

Financial Services Guide

This Financial Services Guide (FSG) is an important document which we are required to give you under the requirements of our Australian Financial Services Licence. It provides you with information about Strategy First Financial Planners Pty Ltd (SFFP) to help you decide whether to use the financial services we provide. This FSG explains the services we can offer to you and the types of products we offer. It also explains how we (and other related persons) are remunerated for these services and includes details of our internal and external complaints handling procedures and how you can access them. SFFP authorises the distribution of this FSG.

If you choose to use our services you may also receive from us a Product Disclosure Statement (PDS), Statement of Advice (SoA), and/or Record of Advice (RoA).

To invest in certain financial products, you must complete the application form attached to the relevant PDS. The PDS contains information about the particular product and will assist you in making an informed decision about that product.

When we commence to provide you with personal financial product advice, rather than general financial product advice, we will give you an SoA. Personal financial product advice is advice that takes into account one or more of your objectives, financial situation and needs. The SoA will contain the advice, the basis on which it is given and information about fees and any associations which may have influenced the advice.

On an ongoing basis, an RoA will be created instead of an SoA if there have been no significant changes in your personal circumstances or the basis of the advice has not significantly changed since your last SoA was provided. You have the right to request your RoA up to 7 years after the day on which the advice is provided. We act on your behalf when providing financial services to you.

SFFP is responsible for the advice provided and services offered to you by an adviser of SFFP.

Who Are We?

SFFP is an Australian Financial Services Licensee under the Corporations Act.

We are authorised to provide advice in relation to, and deal in, a range of financial products and services.

Why Are We Different?

Strategy first is our method of preparing tailored financial advice for you. We provide advice on **financial products** only after we have agreed on the important financial issues and **strategy** for you.

We are not owned or related to any financial institutions or product issuers and as a consequence are not subject to potential conflicts or potential bias in the services we provide or the products we recommend that may be a consequence of such relationships. This means that all advice is in the best interests of our clients.

We have in our organisation advisers who are Self Managed Superannuation Fund (SMSF) specialists accredited by the Self Managed Super Fund Association (SMSF Association) which means our clients with self managed superannuation funds have the comfort of knowing the advice provided is from an adviser who has completed the training to be competent in providing SMSF advice.

Financial Services We Provide

- Personal wealth creation;
- Retirement planning;
- Estate and succession planning;
- Direct investments;
- Gearing strategies;
- Portfolio document management and review;
- Self Managed Superannuation Funds; and
- Risk management.

What Are Our Authorisations?

- Deposit and payment products;
- Non-basic deposit products;
- Government debentures, stocks or bonds;
- Investment life insurance products;
- Life risk insurance products;
- Interest in managed investment schemes including IDPS;
- Retirement savings accounts;
- Securities;
- Standard margin lending facilities; and
- Superannuation.

In some circumstances, you may be referred to external parties (e.g. lawyer) to assist in delivering these services.

What Will We Not Do?

We will not provide advice on products that are not on our Recommended Investment List. Your adviser does not have authority to advise on products that are not SFFP approved.

We will not provide advice on classes of financial products other than those identified in SFFP's Australian Financial Service Licence.

What Do We Expect from You?

As a financial service provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely.

You will provide us with accurate information that we request so that advice provided to you is relevant based on your objectives, financial situation and needs.

Where appropriate you will inform us of any changes that may influence your future objectives.

You will tell us about the level of service you expect to receive from us.

How Are We Paid for the Services We Provide? What Fees or Other Benefits are Received?

We charge an agreed fee for services. Our fees are based on the complexity and time involved in providing you services and total funds invested. You will be invoiced directly for these services. Annual fees typically start from \$5,500. You will pay your fees on a quarterly basis in arrears.

Our various service offering, and applicable fees follow. All fees are inclusive of GST.

- **Client Service Agreement** On an agreed frequency and dollar amount, which would be detailed in the SoA or client service agreement. **We assist with the administration of your investments and provide required documentation to your accountant for tax preparation.** Our fee starts from \$5,500 per annum and on average, ranges between \$5,500 per annum and \$16,500 per annum.
- **Client Service Agreement** On an agreed frequency and dollar amount, which would be detailed in the SoA or client service agreement. **For this option you are responsible for the administration of your investment portfolio.** Our fee starts from \$5,500 per annum and on average, ranges between \$5,500 per annum and \$12,100 per annum.

From time to time, we may agree to work with you to accomplish a single goal or objective that is separate to the service offering outlined above. In these instances, we may charge an hourly rate of \$400 per hour for advisers and \$180 per hour for administration. We will provide you with an estimate of the total cost for this work based on our time before commencing this work.

Advisers Remuneration

SFFP's advisers are employees of SFFP and they are paid a salary.

Leanne Brown and Caue Rodrigues, via their associated entities, are also shareholders of SFFP and are entitled to dividends proportionate to their shareholdings.

Referral Relationships

We do not have any referral relationships where a referral fee is paid or received.

Other Benefits

We do not receive non-monetary benefits from product providers and insurers. In the unlikely event that we do, details will be recorded on the soft dollar benefits register. This register is available upon request.

You have a right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by SFFP and/or adviser.

Do any relationships exist which might influence the service or advice I receive?

SFFP is not owned by, or related to, any fund manager or institution and there are no ownership relationships that will influence the advice that you receive from a SFFP adviser other than those which are disclosed.

In general terms SFFP and its advisers declare that SFFP, its advisers and/or their associated entities may have financial interests in any of the financial products, or interests in the financial product issuers, recommended to you. In specific terms, where the financial interests represent a "substantial holding" within the meaning of the Corporations Act 2001 this fact will be disclosed to you in the relevant advice document and recorded in a register of interests. You may request an inspection of that register on 7 days' notice.

Will you give me advice that is suitable to my investment needs and financial circumstances?

Yes, where you are seeking such advice. The level of inquiry and analysis we provide may vary and will depend on the level and scope of the advice requested by you. To enable us to provide such advice we need to find out your individual investment objectives, financial situation and needs before we recommend any investment 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 prior to acquiring any financial products or services.

What should I know about any risks of the investments or investment strategies recommended to me?

We will explain to you any significant risks of the investments and strategies that we recommend to you. If we do not do so to your understanding or satisfaction, you should ask us for further clarification before acquiring any financial products or services.

What information do you maintain in my file?

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

We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. Our privacy policy contains information on how we collect and maintain your personal information and who we disclose your personal information to. A copy of our privacy policy will be provided upon your request.

Can I tell you how I wish to instruct you to buy or sell my investment?

Yes. You may specify how you would like to give us instructions. For example, you can give your adviser instructions by telephone, email, or other means.

Does our compensation arrangement comply with s.912B of the Corporations Act 2001?

We have a professional indemnity insurance policy (PI Policy) that is consistent with our regulatory obligations under section 912B of the Corporations Act 2001. The PI Policy covers us and our advisers for claims made against us and our advisers by clients as a result of our conduct or our advisers in the provision of financial services. The PI Policy will also, subject to terms and conditions of the PI Policy, cover claims in relation to the conduct of advisers who no longer work for us but who did at the time of the relevant conduct.

What should I do if I have a complaint?

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following steps:

1. Contact SFFP on (08) 97212199 or put your complaint in writing and send it to us at:

Strategy First Financial Planners Pty Ltd, Locked Bag 15 Delivery Centre, Bunbury WA 6230.

We will endeavour to resolve your complaint quickly and fairly.
2. If we cannot reach a satisfactory resolution, you can raise your concerns with the Australian Financial Complaints Authority on 1800 931 678 or on their website www.afca.org.au. SFFP is a member of this complaint's resolution service.

The Australian Securities & Investments Commission (ASIC) can be contacted on 1300 300 630 to obtain information about your rights.

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