

FINANCIAL SERVICES GUIDE

COLLINS FINANCIAL PLANNING

**127 PAISLEY ST.
FOOTSCRAY VIC. 3011**



A Practice Member of the Association of Independently Owned Financial Professionals (AIOFP), an Association that represents practices that are not owned or affiliated with Financial Institutions.

*Your life will be no better than the plans you make and the action you take.
You are the architect and the builder of your own life, fortune and destiny.*

- Alfred A. Montapert (b.1910?)

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**WE PROVIDE PEACE OF MIND AND SECURITY BY CREATING
AND PROTECTING YOUR FINANCIAL INDEPENDENCE**

FINANCIAL SERVICES GUIDE

Dated 15-8-2014

Collins Financial Planning Pty Ltd

ABN: 78 624 021 146

Australian Financial Services Licence Number: 227250

This Financial Services Guide (“FSG”) is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include, who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures and how you can access them.

The distribution of this FSG has been authorized by Collins Financial Planning as Licensee.

It is intended that this FSG should assist you in determining whether to use any of the services described below.

You should also be aware that you are entitled to receive a Statement of Advice (SoA) whenever we provide you with any advice which takes into account your objectives, financial situations and or needs. The SoA will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

If further advice is furnished, or when no financial product is recommended, a Record of Advice (RoA) may be provided to you instead of a SoA. You have the right to request a copy of the RoA (if you have not previously received a copy) within 7 years of that further advice being given.

In the event we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

Before seeking our advice, you probably have a number of questions you would like to ask about us. You have the right to ask about our charges, the type of advice we will give and what you can do if you have a complaint about our services. Key information is set out in answer to the questions below. If you need more information or clarification, please ask us. This Financial Services Guide is issued by your Adviser with the authority of Collins Financial Planning Pty Ltd

BEFORE YOU GET OUR ADVICE

Who is my adviser?

The following persons are authorised to provide financial product advice on behalf of Collins Financial Planning. Your adviser will be Mark Ducret.

Mark is a qualified accountant, a Fellow of CPA Australia and has worked in financial planning since 2002. He has a Bachelor of Business majoring in Accounting. Mark is a qualified Financial Planner with a Diploma of Financial Planning (DFP) and has worked as an accountant for over 30 years in a variety of roles.

Mark also holds a Tax Agents (Financial Services) Licence.

Mark is the Key Person and Responsible Manager of Collins Financial Planning Pty Ltd.

Who does the adviser act for when providing financial services to me?

Your Adviser will be acting for you on behalf of Collins Financial Planning .

Collins Financial Planning Pty Ltd is a wholly owned private business. It is a Practice Member of the Association of Independently Owned Financial Professionals (AIOFP), an Association that represents practices that are not owned or affiliated with Financial Institutions.

What advisory services are available to me?

- Retirement planning strategies
- Wealth creation
- Superannuation strategies
- Self-managed superannuation advice
- Salary packaging
- Insurance services
- Gearing strategies
- Social security advice
- Estate planning

In addition, your Adviser is able to offer you an on-going monitoring and review service for your investment portfolio or life insurance program.

We provide financial product advice for the following financial products:

- Deposit and payment products, including basic deposit products, deposit products other than basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Risk insurance products, including life, trauma, income protection and total and permanent disability insurance
- Retirement savings accounts
- Securities
- Superannuation
- Managed investments
- Promissory notes

We will only recommend a financial product to you after considering its suitability for your individual needs, objectives and financial situation. The products we recommend are selected from our approved list of products and they have been researched by external experts.

How will I pay for the service?

You will be charged on a fee for service based upon the time involved or a set fee.

How we will charge you will be:

: Based on the financial planning service fee of \$187.00 per hour incl. GST.

This will initially be invoiced to you after preparation of the investment review. Fees after this date will be invoiced periodically.

In some instances we may substitute brokerage for a direct fee if you request this or if this is a more appropriate way of charging. In such cases payment would be made to us by the fund manager or life company.

The up front or initial fees payable for an investment product may range from 0% to 3% and the ongoing or trail commission from 0% to 1%. For example, on an investment amount of \$10,000, 3% initial fee would be \$300 and ongoing fee would be \$100 at 1%.

Similarly upfront fees payable for an insurance product may range from 0% to 130% of premiums paid and the ongoing or trail commission from 0% to 17%. For example, on an insurance premium of \$1000, 130% initial fee would be \$1300 and ongoing fee would be \$170 at 17%.

Do Any Relationships Exist With Product Providers Which May Influence The Advice Being Given?

Neither your Adviser or the Licensee have any association or relationship with the issuers of financial products that might reasonably be expected to be capable of influencing them in the provision of financial services.

WHEN YOU GET OUR ADVICE**Do I get detailed information about actual commissions and other benefits my adviser gets from making the recommendations?**

Yes. Though we do not generally accept commissions if by agreement we do you have the right to know about details of commissions and or other benefits your Adviser receives for recommending investments. We will provide this information to you when we make specific recommendations in the Statement of Advice or Record of Advice.

Will you give me advice that is suitable to my needs objectives and financial circumstances?

Yes. However, to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial product to you. You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

What should I know about any risks of the investments or investment strategies recommended to me?

We will explain to you any significant risks of investments and strategies that we recommend to you. If we do not do so, you should ask us for further clarification.

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile that includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you. If you wish to examine your file, you should ask us and we will make arrangements for you to do so. We are committed to implementing and promoting a Privacy Policy which will ensure the privacy and security of your personal information.

Can I tell you how I wish to instruct you to buy or sell my investment?

Yes. You may specify how you would like to give us instructions. For example by telephone, email, fax or other means. But in all cases we must receive a written confirmation of these instructions.

IF YOU HAVE ANY COMPLAINTS

Who can I speak to if I have a complaint about the advisory service?

We are members of the Financial Ombudsman Service (FOS).

If you have any complaints about the service provided to you, you should take the following steps.

1. Contact us and tell us about your complaint.
2. If your complaint is not satisfactorily resolved within 3 days, please put your complaint in writing and send it to Michael Hollowood, Managing Partner, Collins Financial Planning Pty Ltd, 127 Paisley Street, Footscray, Victoria 3011 (Ph: 03 9680 1000). We will try and resolve your complaint quickly and fairly.
3. If you still do not get a satisfactory outcome you can contact the Financial Ombudsman Service (FOS). They can be contacted on 1300 780 808 or by post at GPO Box 3, Melbourne, Vic. 3001. This service is provided to you free of charge.

The Australian Securities and Investments Commission (ASIC) also has an Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

PROFESSIONAL INDEMNITY INSURANCE

We hold Professional Indemnity Insurance cover with Lloyds International for the activities conducted under our AFS licence. The limit of the indemnity is \$2,000,000 for any one claim and \$4,000,000 in the aggregate for all claims arising out of our AFS licence activities. The insurance will cover claims made in relation to the conduct of authorised representatives, representatives and employees of the Licensee who no longer work for the Licensee (but who did at the time of the relevant conduct). We believe that our Professional Indemnity Insurance cover satisfies the requirements of s. 912B of the Corporations Act.

PRIVACY

We value your privacy and are committed to ensuring that any personal information provided to us is protected. Any personal information we obtain from you is necessary for our business purposes, being the provision of information, advice and guidance to you.

Our Privacy Policy details why we collect your personal information, who we may disclose it to (including whether we are likely to disclose it to overseas recipients), and the main consequences (if any) if we do not collect your personal information. Our Privacy Policy also contains information about how you may seek access to, or correction of, the personal information held about you, and our complaint resolution procedures.

Our Privacy Policy is available at <http://collinsco.com.au/privacy-policy.html> or by request to us.