

Financial Services Guide

Date of issue:
31 March 2019



This Financial Services Guide (FSG) is an important document. Please ensure that you read this FSG carefully. It is provided by Club Plus Financial Planning Pty Ltd (Club Plus Financial Planning), ABN 14 143 636 766 acting as Corporate Authorised Representative #367058 of Link Advice Pty Ltd, ABN 36 105 811 836, AFSL 258145 (Licensee). The Licensee has authorised the issue of this FSG for distribution by Club Plus Financial Planning.

This FSG will provide you with the following information:

- Who is my adviser?
- Who is responsible for the advice given?
- What financial services are available?
- How will I pay for this service?
- The advice process
- Types of advice
- Privacy
- Professional Indemnity insurance
- Potential conflicts of interest
- About Club Plus Financial Planning
- Complaints

Who is my adviser?

Your adviser is an employee of Club Plus Financial Planning authorised by the Licensee to provide personal financial advice under the Licensee's AFSL.

You will receive advice from **Matthew Davey CFP®**

Who is responsible for the advice given?

Link Advice Pty Ltd will be responsible for any advice provided to you by our representatives, corporate authorised representatives or their sub-authorised representatives as they will be acting with the authority of Link Advice Pty Ltd.

Link Advice Pty Ltd AFSL 258145, is an Advisory Service firm offering advice framework to superannuation funds.

Link Advice is located at:

Level 12,
680 George Street
Sydney NSW, 2000
Ph. 1300 734 007

What financial services are available?

We are authorised by the Licensee to provide financial product advice and deal in the following products:

- Deposit and payment products
- Non-cash payment products
- Debentures, stocks and bonds issued or proposed to be issued by a government
- Life investment and life risk products
- Interests in managed investment schemes, including investor directed portfolio services
- Securities
- Superannuation

Our financial planning advice includes:

- Superannuation advice and products
- Allocated pensions and income streams
- Insurance advice
- Retirement planning and projections
- Estate planning advice
- Department of Human Services payments
- Aged care advice

To make sure we can provide these services to you, we are able to recommend from a range of products other than Club Plus Super. These products are listed on the Link Advice Approved Products List. A copy of this List is available on request.

How will I pay for this service?

Fees for personal advice will generally range from \$220 - \$2,750 (inclusive of GST) depending on the complexity and type of advice provided to you.

This fee will be agreed with you before the preparation of your Statement of Advice (SOA).

Where the service includes advice on your superannuation or retirement planning, you may arrange for the fee to be deducted from your superannuation account. Where the service extends beyond superannuation and retirement planning advice, you will be invoiced directly.

We may recommend that you take up our ongoing service and advice offer. The cost of this service will generally range between \$440 and \$1,250 annually depending on the complexity and the time spent.

Where your needs fall outside the services provided under this offer, we will generally charge you at an hourly rate which is currently \$200 an hour.

Our advisers are paid a salary. They don't receive any commission or special payments for providing financial advice or products to you. They may receive a bonus based on their overall performance across a range of metrics.

We have contracted the Licensee to provide authorisation under the Licensee's AFSL for the provision of personal financial advice services to members and potential members of Club Plus Super. We pay the Licensee a fee for this service.

The advice process

In order to provide you with financial advisory services we follow the path set out below. Understanding how we operate means you know what is needed and what will be provided therefore reducing the likelihood of any problems or misunderstandings arising out of the advice process.

Step 1

In some cases we may be able to answer your queries when you telephone for advice. Generally when providing you advice, the first step in helping you with your financial needs is arranging for a meeting with one of our advisers. When we see you for the first time your adviser will provide you with this FSG and get to know you and ask about your financial goals and objectives. Depending on what advice you want you will be provided with a document setting out what was discussed and possibly other brochures or Product Disclosure Statements about Club Plus Super funds and/or other financial services products.

Step 2

In order to give you personal advice we will need you to complete a Fact Find. This sets out all your important financial and personal details and financial goals. You may also complete a Risk Profile Questionnaire; this can help your adviser understand what level of risk is right for you. Before proceeding your adviser will discuss the costs associated with providing the Statement of Advice (SoA).

Step 3

Your adviser will use information about you, your personal financial situation and risk profile to develop strategies and options aligned with your needs.

Step 4

We will provide you with a written SoA based on the information you have provided and your goals and objectives. This is an important document which you should read carefully. You should contact your adviser if there is anything you don't understand or don't agree with. In order for us to implement the recommendations set out in the SoA, we will need your signed written authority.

Step 5

Once we have your written authority to proceed, we will implement the agreed strategy. We will send you confirmation that the recommendations have been made and are in force.

Step 6

It is prudent that with some strategies we implement, you should monitor the performance of the strategy at regular times over the next 12 to 24 months. We understand that this can be difficult, and you should discuss what is expected and the services that your adviser can provide in this regard.

In conjunction with the SoA we will also provide you with a Product Disclosure Statement for the recommended product/s. This document explains the product and sets out any conditions applying to the product.

Types of advice

Personal advice

Personal advice will be given to you in the form of a SoA. The SoA will be provided to you shortly after we have received your personal and financial details and understand what your financial goals and objectives are. The SoA will set out the information that you have told us and our recommendation on products suitable to you, based on your information provided.

General advice

Our advisers can provide you with general advice about the products and options available at Club Plus Super. General advice does not take into consideration your personal circumstances or objectives.

Privacy

We will maintain a record of your personal information and any recommendation provided for a period of seven years.

We will ensure the privacy of your information is treated in accordance with the Licensee's Privacy Policy which can be found at linkgroup.com/docs/Link_Group_Privacy_Policy.pdf

Professional Indemnity Insurance

The Licensee has in place Professional Indemnity Insurance. The policy is available to both the Licensee and its authorised representatives for claims made by clients. The policy relates to financial services claims and satisfies compensation arrangement requirements under section 912B of the Corporations Act 2001.

Potential conflicts of interest

We have a relationship with Club Plus Superannuation Pty Limited (Club Plus Super), which is described below.

The Licensee does not have any relationships or associations with any product issuer that could be expected to influence the financial advice services provided.

About Club Plus Super and Club Plus Financial Planning

Club Plus Superannuation Pty Ltd ABN 26 003 217 990, AFS License 245362, RSE License L0000529 is the trustee of Club Plus Super Scheme.

Club Plus Financial Planning is jointly owned by The Registered Clubs Association Holdings Pty Ltd and the Liquor and Hospitality Division - United Voice, New South Wales Branch.

Under a service agreement with Club Plus Financial Planning, Club Plus Super has agreed to pay the costs incurred by Club Plus Financial Planning in providing financial planning services to members. This payment is expected to be an amount by which the costs incurred by Club Plus Financial Planning exceed the 'Financial Advice Fees' paid by members who receive advice from an authorised representative.

To give instructions in respect to financial services, you can contact us by post, telephone, email or teleconference. The contact information is provided on the back cover of this FSG.

Complaints

If you are dissatisfied with any aspect of our service you should contact:

Club Plus Financial Planning

GPO Box 3774, Sydney NSW 2001

Phone: **(02) 9376 9428**

Email: **info@clubplusadvice.com.au**

We will resolve your dispute as soon as possible, or within 45 days. If we can't resolve your complaint within 45 days we will advise you about the expected time frame to deliver a final resolution.

If you do not receive a response from us or you are not satisfied with the response, you may contact the independent external dispute resolution scheme listed below.

The Australian Financial Complaints Authority (AFCA)

In all cases we encourage you to go through our internal dispute resolution process first before you escalate a dispute to AFCA.

Australian Financial Complaints Authority

PO Box 3, Melbourne VIC 3001

Phone: **1800 931 678**

Email: **info@afca.org.au**

Web: **www.afca.org.au**

If you have concerns involving ethical and professional conduct, you may wish to consider raising your concerns with the Financial Planning Association of Australia (FPA). They can be contacted at GPO Box 4285, Sydney NSW 2001, by email at professional.standards@fpa.com.au or by phone on 1300 337 301.

Financial Adviser



Matthew Davey CFP®
Financial Adviser

0435 909 914

matt.davey@clubplusadvice.com.au

