



FINANCIAL SERVICES GUIDE

General Information - Part 1

Preparation date - 30 May 2019

IMPORTANT INFORMATION

THE PURPOSE OF THIS GUIDE

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we and our advisers offer and whether they are suited appropriately to meet your needs. This FSG provides you with important information on how to engage with one of our advisers.

This FSG is divided into two parts: this document (Part 1) and the Representative Profile (Part 2) and both documents must be read together. This document covers the following:

- How Investment & Financial Partners Pty Ltd (“IFP”) is licensed
- Details of the financial services and/or products IFP can provide
- The documents you may receive
- Remuneration received by us
- Other forms of remuneration or benefits
- Privacy (i.e. collection and handling of your personal information)
- The complaints procedure
- Compensation arrangements in place

The Representative Profile covers the following:

- Details on how you may instruct your adviser
- Who will be responsible for providing the financial services
- Remuneration received by your adviser

Throughout this FSG, Investment & Financial Partners Pty Ltd is referred to as “we”, “us”, “our” or any variations. The term “adviser” refers to Investment & Financial Partners’ authorised representatives.

Welcome

We know how important a trusted financial advice relationship is in providing you with peace of mind and want to thank you for considering an engagement with one of our advisers to assist you in identifying and achieving your needs and financial goals.

We have prepared this guide to provide an overview of our services. Please take the time to review this document before engaging our services.

WHO WE ARE AND WHAT WE STAND FOR

Our mission at IFP is to assist you in identifying a clear set of goals and objectives so you can plan for your future with confidence. We will also help you to understand the steps required to achieve them and a realistic timeframe for doing so.

OUR RESPONSIBILITY TO YOU

Your adviser provides financial advice and services on behalf of IFP and accordingly we are responsible for the financial advice and services they provide.

Our advisers are required to provide this FSG and a Representative Profile to you prior to providing any personalised financial advice, products and/or services. The FSG, together with the Representative Profile, is a disclosure requirement under the Corporations Act 2001(Cth). If you have not received a Representative Profile, please ask your adviser for a copy or contact us (see page 6 for contact details).

The Representative Profile contains important information about your adviser. This includes their Authorised Representative number and/or Corporate Authorised Representative number (if applicable). It also includes accreditations, qualifications and experience, areas of advice and types of financial services they can provide, details of how they get paid and fees that you may be charged.

OUR COMMITMENT TO YOU

Our advisers are committed to providing quality financial advice and a wide choice of products and/or services to suit individual client circumstances.

Your adviser is obliged by law to act in your best interests and provide appropriate advice when providing financial advice to you. To be in a position to provide effective advice, your adviser will need to determine your needs, objectives and relevant financial circumstances.

You will be asked to provide accurate information and to keep your adviser updated on any changes to your relevant circumstances to ensure the advice provided and financial products recommended remain relevant to your personal situation. You do have the right not to divulge such information. However, in this case, your adviser will warn you about the possible consequences and how this may impact the quality and reliability of the advice provided. Additionally, your adviser may also decline to provide advice if they feel they have insufficient information to proceed.

Before providing any financial products and/or services to you, we will need to verify your identity in accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/ CTF Act). Your adviser will let you know what documentation you will need to present to allow them to provide you with appropriate advice and to meet the relevant customer identification requirements under the AML/CTF Act.

To ensure that you remain on track to meet your short to long-term needs and objectives, it is vital to periodically review your financial plan. Your adviser will offer a review service appropriate to your circumstances. A fee may be charged for the ongoing advice and management of your financial affairs. Your adviser will provide you with details of any such fees which are applicable to you.

As part of our commitment to you, IFP adheres to the Codes of Ethics/Conduct of professional associations such as the Financial Planning Association of Australia and the Financial Services Council.

The principles enshrined in the above mentioned Codes serve as a minimum standard for the professional behaviour of our Authorised Representatives, with advisers required, amongst other things, to act in the best interests of clients and to act honestly, efficiently and fairly in the provision of financial services.

FINANCIAL SERVICES AND/OR PRODUCTS WE CAN PROVIDE

We are authorised to provide financial product advice and implement advice on the following financial services and/or financial products including:

- Deposit and Payment Products - Non-basic Deposit Products
- Deposit and Payment Products - Non-Cash Deposit Products
- Derivatives - All
- Government Debentures, Stocks or Bonds
- Investment Life Insurance Products
- Life Risk Insurance Products
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Securities
- Superannuation - All
- Standard Margin Lending Facility

Praescius Financial Holdings, as our licensee, maintains an Approved Product List (APL). Subject to attaining any required accreditation, your adviser is able to recommend any product on the Praescius Financial Holdings APL. Your adviser will need to consider products outside of the APL if your Adviser determines that an alternate product is likely to meet your best interests. In these cases, your adviser may apply to Praescius Financial Holdings Investment Committee to obtain a one-off product approval.

DOCUMENTS YOU MAY RECEIVE

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

- Letter of Engagement
- Statement of Advice (SoA)
- Statement of Further Advice (SoFA)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Fee Disclosure Statement (FDS)
- Ongoing Service Agreement (OSA)
- Renewal Notice

The SoA will set out the advice that has been tailored to your specific circumstances and provide you with details of all relevant disclosures including details of any remuneration payable.

The SoFA and RoA may be provided in situations where further advice is provided. The SoFA and RoA streamline the documentation process by avoiding unnecessary duplication of information already provided in previous advice documents.

A PDS will be provided if a product recommendation is made and includes detailed information on the financial product, including features, benefits, conditions, costs and cooling off rights (if applicable).

A FDS will be issued to you in instances where you enter into an Ongoing Fee Arrangement with your adviser for a period greater than 12 months. The FDS will contain information about the services you were entitled to receive, the services you actually received and the fees you paid during the period.

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

If you have any questions about this FSG or the financial advice, investment and/or risk insurance products or services provided, please contact your adviser.

CLIENT SERVICES

IFP and your adviser may accept your instructions by phone, letter, email or fax. In some instances, only written instructions from you can be accepted and we will let you know when this occurs.

IFP is required to maintain a physical or electronic record of your personal information, which includes details of your relevant personal and financial circumstances.

We are also required to maintain records of documentation for any financial advice given to you in the course of taking instructions from you, as well as any advice documents your adviser has provided to you. These records are required to be retained for at least seven (7) years.

YOUR PRIVACY

IFP and your adviser are subject to certain legislative and regulatory requirements that necessitate collecting, holding and using detailed information that personally identifies you and/or contains information about you.

IFP respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. If you want to access your personal information at any time, please let us know.

For detailed information on how we handle your personal information, please see our Privacy Policy.

This Policy is located at www.ifpgroup.com.au

CROSS-BORDER DISCLOSURE

IFP 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 United States. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents or delivery of digital services for IFP advisers and clients.

All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

LICENSEE REMUNERATION

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, IFP may be remunerated through either:

- An initial fee for service; or
- An ongoing fee for service; or
- Commission payments from product providers where applicable; or
- A combination of any of the above

AUTHORISED REPRESENTATIVE REMUNERATION

All fees or commissions are initially paid to PFH before being distributed in full to the relevant Corporate Authorised Representative. Your adviser is paid via salary and may also be entitled to a bonus based on performance against a balanced scorecard criteria, which may include adherence to service standards, new business, review completion and completion of continuing education.

REFERRALS

Should you be referred to your adviser by a third party, such as an Accountant or Mortgage Broker, the third party may receive a fee for the referral. This fee does not represent an additional cost to you. You will receive more detailed information concerning any referral fee in your SoA or other relevant advice document.

OTHER FORMS OF REMUNERATION OR BENEFITS

IFP and/or its advisers may receive non-monetary benefits from product providers and other similar parties in specific circumstances such as:

- Where the amount is less than \$300 and identical or similar benefits are not given on a frequent basis;
- The benefit has a genuine education or training purpose (including attendance to conferences) and is relevant to providing financial product advice; and/or
- The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider.

Payments or benefits received must be disclosed in either a Conflicts of Interest Register or an Alternative Remuneration Register. A copy of IFP's Register, is available upon request. If you wish to inspect this Register please ask your adviser or contact us.

RELATED COMPANIES

Investment & Financial Partners Pty Ltd has relationships with a number of other bodies corporate which may provide financial or other related services to its clients.

Following is a listing of IFP related entities that you may engage with:

- Investment & Financial Partners NO 2 Pty Ltd
ABN 75 603 781 899
- Investment & Financial Partners Private Wealth Pty Ltd
ABN 73 612 277 095
- Investment & Financial Partners Finance
ABN 38 166 728 301

Your adviser may hold shares in IFP entities 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 all relevant shareholdings to ensure that you are made aware of any potential conflicts.

REPORTING YOUR CONCERNS

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

1. Contact the complaints team at Praescius Financial Holdings (our licensee) to discuss your complaint.

Phone 07 3999 9015

Email compliance@pfinancial.com.au

Mail Complaints Manager
Praescius
PO Box 235
Bulimba QLD 4171

2. We will acknowledge receipt of a complaint immediately, however, where this is not possible, acknowledgement will be made as soon as practicable.
3. We will then investigate the complaint and respond to you as soon as reasonably practicable and in any event, within 45 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution.
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), an External Disputes Resolution Scheme, of which Praescius is a member.

The contact details for AFCA are:

Phone 1800 931 678 (free of charge)

Fax 03 9613 6399

Online www.afca.org.au

Email info@afca.org.au

Mail GPO Box 3, Melbourne VIC 3001

Furthermore, the Australian Securities and Investments Commission (ASIC) has a free of charge info line on 1300 300 630, which you may use to obtain information about your rights and to make a complaint.

PROFESSIONAL INDEMNITY

PFH will take reasonable steps to ensure that we have professional indemnity insurance cover that we believe meets the requirements of section 912B of the Corporations Act to provide compensation to persons who successfully claim the losses suffered due to breaches of licensee obligations by representatives and staff who are or were a representative or employee of PFH.



Head Office

Investment & Financial Partners
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Licensed by

praescius

Head Office

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FINANCIAL SERVICES GUIDE

Representative Profile - Part 2

Preparation date - 30 May 2019

IMPORTANT INFORMATION

This document forms part of, and should be read together with, the Financial Services Guide – Part 1, preparation date 30 May 2019, and is designed to clarify who we are, what we do and aims to help you decide whether to use our services.

WHO WE ARE

Your financial advice specialists are authorised representatives of Investment & Financial Partners Pty Ltd (IFP), ABN 65 099 797 841 (ASIC AR 303676)

Adviser	Authorised Representative No.
James Tran	000241827
Ryne Charsley	000291895
Nicholas Blunden	000331661

Investment & Financial Partners Pty Ltd is a Corporate Authorised Representative of Praescius Financial Holdings Pty Ltd which is an Australian Financial Services Licensee (AFSL No. 486455).

Throughout this FSG, Investment & Financial Partners is referred to as “we”, “us”, “our” or any variations. The term “adviser” refers to Investment & Financial Partners’ authorised representatives.

OUR ADVISORS

James Tran is a Stanford Graduate from the School of Business in the United States of America and holds a Post Graduate Diploma in Financial Planning and a Bachelor of Commerce. James is a Member of the Financial Planning Association and a Fellow Member of FINSIA. With 18 years of experience in financial services, this holds him in high esteem as the principal consultant and director of IFP Wealth Management.

Ryne Charsley is a Certified Financial Planner with 15 years of experience in the industry, holds an Advanced Diploma in Financial Services, a Bachelor of Business and is Member of the Financial Planning Association. Ryne is a principal consultant with IFP Wealth Management and is a specialist in GESB West State Super, GESB Gold State Super and experienced in advising clients in the public sector.

Nicholas Blunden has over 15 years of experience in the industry and holds an Advanced Diploma in Financial Services and a Graduate Certificate of Business from the University of Western Australia. Nicholas is a Member of the Financial Planning Association and is a senior consultant with IFP Wealth Management.

The key areas of advice for our advisers include (but are not limited to);

- Investment and wealth creation strategies across various investment structures;
- Superannuation including Self-managed superannuation funds;
- Retirement planning;
- Cash flow management;
- Wealth and asset protection (Life insurance);
- Debt and tax management strategies;
- Business succession planning; and
- Estate planning.

Our advisers work in close collaboration with a vast network of specialist advisors in tax, accounting, legal, banking and investments, to provide a tailored financial solution for every client.

WHAT WE DO

We are authorised to provide financial advice in relation to:

- Wealth Accumulation
- Income and Asset Protection
- Tax Strategies
- Superannuation
- Retirement and Redundancy Planning
- Estate Planning
- Government Benefits

James Tran is authorised to advise and deal in:

- Deposit and Payment Products - Non-basic Deposit Products
- Deposit and Payment Products - Non-Cash Deposit Products
- Derivatives - All
- Government Debentures, Stocks or Bonds
- Investment Life Insurance Products
- Life Risk Insurance Products
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Securities
- Superannuation - All
- Standard Margin Lending Facility

Ryne Charsley is authorised to advise and deal in:

- Deposit and Payment Products - Non-basic Deposit Products
- Deposit and Payment Products - Non-Cash Deposit Products
- Derivatives - All
- Government Debentures, Stocks or Bonds
- Investment Life Insurance Products
- Life Risk Insurance Products
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Securities
- Superannuation - All
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Nicholas Blunden is authorised to advise and deal in:

- Deposit and Payment Products - Non-basic Deposit Products
- Deposit and Payment Products - Non-Cash Deposit Products
- Government Debentures, Stocks or Bonds
- Investment Life Insurance Products
- Life Risk Insurance Products
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Securities
- Superannuation - All
- Standard Margin Lending Facility

HOW WE CHARGE FOR OUR SERVICES

All fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

Initial consultation	At our expense / free of charge.
Advice preparation	<p>If we provide you with financial advice the following fees will apply. The fees will depend on the size of the investment portfolio and the complexity of the advice:</p> <p>The minimum fee charged is \$550 while the maximum fee is \$50,000.</p> <p>For example, complex advice with multiple goals, strategies and/or tax structures including but not limited to; self-managed superannuation funds, family trusts and companies, are likely to be charged closer to the maximum. Less complex advice that addresses limited goals, strategies and tax structures are likely to be charged closer to the minimum.</p>
Implementation (fee for advice)	<p>If you engage us to implement advice the following fees will apply per entity. The fees will depend on the nature and the complexity of the advice:</p> <p>Implementation of Advice is at a minimum of \$550 per entity and a maximum of \$100,000 per entity. Borrowed funds – if we recommend you acquire investments using borrowed funds then your implementation fee will be a minimum of \$550 and a maximum of \$100,000.</p>
Ongoing fee for advice	<p>If you elect an ongoing review of your financial planning strategy, the ongoing service fee is based on the complexity of ongoing advice and the services provided.</p> <p>Your ongoing fee will be a minimum of \$2,200 and a maximum of \$132,000 pa. The ongoing advice fee will be based on the level of service needed and the complexity of the advice. Complex advice requirements include the use of trusts and ownership structures, overseas assets or incomes, executive options or multiple investment entities. The frequency of the review will also impact on the fee charged. Borrowed funds – if we recommend you acquire investments using borrowed funds then your ongoing fee will be a minimum of \$2,200 and a maximum of \$132,000 pa.</p>
Ad hoc advice	<p>Where you do not wish to participate in an ongoing service fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of between \$165 and \$440 may apply. Financial Planning hourly rate including GST:</p> <p>Principal Consultant - \$440 Consultant - \$330 Senior Administrative Staff - \$275 Junior Administrative Staff - \$165</p> <p>These rates are used for tasks (eg. the preparation of financial advice related documents, application forms, compliance documents and superannuation related documents etc).</p>
Execution only service	Where we provide a financial service to facilitate buying or selling of a specific financial product as instructed by you, a one-off minimum of \$330 and a maximum of 0.55% of the trade value may apply.
Insurance products	<p>The relevant insurer will pay initial commission between 0% and 80% and ongoing commission between 0% and 20% of the annual premium for as long as you hold the product.</p> <p>Commissions are paid to us by the product provider and are not an additional cost to you.</p>
Pre-existing arrangements	<p>For existing clients already in an established commission arrangement, we may receive commission on investment products or margin lending products held. For investment products the relevant product issuer will pay initial commission between 0% and 5.5% and ongoing commission between 0% and 0.88% of the value of your investments for as long as you hold the product. For margin loans the relevant product issuer will pay an ongoing commission between 0% and 0.88% of the outstanding loan balance. Commissions are paid to us by the product provider and are not an additional cost to you.</p>

BENEFITS WE MAY RECEIVE

During the course of our financial services relationship with you, we may refer you to Investment & Financial Partners Finance (IFPFin) for lending advice. It is important to us that you understand the nature of our relationship with this business.

Investment & Financial Partners Finance and Investment & Financial Partners operate in partnership to provide holistic financial advice and lending services to our clients.

During the course of acting as your Financial Adviser, we may refer you to IFPFin for a lending product. This is simply a referral, is not mandatory for you to accept and does not affect our services to you as your financial adviser.

It is important to us you understand that James Tran is a Director of and has a shareholding in IFPFin and as such may receive a commercial benefit by referring you to IFPFin for lending services.

Any fees/commissions payable to IFPFin will be disclosed to you by your lender during the advice or application process. If you have any questions about this relationship in particular, please contact us via the usual methods.

Other Entities

IFP, James Tran, Ryne Charsley and Nicholas Blunden also have other shareholding and Directorships in other companies that provide services to IFP under commercial arrangements. If at any time we believe these relationships may be in conflict with the services we are providing we will disclose the details or avoid those conflicts.



Head Office

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