

Financial Services Guide

Version: 14th November 2024

Licensee:

Complete Financial Planning Pty Ltd
(ASIC# 246725 ABN 70 107 216 955)

Not Independent

We do not charge you a fee for our advice on risk insurance policies as we are paid a commission by the product provider. Our advice on risk insurance is therefore not independent, impartial or unbiased. In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers.

Contact Details

29 Spring Park Rd
Midland WA 6056

Phone: (08) 9250 5599

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www.completefinancialplanning.net

Our services

We are authorised to provide general advice, personal advice and dealing services in the following areas:

- Investment Planning
- Margin Lending
- Budgeting Advice
- Superannuation and SMSF
- Retirement planning
- Personal & Business risk insurance
- Managed investments
- Portfolio Review Services
- Centrelink & Aged Care Support

Purpose of this FSG

This FSG will help you decide whether to use the services that we offer. It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

The financial advice process

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

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

We will provide you with a Product Disclosure Statement where we recommend a financial product. This contains information to help you understand the product being recommended.

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

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice, it will be documented in a Record of Advice which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

Fees

All fees are payable to Complete Financial Planning.

Initial Fees

Initial Consultation Fee - \$550

The first meeting is a discovery of your needs and gives us a comprehensive picture of your current situation and discover if you have any issues that require advice now or in the future. By the conclusion of this meeting, we will then be able to determine whether no further action is required or if there are some issues identified that we can provide solutions on.

Statement of Advice Fee

The advice preparation fee includes meeting with you, the time we take to determine our advice and the production of the SoA. It is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

Implementation Fee

If you decide to proceed with our advice, we may charge an implementation fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

Annual Fees

Our annual fees depend on the services that we provide to you. We will typically charge a fee which is either a flat \$ fee or a % of your portfolio value and which is paid monthly. The services to be provided and the fee will be agreed with you each year.

Insurance Commissions

We will receive a monthly commission payment for insurance policies that we recommend. We will receive this commission as long as you continue to hold the policy. The commission will vary depending on the recommended product and will be documented in the SoA or RoA.

Other Benefits

We may also receive additional benefits by way of sponsorship of educations seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Adviser Remuneration

Emma Oliver and Kathy Boland are owners of the practice, and they are remunerated through a salary and a share of the profits that practice makes. Jayden Elliss is a paid employee of the company and gets remunerated by way of a salary and bonus.

Making a Complaint

We endeavour to provide you with the best advice and service at all times. If you are not satisfied with our services, then we encourage you to contact us. Please call us or put your complaint in writing to our office.

If you are not satisfied with our response, you can refer it to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or via their website www.afca.org.au. This service is provided to you free of charge.

Complete Financial Planning is required to hold adequate Professional Indemnity insurance for the financial services that it and its current and past representatives provide.

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website.