

FINANCIAL SERVICES GUIDE

PFP Financial Services Pty Ltd
AFSL 535484

01/02/2025 | Personal Financial Planners Pty Ltd

**Understanding the advice process and
our relationship with you**



PURPOSE

This **Financial Services Guide** (FSG) explains the financial services and advice provided by PFP Financial Services Pty Ltd and your Financial Adviser (Adviser), who is an authorised representative of PFP Financial Services Pty Ltd. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, our related parties and potential conflicts of interests, how we manage privacy and complaints. It also contains information about how we are paid and fees you may be charged.

This FSG contains an **Adviser Profile** for your Adviser. It contains important information about your Adviser including relevant authorised representative number and areas of authorisation.

Please take the time to review the FSG and Adviser Profile before engaging our services.

NOT INDEPENDENT

PFP Financial Services Pty Ltd and our Advisers may receive commissions associated with the issue of life insurance products.

For these reasons, we do not represent ourselves as independent, impartial or unbiased.

Please refer to the 'Remuneration' section for more information.

HOW TO CONTACT US

PFP Financial Services Pty Ltd
ABN 45 653 557 405

Suite 3A
356 Oxford St (cnr Salisbury St)
Leederville WA 6007

 1300 969 737

 info@pfpgroup.com.au

 www.pfpgroup.com.a

FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE

PFP Financial Services Pty Ltd Name can offer the following services and products. Your Adviser's specific authorisations are included within their personalised Adviser Profile.



Superannuation and Retirement Planning

- Personal Superannuation
- Corporate Superannuation
- Industry and Public Sector Superannuation
- Pensions and Annuities
- Self-Managed Superannuation
- Centrelink / Veterans' Affairs Assistance
- Aged Care



Wealth Creation and Investments

- Cash and Term Deposits
- Investment Bonds
- Managed Investments
- Exchange Traded Products
- Listed Securities (Shares and other products)
- Margin Lending
- Gearing



Wealth Protection

- Term Life Insurance
- Total and Permanent Disability (TPD) Insurance
- Trauma Insurance
- Income Protection Insurance
- Business Insurance
- Insurance Claims Assistance



Other Financial Planning Services

- Budgeting and Cashflow Management
- Debt Management
- Estate Planning Assistance

THE ADVICE PROCESS AND DOCUMENTS YOU MAY RECEIVE

Your Adviser will guide you through the advice process. This includes the following steps:



Engagement and Discovery

In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives, and gather relevant information required to provide you appropriate advice.

Your Adviser will generally collect relevant information within a **Client Data Form** or **Fact Find** and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. Your Adviser will ask you to consent to your personal information being collected and stored. Please refer to the 'Privacy' section for more information on how we manage your privacy.

Where your goals relate to investment or superannuation advice your Adviser will also work with you to define your level of risk tolerance. A **Risk Profile Questionnaire** may be used to document and agree upon your level of risk tolerance.

Your Adviser may also use an **engagement document** to define the arrangement with you, and the fees that may apply.

Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.



Strategy and Personal Advice

After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed utilising specialised financial planning software.

Where personal financial product advice is being provided, the strategy will be documented in a **Statement of Advice**. The Statement of Advice will include amongst other things, the basis of the advice, explanation of the strategies and products recommended and relevant disclosures including costs of advice and products. The Statement of Advice includes an authority to proceed section where you can consent to proceed with the recommendations.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant **Product Disclosure Statement (PDS)**. The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).



Implementation

Where you elect to proceed with the recommendations your Adviser will work with you to implement the strategy. This may include liaising with various insurance, superannuation, or investment product issuers.

Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant **Product Application Form**. This may be online, or paper based.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a **Health Questionnaire**. This could be online, paper-based or over the phone. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.

GENERAL ADVICE

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

FURTHER ADVICE

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a **Record of Advice** and relevant file notes. In some instances, a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An **Ongoing Fee Arrangement** may be utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Alternatively, you may agree to a **Fixed Term Arrangement** with your Adviser. This arrangement will outline the services you will be provided for a fee over a specific term not greater than 12 months.

You may be required to sign a **Consent Form** that is provided to your relevant investment or superannuation provider. The Consent Form will detail the services offered and estimated fees for the next 12 months.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.

HOW TO PROVIDE INSTRUCTIONS

Your Adviser may accept your instructions by phone, letter, or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.

REMUNERATION

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you
- Commissions paid by insurance providers

The following table summarises the types of fees or commissions that are applicable to the services we provide. Before providing you with advice, your Adviser will agree with you the fees that apply. All amounts are inclusive of Goods and Services Tax (GST).

| Remuneration | Up to | |
|-----------------------|----------------|----------------|
| SoA Preparation Fee | \$11,000 | |
| Implementation Fee | \$5,500 | |
| Strategic Advice | \$440 per hour | |
| Remuneration | Initial | Per Annum |
| Adviser Service Fee | Nil | Up to \$22,000 |
| Insurance Commission* | 0% to 66%^ | 0% to 35% |

^Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020 commission of up to 130% will apply to additional cover.

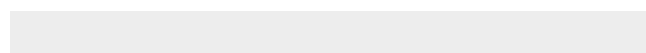
Your Adviser

All fees and commissions are initially paid to PFP Financial Services Pty Ltd before being distributed to your Adviser or to the financial planning business.

Information about how your Adviser is remunerated will be disclosed in the Adviser Profile. Your Adviser may also receive non-monetary benefits which include benefits of less than \$300, benefits related to education and training (including attendance at professional development days and conferences), and provision of software related to the financial products being recommended.

BENEFITS, INTERESTS AND ASSOCIATIONS

The PFP Financial Services Pty Ltd, your Adviser and the financial planning business do not have related parties, shareholdings or referral arrangements that may influencing my advice. Your Adviser does not pay or receive referral fees.



COMPLAINTS

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact the Compliance officer to discuss your complaint.

Phone 1300 696 737
Email complianc@pfpgroup.com.au
Mail Complaints Officer
PO Box 6010
East Perth WA 6892

2. We will acknowledge receipt of a complaint within 1 business day. Where this is not possible, acknowledgement will be made as soon as practicable.
3. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. If additional time is required, we will advise you in writing.
4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Phone 1800 931 678 (free call)
Online www.afca.org.au
Email info@afca.org.au
Mail GPO Box 3
Melbourne VIC 3001

Compensation Arrangements

We have professional indemnity insurance in place that complies with the Corporations Act 2001.

Our insurance covers claims made against former representatives for their conduct while they were authorised by us.

PRIVACY

Your Adviser is required to maintain documentation and records of any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may not be able to provide you with the advice you require.

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

We may engage third party service providers to assist in the provision of products or services. Some services may require disclosure of personal information to service providers outside Australia including the Philippines and Malaysia. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents.

PFP Financial Services Pty Ltd respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please refer to our Privacy Policy here www.pfpgroup.com.au.

ADVISER PROFILES

Troy Hart AR No 429531 and Personal Financial Planners Pty Ltd CAR 1295583 (“PFP”) are Authorised Representatives of PFP Financial Services Pty Ltd ABN 45 653 557 405 | AFSL 535484 (“PFPFS”)

Contact Details

Phone: 1300 969 737 | M: 0478 745 522
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Web: www.pfpfinplan.com.au
Business Address: 3A 356 Oxford St (cnr Salisbury St)
Leederville WA 6007
PO Box 6010 East Perth WA 6892

About Troy

Troy commenced his career in financial services in 2011 with CBA.

His determination, hard work and passion for helping clients led to significant career advancement and promotions.

Over the years his interactions with clients have highlighted the importance of strong relationships, ensuring he gained a true understanding of his client’s objectives, requirements, and expectations to really become the trusted adviser.

Troy is a relationship driven Adviser who regards honesty, professionalism, and technical expertise among his greatest attributes in achieving these outcomes.

He has worked with clients from all walks of life, from accumulators to high-net-worth individuals, developing strategies for both the creation and the preservation of wealth. It is this expertise and experience that enables Troy to continue achieving positive outcomes for his clients.

Troy holds the following qualifications and associations:

- Bachelor of Business and Master of Professional Accounting.
- Certified Financial Planner® (CFP®) certification.

Authorisations

Troy is authorised in the following financial services and products:

- Superannuation
- Pensions and Annuities
- Self-Managed Superannuation Funds
- Cash and Term Deposits
- Managed Investments
- Listed Securities (shares and other products)
- Investment Bonds
- Margin Lending
- Life Insurance
- Centrelink/Veterans Affairs Assistance
- Aged Care
- Budgeting and Cashflow Management
- Debt Management

Remuneration

Troy is remunerated by salary and bonuses.

Luke Elden Smith AR No 377450 and Personal Financial Planners Pty Ltd CAR 1295583
("PFP") are Authorised Representatives of PFP Financial Services Pty Ltd ABN 45 653 557 405 | AFSL
535484 ("PFPFS")

Contact Details

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Business Address: 3A 356 Oxford St (cnr Salisbury St)
Leederville WA 6007
PO Box 6010 East Perth WA 6892

About Luke

Luke is a dedicated Adviser offering over fifteen years of industry experience including financial planner, company director and responsible manager of a boutique financial planning firm where he played a pivotal role in its growth and development.

He has a solid foundation of technical skills coupled with commercial understanding that allows him to provide tailored holistic and strategic advice to a broad range of business owners and clients

Luke demonstrates an in depth understanding of all aspects of wealth creation and wealth preservation and builds strong relationships with his clients ensuring he gains a true understanding of his client's objectives, requirements and expectations to really become their trusted adviser.

Luke holds the following qualifications:

- Master of Applied Finance | Kaplan Australia, Perth, WA 2013;
- Graduate Diploma of Applied Finance | Kaplan Australia, Perth, WA 2012;
- Bachelor of Business, Major in Finance | Edith Cowan University, WA 2009;
- Diploma of Financial Services (Financial Planning) | RG146 Training Australia 2009.

Authorisations

Luke is authorised in the following financial services and products:

- Superannuation
- Pensions and Annuities
- Self-Managed Superannuation Funds
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- Managed Investments
- Listed Securities (shares and other products)
- Investment Bonds
- Margin Lending
- Life Insurance
- Centrelink/Veterans Affairs Assistance
- Aged Care
- Budgeting and Cashflow Management
- Debt Management

Remuneration

Luke is remunerated by salary and bonuses.