



TOTALLY INTEGRATED
FINANCIAL PLANNING

Financial Services & Credit Guide

Totally Integrated Financial Planning Pty Ltd

Australian Financial Services No. 230458

Australian Credit Services Licence No. 230458

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About this guide

The purpose of this Financial Services Guide and Credit Guide (FSG) is to provide you with important information about the services we offer. It is a legal requirement to provide you with this FSG before personal advice can be provided. After reading this FSG you will know:

- Who we are and what we can do for you
- The types of services and products we can advise on
- The documents we provide to you
- How we get paid and any benefits we might receive
- Relationships or associations that might influence our advice
- How you can give us instructions
- How we handle your personal information
- Our duty to you and what to do if you have a complaint
- Our compensation arrangements
- Referral fees
- What we expect from you

If you need any clarification on what you have read, please don't hesitate to contact us. We are committed to having open and honest communication with you at all times, as this is the foundation of good advice and a successful ongoing relationship.

Lack of Independence Disclosure Notice

We can't call ourselves independent. Here's why:

The law makes it very difficult for most advisers to say they are independent, unbiased or impartial, even if they are not in any way linked to a financial product provider (like a bank). If, for example, an adviser gets paid a commission to help a client arrange insurance, they are automatically prohibited from calling themselves independent. Most advisers who receive insurance commissions charge their clients very little (if anything) for the advice or the help they provide putting a policy into place. From time to time, we receive these commissions. So, although we always put your interests before ours when giving advice we cannot (by law) call ourselves independent, unbiased or impartial. However, we do reiterate that we are privately owned, have operated our own Australian Financial Services Licence (No. 243287) since 1993, and have no proprietary products.

How do we handle your personal information

Totally Integrated Financial Planning (TIFP) has been providing professional financial planning services **since 1993**. TIFP is privately owned by the Directors of the firm and has no ownership ties with any bank, life insurance company or investment company.

We believe that expert financial advice should be both technically sound and easily understood. Our philosophy is built on delivering the best in-depth strategies and solutions, crafted to meet your unique goals. We take the complexity out of financial planning by explaining things in clear, simple language, ensuring that you not only understand the advice but feel confident in your decisions. Whether it's retirement planning, investments, or managing life's financial challenges, we're committed to offering straightforward, practical guidance which empowers you to make informed choices with ease.

Our financial advisers

Georgie Morris

Director and Financial Adviser
Certified Financial Planner®
Accredited Aged Care Professional™
Authorised Representative number 237760
Diploma of Financial Planning
Diploma of Financial Services (Financial Planning)
☎ 03 9563 9969
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Emma-Kate Borg

Senior Financial Adviser
Authorised Representative number 1270752
Bachelor of Commerce (Finance and Financial Planning)
Bachelor of Psychology
☎ 03 9563 9969
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Your Adviser is an Authorised Representative of TIFP. We appoint Authorised Representatives to act on our behalf for the provision of authorised financial services. TIFP is responsible for the financial services provided by its representatives, including the distribution of this Financial Services Guide (FSG).

Our services and products we can advise on

We can provide financial services and advice in the following areas:

- Superannuation
- Retirement planning and management
- Investments and savings plans
- Centrelink advice
- Aged care planning
- Personal insurance (life, TPD, income protection & trauma)
- Redundancy
- Tax effective strategies
- Family, succession & estate planning
- Margin lending and borrowing strategies
- Portfolio management and asset allocation

From these financial services, certain kinds of financial products may be recommended to you. We can provide advice and arrange transactions on the following classes of financial products:

- Superannuation & retirement savings accounts (including account based pensions)
- Annuities
- Investor Directed Portfolio Services
- Life insurance products
- Managed funds
- Direct shares
- Investment bonds
- Margin lending
- Deposit products
- Credit products

Our Authorised Representatives can only provide advice on financial products that are on our **Approved Products List**. The Approved Product List includes a large range of investment and insurance products for which appropriate research and analysis has been undertaken.

Documents provided to you

You are entitled to receive a **Statement of Advice** whenever we provide you with any personal financial advice that takes into account your needs, objectives and financial situation. The Statement of Advice will contain the advice, the basis on which it is given, information about fees and commissions and any association that TIFP has with any financial product provider or other parties.

If a recommendation is made for you to acquire a particular financial product you will also be provided with a **Product Disclosure Statement (PDS)**. The PDS contains information about the financial product to assist you in making an informed choice about whether to proceed with the recommendation.

How we get paid

You may pay us a fee directly or we may arrange with you for a fee to be deducted from your financial product to cover our services to you.

A guide to our fees is as follows:

Initial Meeting	\$550
Aged Care Initial Meeting	\$770
Hourly Fee	\$450

The fee for our ongoing services is dependent on the funds invested for which Totally Integrated Financial Planning provide ongoing advice and the following provides as example.

	Minimum Fee	Maximum Fee
Statement of Advice (SoA) *based on complexity	\$2,200	\$11,000
Implementation fee *based on complexity	\$2,200	\$11,000
Ongoing Services	1.1%	1.54%

EXAMPLE:
Funds invested: \$300,000
Minimum Fee: \$3,300
Maximum Fee: \$4,620

*The examples above are not applicable to a fixed fee arrangement.

Our minimum ongoing service fee is \$3,300 pa. Where a fixed fee arrangement is appropriate, this can be agreed upon with your financial planner.

All fees will be clearly disclosed in your Statement of Advice.

Insurance products: Where we arrange a life insurance product, the insurer pays us an upfront commission and an ongoing commission when the product is renewed each year. The rate of upfront commission is 0% to 66% of the base premium. The rate of ongoing commission payable ranges from 0% to 31%. For some products the rate of commission payment may affect the amount of premium payable. For example, if you purchase a life insurance policy with an annual premium of \$1,500, TIFP may receive an initial payment of up to \$990 (\$1,500 x 66%) and an ongoing commission of up to \$465 (\$1500 x 31%).

Full details of all fees and commissions received in consequence of our financial advice will be provided to your in a Statement of Advice, Record of Advice and Product Disclosure Statements at the time of receiving any recommendation.

Our relationships and associations

TIFP is a shareholder and Principal Member of Alpha Group Pty Ltd (Alpha Group). The Alpha Group receives sponsorship from various product providers and uses this sponsorship to provide **Education and Training** relevant to the carrying on of a Financial Services business, to Principal Members and their representatives and employees. TIFP discloses sponsors and amounts received from sponsors in an Alternative Remuneration Register. TIFP's representatives also maintain Alternative Remuneration Registers and record any benefit they or their employees obtain by way of Education and Training provided by Alpha Group.

Infrequently other institutions may provide additional benefits as long as they are under \$300 of value. Any benefits provided are recorded. You may request a copy of the Alternative Remuneration Register of TIFP or your advisers by placing such a request in writing to your adviser.

How can you give us instructions

You may specify how you would like to give us instructions, for example by telephone, in writing or email. Please note we cannot act upon all written or email instructions without verbal confirmation. Our advisers will not act as your Power of Attorney.

How do we handle your personal information

We collect and keep a record of your personal information, including sensitive information (e.g. information about your health), in order to provide you with services including financial advice. We may also use the information we have collected in order to comply with any legislative or regulatory obligations we have and to help us run our business.

TIFP is committed to the confidentiality and security of your personal information. It may be necessary for us to collect, use and disclose your personal information. If you do not consent to this, or we are unable to collect all the necessary personal information, we may not be able to provide you with the relevant financial planning and advice services.

In most cases, we collect personal information directly from you. In other cases, however, we may collect your personal information from third parties. The third parties we may collect from include, but are not limited to: your accountant, your lawyer or solicitor, other financial services institutions (eg; super funds), insurance providers and any other third parties where you have provided consent.

In order to manage and administer our financial planning services, it may be necessary for us to disclose your personal information to third parties. The parties to whom we may disclose your personal information include, but are not limited to: financial institutions for the provision of financial products, such as investments, superannuation, and life insurance; third parties providing, administration support, maintenance of our information technology systems, printing of our documents, research services; any government or regulatory body for whom we have a legal obligation to provide this information to.

You can view our full Privacy Policy on our website at www.tifp.com.au.

Our duty to you and what to do if you have a complaint

We must act in your best interests when giving personal advice. If you don't give us complete information, we may not be able to give you advice that's right for you, and we'll warn you of that risk.

If you are unhappy with the advice or service provided, you should first **speak to your adviser** or you can let us know by putting your concerns in writing or by calling us. We will investigate your complaint and respond to your concerns as quickly as possible and within 30 days.

Complaints Officer

📍 76-82 Graham Rd Highett VIC 3190

✉ info@tifp.com.au

☎ 03 9563 9969

All licensees are required by law to have access to an External Dispute Resolution (EDR) scheme. TIFP is a member of the Australian Financial Complaints Authority (AFCA). Therefore, in the event that we are unable to resolve the complaint to your satisfaction, or have not responded to your complaint within 30 days, you have the right to refer the matter to the external dispute resolution service listed below:

Australian Financial Complaints Authority (AFCA)

🌐 www.afca.org.au

✉ info@afca.org.au

☎ 1800 931 678

📍 GPO Box 3, Melbourne VIC 3001

Our compensation arrangements

We maintain professional indemnity insurance cover in accordance with the law, which provides indemnity up to the sum insured for us and for our financial advisers in respect of our authorisations to those financial advisers, and the obligations under the Corporations Act and our AFSL. The insurance cover includes the authorised actions of our financial advisers for services provided or actions taken whilst authorised under our licence, and a claim can be made for such actions even where the financial adviser has ceased to be authorised by us. These compensation arrangements are in accordance with and satisfy the requirements for compensation arrangements under section 912B of the Corporations Act.

Referral Fees

We do not pay referral fees to anyone who refers clients to TIFP, nor do we receive referral fees if we refer to you to another party for specialist advice and services. In the event we refer you to another party, we are not responsible for the services or advice they may provide to you.

Further Questions?

Please contact the office on 03 9563 9969 or email info@tifp.com.au