpose of providing you with financial planning services including:

- the preparation of your Statement of Advice (SoA)
- the provision of financial planning advice to you
- making securities and investment recommendations
- reviewing your financial strategy
- reviewing securities and investment recommendations.

We are required, pursuant to the Corporations Act, certain regulations issued by the Australian Securities & Investments Commission (ASIC) and the Rules of Professional Conduct of the Financial Planning Association (FPA), to



collect information about you for the purpose of providing you with the services referred to above.

If you do not provide us with the information requested by us, we may not be able to provide you with the services you require of us.

We will from time to time disclose information about you to authorised representatives of *Financial Planning Expert* and to other professionals, insurance providers, superannuation trustees and product issuers in connection with the purposes detailed above.

In the event we consider it necessary to use or disclose information about you for purposes other than those detailed above or related purposes, we will seek your consent.

We collect information about you for the purpose of reporting to AUSTRAC under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

You are entitled to obtain access to the information that we hold about you by calling us on 03 59 74 4350 or writing to us at:

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