securinvest

Financial Services Guide

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Securinvest Financial Planners Pty Ltd
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The purpose of our Financial Services Guide

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.

This FSG should be read in conjunction with the profiles of our advisers on page 5 of this FSG.

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

About Securinvest Financial Planners

Securinvest is a privately owned financial planning business and has a network of qualified and experienced advisers working in established financial planning and accounting practices in Victoria, New South Wales and Queensland.

Securinvest was issued Australian Financial Services Licence 223280 on 3rd December 2002.

It is important that you have confidence in your financial wellbeing and in your financial arrangements. At Securinvest we set out to provide you with that confidence.

Securinvest Financial Planners is a Principal Member of the Financial Planning Association of Australia (FPA) and must comply with FPA's Code of Ethics and Rules of Professional Conduct.

Your adviser is an Authorised Representative of Securinvest and Securinvest is responsible for their advice. All Authorised Representatives have been assessed as having the competencies, knowledge and skills to deliver quality financial advice to our clients.

NOT INDEPENDENT

Securinvest may receive commissions associated with the issue of life insurance products.

We or an associated entity have an interest in / issue and distribute financial products.

We may receive benefits from product issuers.

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

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

Matters we can help you with

We can help you with the following:

- Retirement planning strategies
- Investment planning strategies
- Gearing strategies
- Self Managed Superannuation Advice
- Consequences in relation to tax (financial) advice
- Superannuation strategies
- Savings strategies
- Personal insurance services
- Salary packaging
- Social security advice

We are licenced to provide financial product 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
- Risk insurance products, including life, trauma, income protection and total and permanent disability insurance
- Retirement savings accounts
- Securities
- Superannuation
- Managed investments
- Aged care

If we provide personal advice to you, we are required under law to act in your best interests and prioritise your interests ahead of our own.

You may specify how you would like to give us instructions, for example by telephone, email, fax or other means. Where we have provided you with execution related verbal advice, you are able to obtain a record of this advice by contacting Securinvest.

We only recommend a product to you after considering its suitability for your individual investment objectives, financial situation and needs.

Securinvest maintains an Approved Product List (APL). Subject to attaining required accreditation, your adviser is able to recommend any product on the Securinvest APL.

There may be instances where your adviser will need to consider products outside of the APL. In these cases, your adviser may apply to Securinvest's Investment Committee to obtain a one-off product approval.

Documents you may receive

At the initial advice appointment, your adviser will typically gather the relevant information by using a client data collection form. You will be asked to provide accurate information about your personal and financial situation and keep your adviser informed of any changes to your relevant circumstances.

Your adviser will also need to verify your identity.

When your adviser provides personal financial advice to you, you may receive one or more of the following documents:

- Letter of Engagement

- Client data form
- Risk profile questionnaire
- Statement of Advice (SoA)
- Statement of Further Advice (SoFA)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Ongoing Fee Agreement (OFA)
- Fee Consent Form

Your Adviser will generally collect relevant information within a **Client Data Form** 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.

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).

A Fee Consent Form from your relevant product provider will also be provided to you on an annual basis. You will need to complete and return the Fee Consent Form in order to continue your Ongoing Fee Agreement with us.

You may request in writing a copy of any advice document up to seven (7) years after the advice has been given.

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 considers 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 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 from you, and they will let you know when this is required.

How we are paid

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your adviser provides a recommendation for a financial product or service, your adviser may be remunerated through either:

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

Remuneration

Initial Advice Fee

If you agree to have us prepare a Statement of Advice (SOA), we will charge you a fee, typically $3,300 (inc.GST). This amount may be higher for more complex arrangements and is subject to agreement between you and your adviser prior to the advice being prepared. This fee is payable regardless of whether you proceed with the advice.

Ongoing Advice Fee

If you proceed with our advice and become an ongoing service client, we charge an ongoing Adviser service fee and this may be either an agreed flat fee, based on a percentage of funds under advice or a hybrid of both. Typically, our fees are a hybrid, containing a fixed fee of $2,200pa (inc GST and indexed to CPI) plus 0.55% of funds invested. So, for example, if you have $500,000 invested your ongoing service fee would be $4,950 pa.

Our fixed fees start from $3,000.00*. Your adviser will let you know if a fixed fee arrangement is suited for you according to the services provided. If only a percentage of funds fee is charged, it can be up to 1.1% pa.

The above provides a range of scenarios that may apply, but your Statement of Advice will disclose all specific fees for you and an agreement must be signed by you prior to these fees being charged.

*Where we charge a fixed fee arrangement, fees from other services used within our Group, such as Accounting or Self-

Managed Super Fund services, may be packaged up within this fee.

Other Fees

Details of the ranges and amounts of remuneration are set out below. Amounts are inclusive of GST.

Type of Remuneration	Initial	Ongoing
Implementation Fee	$0 to $3,300.00	N/A
Hourly Rate	$302.50	$302.50
Insurance Commission^	0% to 66%	0% to 22%

*based on a % of funds invested (inclusive of GST)
^based on a % of the premium (inclusive of GST)

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply.

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.

Risk insurance

For Risk Insurance cover placed after 1 January 2020, depending on the product provider, we may receive a commission up to 66% (Inc. GST) of the annual premium up-front and each following year a trailing commission up to 35% of the annual premium. If the policy was issued before 1 January 2020 commission of up to 130% will apply to additional cover.

Related companies

Securinvest Financial Planners Pty Ltd is a subsidiary company of the Securinvest Financial Group Pty Ltd (ABN 23 622 014 626). Companies related to Securinvest Financial Group Pty Ltd are Securinvest Mortgages Pty Ltd (58 626 615 227), Securinvest Albury Pty Ltd (88 105 586 954) and Securinvest Business Advisory & Taxation (77 126 286 833) Securinvest Financial Advisers (ABN 65 622 018 044).

Your Adviser may hold shares in the Securinvest Group or other companies related to product providers which may influence, or be seen to influence, the advice that they provide you. Your Adviser will disclose any relevant shareholding and any other potential conflicts within the advice document provided to you.

Product arrangements

Many of the platform providers or insurance companies that we use and recommend are either listed on the ASX (Australian Stock Exchange) or their parent company is listed on the ASX. There is a chance that by recommending a particular product to you, we are recommending a product that we may have a shareholding in either directly or indirectly (ie via a Managed Fund). It is extremely unlikely that our advisers with such shareholdings would benefit directly from any investment made by you, however it will be disclosed to you prior to you deciding to proceed with advice given by your adviser.

Sponsorship

Securinvest is one of 18 shareholders and Principal Members of the 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.

Securinvest discloses sponsors and amounts received from sponsors in an Alternative Remuneration Register. Securinvest representatives also maintain an Alternative Remuneration Registers and record any benefit they or their employees obtain by way of Education and Training including that provided by Alpha Group. You may request a copy of the Alternative Remuneration Register by placing such a request with to your adviser.

Privacy

We will need to find out your individual objectives, financial situation and needs before we provide any advice or 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.

We keep a record of the personal information, which may include details of your investment objectives, financial situation and particular needs, you provide to us. On your request, we can provide you with a copy of your personal information and advice documents, which we keep on record for no less than 7 years. Please note that a fee for this service may apply. Securinvest 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 see our Privacy Policy. A copy of our Privacy Policy can be found on our website at www.sifs.com.au.

Recording of Meeting

To help maintain accurate records and assist with the preparation of formal advice, we generally plan to record our meetings. At the beginning of each session, we will ask for your consent to record. If you prefer not to be recorded, we will take detailed notes instead.

Rest assured, all recorded information will comply with Australian Privacy Legislation.

Disclosure of information

Throughout the advice process, your personal information may be disclosed to other services providers, including but not limited to, those who are a part of the Securinvest Financial Group. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers
- Accountants
- Credit providers/brokers

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. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents for Securinvest advisers. As at the date of this FSG, Securinvest does not outsource work to offshore providers.

If we do, all reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

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

1. Contact the Professional Standards Manager to discuss your complaint:

- By phone on 03) 9574 8300
- By email Professionalstanards@sifs.com.au
- By mail Attention Securinvest Financial Planners Professional Standards Manager Suite 1 Level 4 31 Dalmore Drive Scoresby VIC 3179

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

Professional Indemnity Insurance

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.

If your concerns involve unethical conduct, you may wish to consider raising your concerns in writing with the Financial Advice Association of Australia (FAAA). They can be contacted at their website www.FAAA.com.au.

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ABN 38 005 526 992

a: Suite 1, Level 4, 31 Dalmore Drive Scoresby VIC 3179

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w: sifs.com.au

Adviser Profiles

Simon Burgess

Authorised Representative
291559
I am an Authorised Representative of Securinvest Financial Planners Pty Ltd.

Simon Burgess is a licensed Authorised Representative of Securinvest Financial Planners Pty Ltd and has been with the business for over 20 years, since 2005 as an Authorised Representative. Simon has completed his Diploma of Financial Planning and passed the Financial Adviser Standards and Ethics Authority (FASEA) exam in March 2021.

Martin Smith

Authorised Representative
001264060
I am an Authorised Representative of Securinvest Financial Planners Pty Ltd.

Martin Smith is a licensed Authorised Representative of Securinvest Financial Planners Pty Ltd and has over 20 years' experience in investment management; he has worked at Securinvest since 2018.
Martin completed Bachelor of Business in Economics and Finance from the Royal Melbourne Institute of Technology and a Graduate Diploma in Applied Finance and Investment from the Securities Institute of Australia. He is also a Certified Investment Management Analyst through the Investment Management Consultants Association and passed the Financial Adviser Standards and Ethics Authority (FASEA) exam in March 2021.