



# Financial Services Guide



V1.0

P3 Financial Planning Pty Ltd

1<sup>st</sup> November 2014



PLAN • PROVIDE • PROSPER

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## Our Contact Details:

P3 Financial Planning Pty Ltd

AFSL No.464 628

**A:**

Level 3, Lantos Place

49 Station Rd,

Indooroopilly QLD 4068

**P:**

PO Box 142

Indooroopilly QLD 4068

**T:**

07 3378 9681

**F:**

07 3878 1799

**E:**

[info@p3fp.com.au](mailto:info@p3fp.com.au)

**W:**

[www.p3fp.com.au](http://www.p3fp.com.au)



## Purpose

The purpose and content of this Financial Services Guide (FSG) is:

1. To assist you to determine whether to use any of the services described herein;
2. To include details of how we and our associations are remunerated for our services;
3. To contain details about how complaints against us will be handled.

As part of our delivery of services to you, we may prepare a Statement of Advice (or a Record of Advice) and possibly provide you with one or more Product Disclosure Statements prepared by one or more product issuers. Where we prepare a Statement of Advice/Record of Advice we will always provide you with a copy. Where a record of advice is prepared (e.g. as part of an ongoing service arrangement with you) we will keep a copy in our files and you are free to request (at no cost) a copy up to 7 years after the date of that record's creation.



## Our Services

Our AFS Licence permits us to advise on and deal in the following classes of financial products:

- ✓ Basic deposit and payment products limited:
  - Basic deposit products;
  - Deposit products other than basic deposit products;
- ✓ Debentures, stocks or bonds issued or proposed to be issued by a government;
- ✓ Life Products including:
  - Investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
  - Life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
- ✓ Interests in managed investment schemes including:
  - Investor directed portfolios;
- ✓ Retirement savings accounts (RSA) products ( within the meaning of the Retirement Savings Account Act 1997);
- ✓ Securities
- ✓ Standard margin lending facilities; and
- ✓ Superannuation



**Therefore we are able to arrange, dispose, and acquire the following products and services on behalf of another person in respect of:**

- ✓ Cash Accounts,
  - ✓ Term Deposits,
  - ✓ Superannuation including Self Managed and Employer
  - ✓ Shares,
  - ✓ Commercial debentures,
  - ✓ Standard Margin Loans,
  - ✓ Education and Insurance Bonds, Funeral Plans,
  - ✓ Exchange Traded Funds
  - ✓ Centrelink and other government benefits including age care
  - ✓ Retirement Income streams, including pensions and annuities
  - ✓ Investor Directed Portfolio Services
  - ✓ Salary Packaging
  - ✓ Ongoing advice and services, including regular portfolio reviews
- to retail and wholesale clients.

## **Transaction Services**

If you do not require advice from us, but wish to complete a transaction, we can also arrange for you to apply for the kinds of products referred to above. In these cases, we can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without advice from us, normally we will ask you to confirm your instructions in writing and sign an acknowledgement form. You can ask us for a copy of the form at any time. Product transactions can only be completed on those products where our license allows.



## Who we act for when providing our authorised services

We act for you as our client and not for any product issuer or financial institution.

## How you can pay for our services

P3 Financial Planning is a fee for service firm. This means that you only pay for the advice and services that you receive as agreed to upfront.

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

- A flat dollar fee;
- An hourly rate;
- The amount you invest or
- Combination of the above.

You can pay in the following ways:

- deduction 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
- Combination of the above.

If you are not already on a fee for advice package, you can move to this payment method 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 – based 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 in relation to any other financial service we provide you.

Please refer to “Adviser Profile/Practice Brochure” for additional information on your Adviser and payment of fees.



## Referral arrangements

If you have been referred to us or we refer you to someone else, we may pay or receive a referral fee, commission or benefit for that referral.

Your Statement of Advice provides details of any referral fee paid.

## Our Associations and Relationships

P3 Financial Planning is privately owned financial planning advice firm which generally recommends products that are listed on our approved product list. Before any products are added to this list a comprehensive review/research process is undertaken. Products are required to meet minimum standards before added to the approved product list.

If products available 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.

### Non monetary benefits

Your adviser may receive other benefits which relate to genuine education, training or technology software of \$100-\$300 in value. These benefits are recorded in a register, which you can view an extract upon request.

## Documents you will receive from us

In addition to receiving the **Financial Services Guide (FSG)** when providing you with financial advice, we will also provide you with a written **Statement of Advice (SoA) or a Record of Advice (RoA)**.

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 (FSG).

All fees to be paid are confirmed with you in writing for your agreement in the form of our **Letter of Engagement (LOE), Client Profile or Ongoing Service Agreements (OSA)**.

We will also provide you with a **Product Disclosure Statement (PDS)** or other documents 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, you can contact us using the details in the front of the FSG. Generally, you will need to give us these instructions in writing and send via fax, email, post or other methods as agreed by us.

## If you have a Complaint -What should you do?

If your financial adviser has not been able to satisfactorily resolve your complaint, please provide us with your complaint in writing and send it to:

Compliance Manager  
PO Box 142  
Indooroopilly Qld 4068.

If we are unable to resolve your complaint within 45 days or to your satisfaction, you may then refer the matter to the Credit Ombudsman Service Limited (COSL).

We are a financial member of the Credit Ombudsman Service (COSL), an ASIC approved External Disputes Resolution scheme.

1. COSL can be reached at 1800 138 422
2. COSL mail address is PO Box A252, South Sydney NSW 1235
3. COSL website is [www.cosl.com.au](http://www.cosl.com.au)

### Compensation arrangements:

We believe we have put in place compensation arrangements (via maintenance of professional indemnity insurance and have adequate financial provision for any policy excess). Provision is adequate in regard to the size, nature and complexity of our business. We believe that these arrangements are sufficient for the purpose of meeting our compliance obligations under section 912B of the Corporations Act.

This FSG is effective as at: 01<sup>st</sup> November 2014



# Handling your Personal Information

Your privacy is important to us. To learn more about how we collect your information, what it is used for and who we share it with, please refer to our Privacy Policy which you can download from [www.p3fp.com.au](http://www.p3fp.com.au) or request a copy from us.

The key features of our policy that you should be aware of are as follows:

## Collection of your information

As part of our financial planning advice to you, we need to collect information about you. Where possible we collect this information from you directly in the form of our **Client Profile**.

Should we be authorised by you, we can also collect personal information from other sources such as your employer, accountant, fund/insurance intermediaries or solicitor.

If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the **Anti- Money Laundering and Counter Terrorism Financing Act (AML/CTF) 2006** to implement client identification processes. This requires you to present identification documents such as passports and driver's licenses in order to meet our obligations where appropriate.

## Disclosing your personal information

Dependent on advice being provided, we may provide your personal information to the following types of service providers:

- Other advisers, paraplanners and organisations who work with us to provide financial services;
- Your adviser may, in the future, disclose information to other financial organisations such as insurance providers, superannuation trustees, stockbroker, banking, accountant, solicitor and product providers related to the financial services you have requested;
- To organisations that help us operate our business such as those that provide administrative, financial, accounting, insurance, research, legal, strategic, auditing, computer or other business services;
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt out as set out in our Privacy Policy);



- Your information may be disclosed as required or authorised by law and to anyone authorised by 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.

If you have any questions relating to this Financial Services Guide, please discuss with your adviser.



P3 Financial Planning Pty Ltd

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