Totally Integrated Financial Planning Pty Ltd

Australian Financial Services Licence No. 230458
ABN 12 062 230 424

Financial Services Guide

This guide contains important information about:

- the services we offer you
- how we and our associates are renumerated.
- any potential conflict of interest we may have
- our internal and external dispute resolution procedures and how you can access them

When we give you financial advice - *a Statement of Advice* - we take into account your current financial situation and future needs.

In the *Statement of Advice* we will tell you about:

- our fees and brokerage
- any associations we have with Financial Product Issuers or other parties which may have influenced the advice we give you.

If we recommend to you a particular financial product we will give you information about the particular financial product - *a Product Disclosure Statement* - to help you make an informed choice about the financial product.

Who is my adviser?

Totally Integrated Financial Planning Pty Ltd provides services through Authorised Representatives (advisers) who are skilled professionals and who meet ASIC's educational standards.

Details of your adviser are contained in the attached Authorised Representative Profile.

If you do not wish to receive our advice, we may deal on your behalf by carrying out your instructions.

If you do not obtain advice, you face the risk that the financial product(s) you select will not fully take into account your objectives, financial situation or needs.

Who is responsible for the financial services provided?

Totally Integrated Financial Planning Pty Ltd is responsible for the financial services provided including the distribution of this Financial Services Guide (FSG). Therefore your adviser will be acting on behalf of Totally Integrated Financial Planning Pty Ltd.

Totally Integrated Financial Planning Pty Ltd is licensed by the Government Regulator ASIC (Australian Securities and Investment Commission) and has been providing professional financial planning services since 1994.

Totally Integrated Financial Planning Pty Ltd is a Principal Member of the Financial Planning Association of Australia (FPA) and complies with the FPA's Code of Ethics and Rules of Professional Conduct.

What kinds of financial services are you authorised to provide me and what kinds of financial product(s) do those services relate to?

Totally Integrated Financial Planning Pty Ltd is authorised to provide advice and deal in the following financial products:-

- deposit and payment products including basic deposit products, deposit products other than basic deposit products and non-cash payment products;

- debentures, stocks or bonds issued or proposed to be issued by a government;

- life products including investment life insurance products and life risk insurance products;

- interests in managed investment schemes including investor directed portfolio services;

- retirement savings accounts (RSA) products (within the meaning of the Retirement Savings Account Act 1997);

- securities;

- superannuation;

Totally Integrated Financial Planning Pty Ltd offers both personal and general advisory services.

Ongoing servicing and advice is also available and strongly recommended.

Totally Integrated Financial Planning Pty Ltd does not provide advice in relation to general insurance or health insurance.

Do you have any relationships or associations with any Financial Product Issuer?

Totally Integrated Financial Planning Pty Ltd is owned by the Directors of the firm and has no ownership ties with any banks, life companies or financial institutions which might reasonably be expected to be capable of influencing us in the provision of services.

What information should I provide to receive personalised advice?

You need to provide us with details of your personal objectives, current financial situation and any other relevant information, so that we can offer you appropriate advice based on your circumstances.

You have the right not to tell us this information if you do not wish to, however, if you do not, the advice you receive may not be appropriate based on your circumstances.

You should read any warnings contained in the *Statement of Advice* carefully before making any choices relating to a financial product(s).

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

We maintain a record of your personal profile including the details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We are committed to our privacy policy, which will ensure the privacy and security of your personal information. Our Privacy Statement accompanies the Authorised Representative Profile.

If you wish to examine your file please ask us. We will make arrangements for you to do so.

How can I give you instructions about my financial product(s)?

You may specify how you would like to give us instructions (telephone, email, fax, other means) and we will prepare the necessary documentation but only your signature will enact the requests.

Totally Integrated Financial Planning Pty Ltd does not accept any powers of attorney over your financial arrangements, thus you maintain total control and responsibility.

How will I pay for the services provided?

Totally Integrated Financial Planning Pty Ltd operates predominantly on a fee for service arrangement. We may receive brokerage from the Financial Product Issuer(s) or a combination of both methods may be applied.

Details of our fees and any payments made to us by a Financial Product Issuer(s) will be disclosed in our *Statment of Advice*.

Having provided you with an FSG, adviser profile and a Statement of Advice outlining the fee structure applicable to you, the signing of any product applications will be recognised as your approval to proceed and acceptance of the terms.

How are any brokerage, fees or other benefits calculated for providing the financial services?

If you receive personal advice from us, we will tell you about any remuneration, fees and any other benefits, where possible in actual dollar amounts, in the *Statement of Advice*.

- We may charge you a standard fee, a fee depending on the time we spend developing your plan, or depending on the value of funds you invest.

- We may invoice you for a fee when you receive our written recommendations.

- You may have to pay us a management fee annually or in instalments.

- We may be paid by the Financial Product Issuer at the time you invest or contract, and during the life of your investment or contract. The payment may vary from one Financial Product Issuer to another.

Details of payments we may receive from Financial Product Issuers are contained in the Product Disclosure Statements which will be provided to you.

You will be informed in writing in the *Statement of Advice* what fees we may charge you and what brokerage we may receive.

Will anyone be paid for referring me to you?

Where you have been referred to us by someone else, if we pay them a fee or brokerage in relation to that referral, we will tell you in the *Statement of Advice* who will receive that fee or brokerage and the amount they receive. It is not our general policy to undertake this type of arrangement.

What should I do if I have a complaint?

If you have a complaint about the service provided, you should take the following steps.

1. Contact your adviser outlining your complaint.

2. If your complaint is not satisfactorily resolved within 20 days please contact Totally Integrated Financial Planning Pty Ltd on (03) 9563 9969 or put your complaint in writing and send it to us at PO Box 282 Bentleigh Victoria 3204. Our objective is to resolve your complaint quickly and fairly.

If the complaint can't be resolved to your satisfaction you have the right to complain to the Financial Ombudsman Service. They can be contacted on 1300 780 808

If you have further questions about the financial services Totally Integrated Financial Planning Pty Ltd provides, please contact your adviser.

This Financial Services Guide (FSG) is to be read in conjunction with the Authorised Representative Profile and Privacy Statement.

Retain this document for your reference and any future dealings with Totally Integrated Financial Planning Pty Ltd

This Financial Services Guide (FSG) is issued with the authority of,

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FPA
PRINCIPAL MEMBER