



## FINANCIAL SERVICES GUIDE

This Financial Services Guide describes our financial planning and advisory services to assist you to decide whether to use our services. It describes how we are remunerated, our professional indemnity insurance and how we handle any complaints you may have.

We may give you other documents when providing our services. These may include:

- **Statements of Advice** - If we provide you with advice about your personal circumstances, we will set out our advice in a Statement of Advice (or in some cases, a shorter document called a Record of Advice). This will also tell you how we will be remunerated for the advice we give you. When we provide further advice to you, we may not give you a Statement of Advice, however we will record the advice and you can ask us for a copy of the advice by calling us.
- **Product Disclosure Statements** - If we recommend that you acquire a financial product, we will also provide you with a Product Disclosure Statement containing information about the product's features and risks.

## OUR SERVICES

We are an authorised representative of Australian Financial Services (AFS) licensee, Blythe Group Pty Ltd.

Our high-quality financial planning and advisory services can assist you to:

- Identify your financial and investment objectives, taking into account your current financial position and personal circumstances;
- Help you to develop financial goals and investment strategies;
- Advise you how to implement your investment strategies; and
- Recommend and arrange financial products that are suitable for your needs.

We provide advice in the following areas:

- Cash Management – budgeting, debt management
- Superannuation – consolidating or optimising superannuation, finding lost superannuation
- Life Insurance – personal or business succession
- Investment – full financial plan, one off investment, gearing
- Retirement – transition to retirement, social security advice, aged care planning
- Retirement planning – income and investments
- Self-Managed Super Fund – advice, establishment
- Estate Planning

The financial products we can arrange for you include:

- Deposit and payment products
- Securities
- Managed investment schemes
- Superannuation, including SMSFs
- Investor directed portfolio services
- Government debentures, stocks and bonds
- Retirement savings accounts
- Life risk and investment products

We research a broad range of products and select those that are worthy of recommendation to our clients.

We also review the performance of those products periodically to ensure they remain competitive and will meet your ongoing needs. We act for you when giving advice and arranging financial products.



## HOW CAN YOU DEAL WITH US?

You can deal with us in person, by phone, fax or email. It is important that you provide us with complete and accurate information about your circumstances and you take the time to check any assumptions made and the basis for our advice. If you don't, our advice may not be appropriate for your needs.

Naturally, your circumstances may change over time. When this happens, our initial advice and recommendations may no longer be appropriate for you. We can periodically review your financial position, personal circumstances, financial goals and investment strategies to decide whether those strategies and goals and the financial products you hold are appropriate. Or, you can contact us for a review when your circumstances change.

## HOW WE ARE PAID

<p><b>Financial planning and investment services</b></p>	<p>We charge for our financial planning and investment services on the basis of the time that we spend looking after your needs. The rate will depend on the nature of the services you ask us to provide, for example:</p> <ul style="list-style-type: none"> <li>• Financial planning and investment advice - \$385 incl GST per hour</li> <li>• Implementation of our advice - \$165 incl GST per hour</li> <li>• Ongoing review services - \$385 incl GST per hour</li> <li>• Administration support - \$88 incl GST per hour</li> </ul> <p>We will provide a fee estimate when you engage us to provide services to you.</p> <p>Our fees for financial planning and investment services depend on the type of services we provide to you.</p> <ul style="list-style-type: none"> <li>• <b>Initial advice fee</b> – For our initial review and advice, we charge a fee of between \$1,200 to \$5,500 incl GST, depending on the complexity of your situation. We may ask you to pay this in advance.</li> <li>• <b>Implementation fee</b> – For implementing our recommendations, we charge a fee of between \$385 to \$5,500 incl GST, depending on the extent of the work required.</li> </ul> <p><b>Ongoing advice fee</b> – If you ask us to provide ongoing review and advice services, we will provide you a quote based upon your needs – either an hourly fee or a capped service fee agreed upon with you. The fee will be based on the scope and complexity of the work involved attending to your affairs.</p> <p>For clients to whom we provided services before 1 July 2014, we may receive a commission from the product issuer (usually at the end of each month or annually). The amount varies depending upon the product, but is in the range of:</p> <ul style="list-style-type: none"> <li>• Investment and superannuation – up to 2% of the funds invested.</li> <li>• Investment and superannuation held through a platform – up to 2% of the funds invested.</li> <li>• Insurance – between 11% and 33% of the premium you pay.</li> </ul> <p>We may also receive an ongoing commission for these clients during the life of their financial products, which can range between:</p> <ul style="list-style-type: none"> <li>• Investment and superannuation – up to 2% per annum of the funds invested.</li> <li>• Investment and superannuation held through a platform – up to 2% of the funds invested.</li> <li>• Insurance – up to 33% per annum of the renewal premium.</li> </ul>
<p><b>Life insurance services</b></p>	<p>If we arrange life insurance for you, we will receive a commission from the insurer with whom we place your insurance. The amount is a percentage of the premium (excluding taxes and statutory charges) and is included in the premium quoted to you. We will tell you the amounts that we will receive (or if we do not know, the way our remuneration will be calculated) when we advise you about your insurance requirements. This commission is included in the premium for the policy. We will also charge you an insurance advice fee, the amount of which will depend upon the type of insurance we arrange. This fee is payable in addition to the premium.</p>



## WHO WE PAY?

<b>Adviser</b>	Anish Ambekar, is a director and shareholder of F360. He is entitled to a distribution of profits the business makes. He and any of advisers are paid an annual salary. We may also ask you to agree that they also receive a share of the fees you pay us or the commissions we receive.
<b>Referrers</b>	We do not make referral payments to other professionals if you were referred to us. Nor do we receive any referral payments. We may refer clients to other professionals from time to time, such as other specialist financial advisers, mortgage brokers, accountants, solicitors for their services.

## IMPORTANT ASSOCIATIONS & CONFLICTS OF INTERESTS

Anish Ambekar is also a director and authorised representative of another financial planning entity, Advice360 Pty Ltd. This entity is also authorised by our AFS licensee. Our advisers may hold investments discussed or recommended. One of our directors, Sainyog Prajapati, is also a director and shareholder of other F360 branded businesses and their related entities, including accounting and mortgage broking businesses which may refer to us from time to time. Sainyog is also a director of Nextclimb Pty Ltd, an accounting practice which may also refer to us from time to time. These individuals are entitled to a distribution of any profits F360 Financial Planning Pty Ltd – The Trustee for F360 FP Trust makes. You can contact us for more information regarding our associations or any perceived conflicts of interests, as required.

## OUR PROFESSIONAL INDEMNITY INSURANCE

Our AFS licensee has professional indemnity insurance in place which covers us for any errors or mistakes relating to our financial planning services. This insurance meets the requirements of the Corporations Act and covers the services provided by us / our advisers and our authorised representatives after they cease working with us provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

## WHAT TO DO IF YOU HAVE A COMPLAINT?

If you wish to complain about our services, you can either discuss the matter with your adviser or contact our Complaints Officer on 08 9344 2833. We will acknowledge receipt of your complaint immediately and attempt to resolve it within 45 days.

Our AFS licensee is a member of the Australian Financial Complaints Authority Limited (AFCA), an external dispute resolution scheme. If you are not satisfied with the manner in which we handle your complaint, you are entitled to take your complaint to them. Their contact details are 1800 931 678. You can access this scheme for free and any decision they make is binding on us, but not on you.

## HOW CAN YOU CONTACT US?

We can be contacted at:

### **F360 Financial Planning Pty Ltd – The Trustee for F360 FP Trust**

AR No: 1281990

Principal place of business: Level 24, 77 St Georges Terrace, Perth WA 6000

Postal address: 37 Blythe Ave, Yokine WA 6060

Ph: 0423 406 360

Email: anish@f360.com.au

www.f360.com.au

Authorised Representative — **Anish Ambekar**

AR No. 1273356

Email: anish@f360.com.au

Ph: 0423 406 360



**Our AFS licensee — Blythe Group Pty Ltd**

ABN: 66 638 101 425

AFS Licence No: 520958

37 Blythe Avenue, Yokine WA 6060

Ph: 08 9344 2833

Email: [compliance@blythegroup.com.au](mailto:compliance@blythegroup.com.au)

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

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## **HOW WE PROTECT YOUR PRIVACY?**

We are committed to protecting your privacy. We use the information you provide us to advise you on your financial circumstances, goals and strategies. We provide your information to the product issuers and service providers (and their representatives) with whom you choose to deal with and our related entities. When we recommend a financial product or service, we will provide their PDS or disclosure document to you which will outline their privacy policy.

We do not trade, rent or sell your information. However, we use the Internet 'cloud' and external data storage providers or other companies to backup and ad-hoc store our electronic data. Therefore, your information may be disclosed to recipients in overseas countries. We, or our licensee, will not be accountable for any recipient's breach of Australian privacy laws and you will not be able to seek redress under those laws.

If you don't provide us with full information, we can't properly advise or assist you with your financial service's needs.

If you request us to provide you with services or monitor your accounts via the internet while you are in the European Union (EU) you will need to provide us with written consent to do so, as you may have different rights while in the EU. For more information about how we comply with the requirements of the Privacy Act and Australian Privacy Principles, to access the information we hold about you, how to have it corrected and how to complain if you think we have breached the privacy law, ask us for a copy of our Privacy Policy by contacting us, via the details listed above.

## **OUR PAYMENT TERMS**

We will invoice you for our services and you must pay us within 7 days of the date of the invoice. We accept payment by cheque, credit card, direct deposit to our bank account or EFT. We can arrange a direct debit for any ongoing fees from your bank account. If you pay by credit card, we may charge you a non-refundable credit card fee. This fee will be shown on your invoice and reimburses us for the bank interest and extra charges/costs for credit card use.

If you have completed an application form for a product we have recommended, we will direct you to pay the product issuer directly.

## **ANTI-MONEY LAUNDERING AND COUNTER TERRORISM**

As a financial service provider, we and our AFS license have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act 2006 (Cth) to verify your identity and the source of any funds. This means that we will ask you to present identification documents to meet assessment requirements such as your passport or driver's license and other documents, if applicable. We will also retain copies of this information. In connection with providing our services to you, we may disclose the information you have provided to our AFS licensee, other professionals such as financial institutions, insurance providers, superannuation trustees, product issuers and our service providers.

This FSG was prepared on 16<sup>th</sup> June 2020 Version 1.1