

# Financial Services Guide



# The documents you will receive from us

## Financial Services Guide

This Financial Services Guide is designed to clarify who we are and what we do, and help you decide whether to use our services.

It also contains information on how you can pay for our services and how we ensure your satisfaction with our advice.

## Other documents you may receive

In addition to this Financial Services Guide, when we provide you financial advice we will also present you with a written Statement of Advice (SOA).

This will describe the strategies, products and services we recommend and outline any fees or commissions we will receive and any associations we have with financial product providers or other parties that have not already been disclosed in this Financial Services Guide.

If you receive further financial advice from us, we will present you with either another Statement of Advice or keep our own written Record of Advice (ROA). You can request a copy of this by contacting us any time up to seven years from the date of the advice provided.

We will also provide you with a Product Disclosure Statement (PDS) or offer document for all financial products we recommend, where applicable, to help you make informed decisions.

## Giving us instructions

If you want to make changes to your financial plan or provide other instructions, please contact us.

Generally, you will need to give us instructions in writing (eg fax, email or letter) or another method agreed with us.

# About our Licensee

Apogee Financial Planning Limited is recognised as one of Australia's leading financial advice networks, managing over \$6 billion of investments.

Apogee Financial Planning won CoreData's Advisory Group of the Year award in 2009, 2010 and 2012. This award recognises the quality of customers' experiences when seeking financial advice.

Apogee Financial Planning is a professional partner of the Financial Planning Association, the professional body representing qualified financial planners in Australia, and therefore adheres to set standards in terms of ethics, conduct and continuing professional development.

## Our associations and relationships

We are authorised representatives of Apogee Financial Planning Limited ABN 28 056 426 932, Australian Financial Services Licence Number 230689.

As a member of the National Australia Group of companies, Apogee Financial Planning Limited is responsible for the financial advice and services we provide. Apogee Financial Planning Limited support us with essential services and resources to ensure you receive sound financial advice.

A number of companies within the National Australia Group—including MLC Investments Ltd, Navigator Australia Ltd, NULIS Nominees (Australia) Limited, MLC Ltd, WealthHub Securities Ltd, Jana Investment Advisers Pty Ltd, PFS Nominees Pty Ltd, MLC Nominees Pty Ltd and National Australia Bank Ltd—are financial product providers whose products we may recommend.

We generally recommend products that are listed on our approved product list. In some categories these may be all NAB Group products. Before any products are added to this list a review process is undertaken and products are required to meet minimum standards. If these products are not appropriate for your circumstances then we may recommend a product outside of this list. At all times, we will ensure that our recommendations are in your best interests.

# About us

## Who we are

Freedom Financial Planning commenced in October 2003 and has experienced strong growth since inception.

We have a stable team of advisers and support staff to help deliver quality financial planning services to you.

We aim to provide personalised and responsible advice suited to your objectives and believe that sound advice and planning is the key to improving your financial position.

We undertake continuous professional development and undertake training programs so we are up to date with legislative changes to superannuation, investment, social security and tax environments.

We have access to technical, risk and investment research professionals who provide us with additional analysis on strategies and products that become available as a result of these changes.

Our financial advisers will help you determine your goals and weigh up different investment strategies to achieve them.

Most importantly, we turn your thoughts into action. There are no secret formulas to achieving financial security. We work with you to get the basics right and ensure you have a plan to achieve your goals over time.

We are representatives of and offer our services on behalf of Apogee Financial Planning Limited.

Richard Unmack  
Authorised Representative No. 252561  
Credit Representative No. 406331

Ryan J Dupuis  
Authorised Representative No. 252562  
Credit Representative No 407052

Mark Struik  
Authorised Representative No. 252560  
Credit Representative No. 406329

Lee Jackson  
Authorised Representative No. 230878  
Credit Representative No. 407053

The Financial Services that the above advisers offer are provided by Freedom Financial Planning Pty Ltd ACN 105 923 117 ATF The FFP Hybrid Unit Trust ABN 84 733 875 425 trading as Freedom Financial Planning, Authorised

Representative (AR) No. 255423 Credit Representative No. 436909

Apogee Financial Planning has authorised us to provide you with this Financial Services and Credit Guide.

## What we do

We are authorised by Apogee Financial Planning to provide financial advice in relation to:

Wealth Accumulation  
Income & Asset Protection  
Tax Strategies  
Superannuation  
Retirement & Redundancy Planning  
Estate Planning  
Government Benefits  
Debt Management  
Credit Assistance

and to provide advice and deal in the following financial products:

Basic Deposit Products  
Non-basic Deposit Products  
Non-cash Payment Facilities  
Life Products – Investment Life Insurance  
Life Products – Life Risk Insurance  
Superannuation  
Retirement Savings Accounts  
Managed Investment Schemes, including Investor Directed Portfolio Services (IDPS)  
Derivatives  
Government Debentures, Stocks or Bonds  
Securities  
Standard Margin Lending Facilities

Your advisers are limited to the product range of an approved panel of risk insurance providers for Life Risk Insurance Product recommendations

## Contact us

For more information on anything you have read in this document or if there is anything else we can help you with, please contact us at:

5/475 Blackburn Road  
MOUNT WAVERLY VIC 3149  
03 95423200  
03 95423299  
[askus@freedomfinancialplanning.com.au](mailto:askus@freedomfinancialplanning.com.au)  
[www.freedomfinancialplanning.com.au](http://www.freedomfinancialplanning.com.au)

# How we manage your personal information

## Collecting your personal information

We need to collect your personal information for a variety of purposes, including to provide you with the financial services you have requested and to contact you about other products and services that may be relevant to you.

## Protecting your privacy

Protecting your privacy is essential to our business. Your file, containing your profile, personal objectives, financial circumstances and our recommendations, is kept securely.

You are entitled to obtain access to the information we hold about you by contacting us. In some circumstances, permitted by law, we may deny you access and in that event we will explain the reason why.

## Disclosing your personal information

We may provide your personal information to the following types of service providers:

- other advisers, paraplanners and organisations who work with us to provide the financial services you have requested;
- insurance providers, superannuation trustees and product providers related to the financial services you have requested;
- organisations that help us operate our business, such as those that provide administrative, financial, accounting, insurance, research, legal, strategic advice, auditing, computer or other business services;
- your representatives, service providers, or other organisations, such as your accountant, solicitor, tax agent, stockbroker or bank;
- organisations involved in a business restructure or a transfer of all or part of the assets of our business; and
- government authorities and other organisations when required by law.

## Consent to marketing activity

We presume you consent to being contacted by us about suitable products and services via the contact details you have provided. We may continue to contact you for these reasons until you withdraw your consent. You can do this at any time by contacting us.

If you would like to know more about our privacy policy, please contact us. For more information about your privacy, you can visit the Federal Privacy Commissioner's website at [www.privacy.gov.au](http://www.privacy.gov.au)

# Your confidence in our advice

Your satisfaction is very important to us and we have procedures in place to resolve any concerns promptly and fairly.

If you are unhappy with the advice you receive or other aspects of our service, please let us know so we can act on it immediately.

## Our complaints procedure

If we have not satisfactorily resolved your complaint, please put your complaint in writing or contact our Advice Dispute Resolution Team on **1800 611 950**.

Please address the envelope 'Notice of Complaint' and send it to:

**Advice Dispute Resolution Team  
Apogee Financial Planning Limited  
PO Box 1086  
North Sydney NSW 2059**

If your complaint isn't resolved within 45 days or to your satisfaction, then you may refer the matter to the Financial Ombudsman Service (FOS), an independent complaints handling body. We are a member of FOS. FOS provides a free, accessible, fair and independent dispute resolution service to consumers.

You can contact FOS on **1300 78 08 08**, at [www.fos.org.au](http://www.fos.org.au), by email to [info@fos.org.au](mailto:info@fos.org.au) or in writing to:

**The Manager  
Financial Ombudsman Service  
GPO Box 3  
Melbourne VIC 3001**

Apogee Financial Planning Limited holds professional indemnity insurance that satisfies the requirements (Section 912B) of the Corporations Act. This insurance also covers the conduct of advisers who were authorised by Apogee Financial Planning at the time of providing the advice, but are no longer representatives at the time of your complaint.

# How you can pay for our services

**You can pay for the services you receive on a fee for advice basis.**

**This allows you to know that you are paying for our advice irrespective of any product you use, clarifies the services you are entitled to, and ensures all recommendations are driven by your needs.**

We will agree with you the amount you pay based upon:

- a flat dollar fee;
- an hourly rate;
- the amount you invest; or
- a combination of the above.

You can pay in the following ways:

- as a fee for advice that will be deducted from your investments as a one-off payment or in instalments;
- by direct invoice from us for initial and ongoing advice;
- via commission we may receive from a financial product provider when you commence an insurance contract, or loan product; or
- a combination of the above.

If you are not already on a fee for advice package, you can move to this payment at any time.

## **Other payments we may receive**

We will provide you with details of all fees, commissions or other benefits we may receive when we provide advice to you and, where possible, will give actual dollar amounts. If we cannot provide this accurately, we will provide worked-dollar examples.

Even if you don't receive personal financial advice from us, you can still request the details of any fees, commissions or other benefits we receive in relation to any other financial service we provide you.

## **Benefits we may receive**

Sometimes in the process of providing advice, we may receive benefits from product providers.

## **Conferences**

We may attend conferences and professional development seminars that have a genuine education or training purpose. Apogee Financial Planning Limited, or our employer, may pay for the costs of our travel and accommodation, and events and functions held in conjunction with the conference or seminar.

## **Non-monetary benefits**

We keep a register detailing certain non-monetary benefits that we receive e.g. benefits valued between \$100 and \$300, and those that relate to genuine education or training and technology software or support. You can view an extract of the register by contacting us. Please be aware that Apogee Financial Planning Limited may charge you for the cost of providing this information to you.

## **Referrals**

If you have been referred to us or we refer you to someone else, we may have arrangements in place to or receive a referral fee, commission, or other benefit.

Details of any arrangement will be provided in our advice to you.

# How we charge for our services

All fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

<b>Initial consultation</b>	Obligation and cost free
<b>Advice preparation &amp; Implementation</b>	<p>If you elect to pay us a fee for advice the following fees will apply. The fees will depend on the size of the investment portfolio and the complexity of the advice.</p> <p>The minimum fee charged is \$1,100 while the maximum fee is \$8,800</p>
<b>Ongoing fee for advice</b>	<p>Ongoing advice fees range between \$1,100 and \$8,800 and is based on 1.1% of funds under advice capped at \$800,000.</p> <p>Our ongoing advice fees ensure your strategy and products are reviewed to help you take advantage of opportunities as they become available.</p> <p>Before providing you with ongoing advice we will prepare an ongoing advice agreement. The ongoing advice agreement will set out what our ongoing advice will cover, your payment method, and how much it will cost.</p>
<b>Ad hoc advice</b>	Where you do not wish to participate in an ongoing service fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of between \$165 and \$330 may apply.
<b>Margin loans</b>	The relevant product issuer will pay an ongoing commission between 0% and 0.88% of the outstanding loan balance. Commissions are paid to us by the product provider and are not a direct cost to you.
<b>Insurance products</b>	The relevant insurer will pay initial commission between 0% and 130% and ongoing commission between 0% and 33% of the annual premium for as long as you hold the product. Commissions are paid to us by the product provider and are not a direct cost to you.
<b>Pre-existing arrangements</b>	For existing clients already in an established commission arrangement, we may receive commission on investment products held. The relevant product issuer will pay initial commission between 0% and 5.5% and ongoing commission between 0% and 0.88% of the value of your investments for as long as you hold the product. Commissions are paid to us by the product provider and are not a direct cost to you.
<b>Credit contracts</b>	We may receive commission for our initial and ongoing services to you. The relevant credit provider via the Licensee will pay initial commission between 0% and 0.75% and ongoing commission between 0% and 0.5% of the value of your loan for as long as you hold the product. Commissions are paid to us by the product provider and are not a direct cost to you.