

OzPlan Financial Services Pty Ltd

Financial services guide – Part A

Version 9.3.0 January 2010

Financial services guide – Part A

This guide contains information about:

- OzPlan Financial Services
- Your financial adviser
- The financial planning services and products your financial adviser can provide
- How OzPlan Financial Services, your financial adviser and other related parties are paid for the financial planning services provided to you
- Any associations or relationships that could create potential conflicts of interest
- Details of who to contact should you have a complaint

Financial services guide (FSG) Part B - Financial adviser profile

This guide must be read in conjunction with the financial adviser profile as it forms part of this financial services guide. The financial adviser profile provides more detailed information about your financial adviser such as their contact details, the types of financial services they can provide and details of fees and charges.

Please retain this document together with the financial adviser profile for your reference and any future dealings with OzPlan Financial Services.

What other documents might you receive?

You may also receive the following documents, designed to help you make an informed decision on any financial strategy or recommended product.

Statement of advice (SoA)

All personal advice provided to you will be outlined in an SoA. The SoA will contain personal advice, the basis on which it is given, details of fees, commissions and information on relevant associations. The SoA is used for initial advice and any subsequent advice may be provided in the form of a record of advice, a statement of additional advice or another form of advice documentation.

Product Disclosure Statement (PDS)

You will receive a PDS if your financial adviser has provided advice on a particular product. A PDS will contain the key features of the financial product, significant risks and benefits, and fees associated with the financial product.

Who is OzPlan Financial Services?

OzPlan Financial Services is owned by the Legal Entities of the seven directors of the group. It is not owned by any bank, fund manager, life insurance company or other financial institution.

OzPlan Financial Services has been operating since 1999.

OzPlan Financial Services holds an Australian Financial Service Licence for providing both personal and general advice and can offer a range of financial services that are listed within Part B of this FSG.

OzPlan Financial Services is a principal member of the Financial Planning Association (FPA) and as such, OzPlan Financial Services and their financial advisers have adopted the FPA's Code of Ethics and rules of professional conduct.

OzPlan Financial Services has approved the distribution of this FSG.

Who is your financial adviser?

Your financial adviser will be the authorised representative listed in the "your financial adviser profile" section of this FSG.

Your financial adviser can provide you with tailored solutions to assist you to meet your stated financial needs, lifestyle goals and objectives.

What kinds of financial services and products are available?

Our financial advisers can offer a range of insurance, investment, superannuation and retirement strategies and products.

OzPlan Financial Services maintains an approved product list, containing financial products that have been researched by a number of external research houses. A copy of the approved product list can be supplied to you upon request.

How will you pay for the services provided?

OzPlan Financial Services and your financial adviser can be paid by various methods.

Your financial adviser will discuss and agree upon the method of payment with you before any financial services are provided. In addition, where you receive personal advice, your statement of advice will outline all remuneration and other benefits associated with the advice provided.

How are OzPlan Financial Services and their financial advisers paid?

All fees, commissions and brokerage disclosed in the statement of advice are payable to OzPlan Financial Services.

OzPlan Financial Services will forward all of these fees, commissions and brokerage to your financial adviser or their legal entity.

Your financial adviser may also receive other benefits from OzPlan Financial Services. All benefit payment details are included in the financial adviser profile.

What other benefits may product providers give to OzPlan Financial Services or your financial adviser?

Some product providers may give OzPlan Financial Services or your financial adviser non-commission benefits such as entertainment or sponsorship. Both OzPlan Financial Services and your financial adviser maintain a register in line with industry standards to document any alternative forms of payment received. This register is publicly available and must be provided within 7 days of the request date.

Does OzPlan Financial Services have any relationships or associations with financial product issuers?

Your financial adviser can provide advice on products from a wide range of financial product providers, some of which may pay additional rebates or commission based on total funds held within those products across the group, including:

- AssetChoice Wrap & SuperWrap Platforms up to 0.15% pa
- Colonial First State First Choice Master Funds up to 0.15% pa
- Skandia One Master Funds up to 0.20% pa
- Perpetual WealthFocus Master Funds up to 0.15% pa
- ING Australia products up to 0.20% pa

- SOLAR Wrap & SuperWrap Platforms up to 0.20% pa
- **All of the above are inclusive of GST**

What information should you provide to receive personalised advice?

Your financial adviser will complete a client questionnaire with you, which will record your personal objectives, lifestyle goals, details of your current financial situation and any relevant information. The information obtained will be assessed by your financial adviser to assist them in providing appropriate advice.

You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive.

You should read any warnings contained in the client questionnaire and statement of advice carefully before making any decision relating to a financial strategy or product.

How can you give instructions to your financial adviser about your financial product/s?

You can contact your financial adviser directly with any instructions relating to your financial products.

What information is maintained in your file and can you examine the client file?

Your financial adviser will maintain a record of your personal information including details of your objectives and financial situation. Your financial adviser will also maintain a record of any recommendations made to you. If you wish to examine your file please ask your financial adviser and they will make arrangements for you to do so.



Who may access the information you provide?

OzPlan Financial Services and your financial adviser are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. Please ask your financial adviser if you wish to obtain a copy of the privacy policy.

It is important to note that in order to best meet your needs and provide you with financial services and advice, your financial adviser may need to disclose your personal information to other parties. Typically these parties may include fund managers, life companies, related entities and other licensees. Similarly your financial adviser may bring to your attention products and services or other information which may be relevant to your situation. You will be given the opportunity to choose whether you wish to receive such information.

OzPlan Financial Services reserves the right to appoint another financial adviser to ensure your ongoing needs are met. In these circumstances OzPlan Financial Services will write to you advising you of the change.

Professional indemnity insurance

OzPlan Financial Services and your financial adviser maintain professional indemnity (PI) insurance policies. These insurances cover advice, actions and recommendations which have been authorised by OzPlan Financial Services to be provided by your adviser. These arrangements satisfy the requirements imposed by the Corporations Act 2001 and financial services regulations.

What should you do if you have a complaint?

If you have any complaints about the services provided to you, or personal information held, you should take the following steps:

1. Contact your financial adviser and tell them about your complaint.
2. If your complaint is not satisfactorily resolved within 3 days, please contact the OzPlan Financial Services office on 03 5762 1588 or put your complaint in writing and send it to:

OzPlan Financial Services
Attention: Brendan Smith
Complaints Manager
107 Bridge Street
BENALLA VIC 3672

OzPlan Financial Services will try to resolve your complaint quickly and fairly.
3. If your complaint has not been resolved by OzPlan Financial Services, you may escalate your complaint to one of the External Complaints Schemes listed in the table, of which OzPlan Financial Services is a member.

Type of complaint	External complaints service
Financial advice, investments, superannuation or insurance matters	Financial Ombudsman Service (FOS) on 1800 780 808
Personal information held	The Privacy Commissioner on 1300 363 992
The Australian Securities and Investments Commission (ASIC) may be contacted on their freecall infoline on 1300 300 630 to find out which body may be best to assist you to settle your complaint.	



Your financial adviser profile

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Who is Michael Hall?

Your financial adviser is Michael Hall who is an authorised representative of OzPlan Financial Services Pty Ltd ("OzPlan").

Michael has been granted an Australian Securities and Investments Commission (ASIC) number of 268361 and can offer a range of financial services that are listed within this financial services guide.

Contact details

23 Nixon Street

PO Box 1289

SHEPPARTON VIC 3630

Telephone: 03 5831 1233

Facsimile: 03 5821 8882

Email address: mhall@ozplan.com.au

Education and qualifications

- Advanced Diploma of Financial Services

Experience

Wide range of auditing, taxation, accounting, superannuation and consulting services since 1975.

Professional Memberships

- FCA (Fellow of The Institute of Chartered Accountants)
- Member of SPAA (SMSF Professionals Association of Australia)
- Registered Company Auditor
- Registered Tax Agent
- Member of the Institute of Chartered Accountants Scotland

What advice can Michael offer?

Michael can provide you with advice on the following:

Strategies

- Savings and wealth creation strategies
- Investment planning
- Superannuation planning
- Pre-retirement planning
- Retirement planning
- Life Risk insurance analysis
- Estate planning considerations
- Guidance on budgeting and goal setting
- Centrelink & Aged Care planning
- Salary packaging advice

Products

- Cash management trusts
- Direct fixed interest including basic deposit products, and debentures, stock or bonds issued by a government
- Retail & wholesale managed investment schemes
- Geared products
- Superannuation products
- Self managed superannuation funds
- Retirement income streams
- Direct fixed interest
- Socially responsible investments
- Hedge funds
- Master trust products
- Personal and group life risk insurance



What initial services are provided?

- Identification of your financial goals and objectives.
- Collection and analysis of your existing personal and financial situation.
- Investigation and consideration of possible financial planning strategies and products that will assist you to meet your goals and objectives.
- Presentation of a written recommendation, referred to as a 'statement of advice'.
- Implementation of your strategy.

What ongoing services are provided?

- Revision of your personal and financial situation at suitable intervals.
- Discussion of whether our recommendations remain appropriate should your personal circumstances or the legislative environment change.
- Implementation of any recommendations made as part of our ongoing service to you.

What do these services cost?

All fees are payable to OzPlan and all applicable fees, commissions and/or brokerage will be fully detailed in the statement of advice you receive. All fees disclosed are inclusive of GST.

For your peace of mind, our fees will be discussed and agreed to in advance of any work being done.

We are a professional fee for service based organisation.

A terms of engagement and/or service agreement will be provided which will outline the scope of services you have requested, the fees payable and the payment method(s) agreed upon.

You will be asked to sign an authority to proceed prior to the commencement of any of the above services.

We will invoice you for this fee once the Statement of Advice has been presented to you for discussion, and will be payable whether you proceed with our recommendation(s) or not.

Investment manager commission levels do not influence our recommendations, and it is our policy to apply any commissions receivable as either full or part payment for the agreed service fees and/or our minimum account fee.

Initial Advice & Strategy Fee

The level of fee is largely determined by the detail and complexity of your situation.

We will apply our knowledge, experience and resources to create appropriate strategies, ideas and plans that are relevant to your stated goals and designed to meet your unique objectives.

Ongoing Advice Fee

We expect that you will want to receive ongoing advice regarding your strategy and/or financial products.

An annual account fee will be charged based on the type and frequency of services required. This fee is usually expressed as a % of the level of assets under advice, and can be paid upfront or on a regular monthly basis, directly by you and/or from your investments.

Direct share service

I am licensed to give advice on direct shares. Our fee to establish a new trading account on your behalf with our preferred online broker is \$150.

Where we arrange for the execution of trades on your behalf, the brokerage charged by our online broker is typically 0.11% per transaction.

Our fee to place trades on your behalf where you have not requested our advice is \$50 for the first trade and \$25 for any subsequent trades placed at the same time.

Where you have requested our advice for the purchase of shares, the % and dollar amount of our fee for the advice will be disclosed to you in a written Statement of Advice.

All fees charged by us will be built into the total brokerage charged at the time of placing the trades.

Commissions

For life risk insurance products, a percentage of the premium you pay may be paid as commission to OzPlan, ranging from 11% to 125% of the initial premium, and between 0% and 40% per annum of the renewal premium.



How is Michael paid?

OzPlan Financial Services will pay him or his legal entity 100% of the gross revenue received for the financial services and/or products recommended.

Payments from other professionals

- You may be referred to an external service provider to assist you in specialist areas. We may receive a referral fee or commission for introducing you to the service provider. These fees will be disclosed in your statement of advice.

Payments to other professionals

- If a third party referred you to us we may forward referral payments or commissions to the third party. These amounts do not involve additional costs and will be disclosed in your statement of advice.

At present we have no formal referral arrangements whereby the referee is reimbursed.

