



# Financial Services Guide

1st April 2024 – Version 14

**ABC Financial Planning Pty Ltd**

ABN: 32097647062

Suite 11/14 Argyle St, Albion, Qld, 4010, Australia

(AFSL No. 226470)

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use any of our services and contains important information about:

- Who we are.
- The services we are licensed to offer you.
- How we and our associates are paid.
- Any potential conflicts of interest we may have.
- What to do in the event of a complaint.

## ABOUT THIS FSG

This FSG is an important document which provides you with information about ABC Financial Planning Pty Ltd and the advice and services that we are licensed to provide, any fees you are likely to pay for that advice will be detailed in your Letter of Engagement and/or your Statement of Advice. Each adviser is issued with a Certificate of Authorisation which defines the advice and products the adviser is able to provide to you. At the back of this FSG is an Authorisation Statement which details the authorisations of the specific knowledge areas and experience of your adviser. You must read all of this guide carefully.

## Key Information Statement

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use any of the products and services offered by ABC Financial Planning and our Advisors.

The information in the FSG covers such aspects as:

- Information about ABC Financial Planning as licensee.
- Who will be responsible for providing the financial services described within this FSG and provided to you as the client.
- Details of the financial services and/or products ABC Financial Planning can provide as well as details of what services and/or products ABC Financial Planning does not provide.
- Further important information about the advice/recommendations.
- Remuneration received by ABC Financial Planning and your advisor.
- Relationships which might influence ABC Financial Planning or your advisor in providing financial services.
- The complaints procedure and compensation arrangements.

Should your adviser provide advice and/or a financial product to you, you will receive a Statement of Advice (SoA) as well as various disclosure documents such as Product Disclosure Statements (PDS). The SoA details the financial advice provided to you and covers such matters as the advice and product recommendations, any remuneration payable, the risks and disadvantages associated with the advice and/or product recommendations, and all details of any relationships which might influence your adviser in providing the financial advice and/or product recommendations. The PDS details all aspects of the investment and/or risk insurance product(s) recommended. The purpose of these documents is to keep you fully informed and to provide you with an understanding of the advice and the products recommended within the Statement of Advice (SoA).

## 1. About Us

The ABC Financial Group origins date back to the early 1970's. In the early days the business focused on traditional accounting and business advisory. After the introduction of compulsory Superannuation in the 1990's, ABC expanded its services to include retirement planning and superannuation advice.

In 2001, following the creation of the Corporations Act and the laws governing the future of financial advice, ABC Financial Planning Pty Ltd was established. Since that date, ABC Financial Planning Pty Ltd has held an Australian Financial Services License (AFSL no. 226470).

ABC Financial Planning is responsible for the provision of advice given by our advisers.

This FSG is given to you by ABC Financial Planning Pty Ltd. When a member of our team provides financial services to you, they will be acting for you on behalf of ABC Financial Planning Pty Ltd.

## 2. Matters we can help you with

We can help you with the following:

- Self-managed superannuation advice
- Retirement planning strategies
- Wealth creation
- Superannuation strategies
- Salary packaging
- Insurance services
- Social security advice
- Estate planning
- Consequences in relation to tax (financial) advice
- Direct Shares
- Credit advice

## 3. What services and or products does ABC Financial Planning not provide?

ABC Financial Planning is responsible for only those services and products set out in its AFSL and within this FSG.

The Adviser **must not** provide any other services or products other than those listed in the Certificate of Authorisation. The products below are examples of advice services and products not supported by ABC Financial Planning.

- Banking services (other than cash or term deposits)
- Credit assistance and credit activity.
- Loan facilities including residential loan facilities, other than those that encompass a margin loan
- General insurance advice
- Legal advice
- Accounting and Tax advice
- Real estate property advice

### Does ABC Financial Planning provide Tax advice?

If you intend to rely on any tax calculations provided within your SoA, you should seek your own tax advice.

Any calculations within the SoA are a guide only and must not be relied upon.

## 4. Approved Product List (APL)

Our firm maintains an Approved Product List (APL) which outlines the financial products we are authorized to advise on and deal with. This list is a critical component of our commitment to transparency and informed client decision-making.

### Contents of the APL

- The APL includes a diverse range of financial products, including but not limited to investments, insurance, superannuation, and credit products.
- Each product has been rigorously evaluated to meet our standards of quality and suitability for our clients.

## Limitations and Restrictions

- Certain products may have limitations or restrictions based on the product's nature or the client's profile.
- We ensure that any such limitations are clearly communicated to clients to maintain the integrity of our advice.

## Access to the APL

- Clients can request a copy of the APL at any time to review the products we recommend.
- The APL is also available upon request during the advisory process, ensuring clients are fully informed before making any decisions.

## Our Commitment

- We are dedicated to providing advice that is in the best interest of our clients, free from any conflicts of interest that may arise from product recommendations.
- Our APL is regularly reviewed and updated to reflect the most current and suitable financial products available.

In addition, we can offer you an on-going monitoring and review service for your investment portfolio or life insurance program. These options are discussed within ongoing monitoring section of the FSG.

We are licensed to provide financial product advice and deal in or all of 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

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

## 5. Your Adviser's Authorisation

Your Adviser is limited to financial service advice and products detailed within this FSG and their Adviser Profile.

ABC Financial Planning does not provide advice in the areas of tax, derivatives, lending (other than margin loans and gearing), and/or property. For clarity, your Adviser may also be able to provide advice, other than financial services advice, such as accounting, lending and/or tax advice, but only if they are a qualified accountant or tax agent. Your Adviser may provide tax examples in your SoA but these should not be relied upon and separate tax advice sought.

Your Adviser may also be able to provide mortgage advice if they are a mortgage broker authorised under a licensed credit provider, or property, but only if they are a licensed real estate agent. Any advice provided in these areas is not provided by ABC Financial Planning and should not appear in any ABC Financial Planning advice documents, if any of the above have been included in your SoA please contact ABC Financial Planning immediately.

If you have any concerns about the advice you have received please contact our Head of Compliance or office on directly on 07 3252 3955.

## 6. Lack of Independence

We are not independent, impartial, or unbiased pursuant to section 923A of the Corporations Act because:

- a) We may receive commission when we provide personal advice to you in relation to insurance products;
- b) We charge a fee for the financial advice provided.
- c) We may receive brokerage for share transactions.

Further information about these benefits and relationships is set out in this Financial Services Guide. If you have any questions about this information, please ask us.

## 7. How we are paid

In compliance with Regulatory Guide 246 (Conflicted and other banned remuneration) and Regulatory Guide 175 (Licensing: Financial product advisers – conduct and disclosure), we are committed to full transparency regarding the remuneration received by our advisers and the licensee.

Fees are always agreed between you and the adviser and must be detailed by your adviser in any Letter of Engagement and/or the SoA or other advice document. The cost of providing advice, a financial product or service to you will depend upon the nature and complexity of that advice, financial product and/or service provided.

ABC Financial Planning Pty Ltd charges a fee and may receive brokerage for share transactions and/or commission for Risk Insurance as described below.

### Risk Insurance

Upfront Commission – We may receive up to 70% of the premium paid in the first year for risk insurance products. As an example, if the premium was \$1,000 then the upfront commission could be \$700.

Ongoing Commission – We may receive up to 30% of the premium paid after the first year. As an example, if the premium was \$1,000 then the ongoing commission after the first year could be up to \$300 per annum.

### Share Trading

When we recommend direct shares and we execute these trades through our external broker, brokerage will be charged. The brokerage rate charged can be up to 1.1% of the trade value or a minimum of \$110.

As an example, for a \$10,000 trade, you can be charged up to \$110. For a \$100,000 trade, the brokerage rate can be up to \$1,100. Brokerage applies to both buy and sell transactions.

### Ongoing Portfolio Management Fees

Our fee for managing your portfolio and providing ongoing financial advice can be up to 0.66% per annum of your portfolio value. As an example, if your portfolio was valued at \$500,000, the ongoing portfolio management fee will be up to \$3,300 for the year.

We can also charge fees for services based on either an hourly rate or a fixed fee as agreed between you and us.

All fees will be disclosed to you prior to providing the advice either within the Statement of Advice or Record of Advice. The fees will be confirmed in writing to ensure you are fully aware of our charges.

Fees are usually debited against your bank account on a quarterly basis, although monthly or half yearly is available. For specific services we can provide a schedule of fees for your consideration on request.

### Ongoing Service Fee Arrangement (OSFA)

If an OSFA is to be charged, this fee may be either:

- A fixed dollar amount;
- A percentage of the value of funds invested (any personal gearing must not be charged);
- A determined amount, based on the number of hours spent developing your advice document; or
- A combination of the above.

Any ongoing services will be detailed in the SoA provided to you. The OSFA can be paid directly but generally is deducted from a particular account or product. Where you receive advice on superannuation, and you have other investments and/ or insurance you may receive two (2) invoices.

Ongoing services your adviser may supply include portfolio maintenance, regular reviews plus an annual review. Your adviser will provide you with further details where relevant and these are detailed in your SoA.

### **Product Disclosure Statement (PDS)**

Should your adviser make a recommendation to you about a particular investment and/or risk insurance product or offer to arrange the issue of a financial product on your behalf, you will receive a PDS, issued by the product provider.

The PDS will contain information that will assist you in making an informed decision about that product and should be viewed as an extension of the SoA.

The PDS usually includes information about product features, risks that your adviser should go through with you in detail, the costs associated with that product as well as details of other fees and charges which may apply, including management expense fees and other fund manager costs.

These are detailed in the PDS and described as Management Expense Ratios or Investment Cost Ratios (MERs/ICRs).

Generally, the PDS will contain the application document that you will be required to complete in relation to that investment or risk product.

With the PDS you may also receive a document titled Target Market Determination (TMD). This document describes the 'risk profile' of the product. Your adviser is not bound by the TMD and is able to balance different products to better match your risk profile. However, if you have concerns regarding the product and its suitability you should immediately discuss them with your adviser or ring ABC Financial Planning Pty Ltd and ask to speak to the Head of Compliance.

Your adviser will also provide you with a detailed breakdown of these ongoing service fee arrangements on an annual basis in the Fee Disclosure Statement (FDS). Alternatively, your adviser may invoice annually and will still provide you with an FDS at the end of each year.

### **How is your Adviser Remunerated?**

The ABC Financial Planning Advisers are salaried employees and are paid a base salary for their services. They do not receive any proportion of any fees or commissions paid to ABC Financial Planning or any other company in the ABC Financial Group. Advisers may be entitled to receive additional monetary or non-monetary benefits such as a bonus. Whether your Adviser(s) receive any such benefits depends on a number of balanced performance and behavioural factors, which may include a measure linked to revenue of the entire group, the revenue generated by the Adviser, customer satisfaction, and compliance with the ABC policies and procedures.

### **Disclosure of Remuneration**

- All remuneration, whether monetary or non-monetary, that could influence the financial product advice given to clients, will be clearly disclosed in a timely manner.
- We will provide details of the remuneration structure, including how it is calculated and when it is paid.
- If there is a change in the remuneration structure that affects the services provided, we will inform our clients promptly.

We believe that providing clear information about how we are remunerated is essential for maintaining trust and ensuring that our clients can make informed decisions.

## 8. Conflicts of Interest

### Identification and Management of Conflicts of Interest

- We maintain a register of conflicts of interest which is regularly reviewed and updated.
- Our staff are trained to recognize and report any potential conflicts of interest.
- We have internal policies and procedures designed to manage and mitigate identified conflicts.

### Disclosure of Conflicts of Interest

- When a conflict of interest is identified that cannot be avoided or appropriately managed, we will disclose this to our clients in a clear, concise, and effective manner.
- Disclosures will include a description of the conflict, the measures we've taken to manage it, and any potential impact it may have on the services provided.
- Clients will be informed of conflicts of interest prior to the provision of financial services where practicable.

We believe that transparency is key to maintaining trust and integrity in our relationships with clients. Should you have any questions or require further information regarding how we manage conflicts of interest, please do not hesitate to contact us.

### Referred Clients

Should you be referred to your adviser by a third party, (e.g. an Accountant), the third party may receive a fee, commission or other benefit for that referral. This fee comes out of the fees received by your adviser and does not represent an additional cost to you.

You will receive more detailed information concerning any referral fees in your SoA.

### Risk Products

Where your adviser advises you to take out life insurance, they may receive commission based on the premiums charged by the product issuer for the insurance you purchase. Consequently, the more insurance you purchase, the more commission your adviser receives. Countering this is that our advisers work in your best interest and other than commissions, which are generally consistent across life insurance companies, receive no bonus for providing a particular product. In all cases your adviser is able to reduce the amount of commission to which they would otherwise be entitled. Your adviser may also choose not to receive any upfront commission and ongoing fee and may instead charge an advice fee directly.

### Broker fees

ABC Financial Planning may receive a payment from a share broker for an Initial Public Offer or some other listed product through the ASX or foreign exchange. All fees are described in the SoA or other related document provided to you at the time the advice is provided.

### Related Parties

ABC Financial Planning Pty Ltd is a wholly owned subsidiary of ABC Financial Group Pty Ltd. ABC Financial Group also owns ABC Super Pty Ltd and ABC Lending Solutions Pty Ltd. Your adviser may make a recommendation in relation to SMSF administration provided by ABC Super Pty Ltd, and/or for ABC Lending Solutions Pty Ltd to review your loans. Directors, staff and advisers may own shares in ABC Financial Group Pty Ltd, and therefore may receive dividends, director fees, salaries from ABC Financial Group or another ABC entity.

Advisers are prohibited by law and the Code of Ethics from receiving conflicted remuneration, this includes upfront commissions or ongoing commissions or volume bonus from any companies related to the Advice provided. ABC Financial Group does not pay commissions or other forms of bonus' or any type of compensation to advisers of ABC Financial Planning.

## Gift and Benefits Register

Neither ABC Financial Planning nor its advisers receive any product-based volume bonus commissions or other product or fund incentives based on funds under advice. This type of remuneration is defined as 'conflicted' and is not acceptable under the Corporations Act as defined in Regulatory Guide RG 246 as well as FASEA's Code of Conduct. Alternative Remuneration.

In accordance with industry requirements, and as outlined in the Financial Services Council (FSC) and as required by the Corporations Act and Regulatory Guides issued by ASIC from time to time, ABC Financial Planning and your adviser maintains a Gifts and Benefits Register. This register is governed by the ABC Financial Planning Gifts and Benefits Policy which must be adhered to at all times. The Register contains information about any alternative forms of payments or soft dollar benefits over \$300 that may be received, (e.g. lunches, gifts, tickets to events and conferences). If you wish to inspect your advisers Gifts and Benefits Register, please ask your adviser.

## 9. Ongoing Monitoring and Review Service

Our firm is committed to providing not just initial advice but also ongoing services that ensure your financial strategies remain effective and aligned with your evolving needs.

### Scope of Ongoing Services

- We offer continuous monitoring and review services as part of our commitment to your long-term financial success.
- These services are designed to adapt to changes in your personal circumstances, financial markets, and relevant legislation.

### Client Agreement

- The specifics of the ongoing services, including the frequency and extent of reviews, will be outlined in the client agreement.
- Clients can opt-in for these services, and the terms will be clearly defined in our engagement documentation.

### Fees and Charges

- Any fees or charges associated with ongoing monitoring and review services will be transparently disclosed upfront.
- We will provide a schedule of fees and clearly explain any charges that may apply for these additional services.

### Termination of Ongoing Services

- Clients have the right to terminate ongoing services at any point, as outlined in our termination policy.
- Upon termination, we will provide a final review and ensure a smooth transition of your records and documents.

### Our Commitment

- We are dedicated to acting in your best interests, providing ongoing support, and ensuring that our services continually meet your requirements.
- Our team is available to discuss any aspect of the ongoing services and assist you in making informed decisions about your financial future.

## 10. Termination of Services

At ABC Financial Planning Pty Ltd, we believe in providing our clients with the flexibility to manage their financial services according to their needs. This includes the right to terminate our services at any time.



## Process for Termination

- Clients wishing to terminate our services can do so by providing written notice to their adviser or our main office.
- Upon receipt of the notice, we will acknowledge the termination and provide information on the next steps.

## Fees and Charges upon Termination

- Any fees or charges applicable upon termination will depend on the client's agreement and the services provided.
- We will provide a detailed statement of any outstanding fees or charges that are due at the time of termination.

## After Termination

- We will cease to provide services and stop any ongoing transactions as instructed by the client.
- Clients will have access to their records and documentation as per our data retention policy.

## Our Commitment

- We are committed to ensuring a smooth and transparent termination process.
- Our clients' best interests are our priority, and we will assist in the transition in any way possible.

# 11. Privacy

Privacy laws apply to the handling of your personal information by us. Any personal information collected about you will be handled in accordance with our Privacy Policy available at [www.abcsuper.com.au/privacy](http://www.abcsuper.com.au/privacy).

Because we offer a range of services and products, collecting your personal information allows us to provide and administer you with the products and services you've asked for and to otherwise operate our business.

We may disclose your personal information to companies within the ABC Financial Group, to third parties outside the ABC Financial Group (but only for the provision of the financial services provided) and to government or regulatory bodies provided such disclosures are authorised or required by law. Please refer to our privacy policy for more detailed information about the third parties to whom we may disclose personal information and the purpose of such disclosures. There is more information about how we collect, use, share and handle your personal information in our Privacy Policy including on how you may access or correct your information and how you may make a privacy-related enquiry or complaint. Our Privacy Policy and Privacy Notification can be viewed on our website or you may request a copy by contacting us (our contact details are set out at the end of this FSG).

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.

At ABC Financial Planning Pty Ltd, we are committed to protecting the privacy and security of your personal information. Our policies and procedures regarding the collection, use, storage, and disclosure of personal information are designed to comply with the Australian Privacy Principles and the requirements set out in RG 247 and RG 248.

## Collection of Personal Information

- We collect personal information to provide and manage our financial services effectively.
- Types of information collected include identification details, financial information, and other relevant personal data.
- Information is collected directly from clients or from third parties where consent has been provided.

## Use of Personal Information

- Collected information is used to tailor and provide our financial services, manage client accounts, and comply with legal obligations.
- Personal information is only used for the purposes for which it was collected, unless consent is given for other uses.

## Disclosure of Personal Information

- Personal information may be disclosed to third parties in the course of providing our services, including related entities and service providers.
- We ensure that any third parties are bound by confidentiality and privacy obligations in relation to the protection of your personal information.

## Security of Personal Information

- We take reasonable steps to protect personal information from misuse, interference, loss, unauthorized access, modification, or disclosure.
- This includes implementing security measures such as data encryption, access controls, and secure storage protocols.

## Access and Correction

- You have the right to access and correct your personal information held by us.
- Requests for access or correction can be made by contacting our Privacy Officer.

## Complaints

- If you have a complaint about how we handle your personal information, please contact our Privacy Officer.
- We will investigate your complaint and work with you to resolve the matter.

## Cross-border Disclosure

- If we transfer personal information overseas, we will do so in compliance with applicable privacy laws and our privacy policy.

## Updates to Privacy Policy

- We will inform you of any changes to our privacy policy through our website or other appropriate communication channels.

## 12. If you have a complaint

We are committed to providing quality advice to you. This commitment extends to providing accessible complaint resolution mechanisms. If you have any complaint about the service provided to you, you should follow our complaints process described below.

1. Contact us and tell us about your complaint. We will do our best to resolve it quickly. We will acknowledge receipt of your complaint within 24 hours of receiving it.
2. If your complaint is not satisfactorily resolved within 10 business days, please contact our complaints manager on 07 3252 3955 or put your complaint in writing and send it to mark@abcfinancial.com.au. We will try and resolve your complaint quickly and fairly.

You can also send us a written complaint if you prefer. Please send the written complaint to;  
Complaints Manager

ABC Financial Planning  
Suite 11/14 Argyle St, Albion  
Qld, 4010, Australia

3. ABC Financial Planning Pty Ltd is a member of the Australian Financial Complaints Authority (AFCA). If your complaint cannot be resolved to your satisfaction by us within 45 days, you have the right to refer the matter to AFCA. AFCA provides fair and independent financial services complaint resolution that is free to customers. AFCA can be contacted at:

Australian Financial Complaints Authority,  
GPO Box 3, Melbourne, VIC 3001  
Ph: 1800 931 678  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Website: [www.afca.org.au](http://www.afca.org.au)

## 13. Client Compensation Arrangements

ABC Financial Planning Pty Ltd has a professional indemnity insurance policy (PI policy) in place. The PI policy covers us and our employees for claims made by clients as a result of the conduct of us or our employees in the provision of financial services advice. The insurance will cover claims in relation to the conduct of employees who no longer work for the Licensee. This policy satisfies the requirements for compensation arrangements under section 912B of the Corporations Act.

## 14. Other matters you might want to know

### Documentation

You may receive one or more of the following documents when the adviser provides financial advice to you:

1. **Statement of Advice (SoA)** – The SoA may be a full advice document given to clients where personal advice has been provided with that advice taking into account your current financial position, goals, objectives, as well as your short, medium and long term needs.

You must confirm your adviser's assessment of your personal financial circumstances, goals and objectives and risk profile as well as confirming acceptance of the advice provided through the SoA.

Key information contained within the SoA advice document may include:

- Your personal and financial circumstances;
- Your stated goals and objectives;
- The advice provided;
- The basis on which the advice and/or financial product recommendations are given and comparisons where a replacement product is introduced;
- The risks and/or disadvantages associated with the advice and recommendations;
- Information about remuneration or other benefits that may be received; and
- Any benefits, interests or associations that may have influenced your adviser in the provision of the advice.

**Limited or scaled advice** – Some SoAs may be scaled advice SoAs where the advice contained is limited to specific advice either requested by you the client, or limited because you did not want to provide personal details or refused the complete advice offered. In these circumstances you will be required to acknowledge these limitations.

2. **Record of Advice (RoA)** – If your adviser has previously provided you with a SoA and then further advice is given to you and this advice is related to previously provided advice, then you will not receive another SoA. You may request a record of the advice if there was no charge for the change. If there was a charge you should receive a formal Record of Advice. You may make such a request up to seven

years after the advice has been given.

3. **Supplementary Statement of Advice (SSoA)** – SSoA represents additional advice to be incorporated as part of the original SoA. The SSoA is used to provide further advice to a client with whom a SoA has previously been provided, but the advice is to supplement advice already provided. This differs from the RoA as the RoA relies on the previous advice. The SSoA may be new advice being ‘supplemental’ to the advice previously given. Its usage avoids unnecessary duplication of information already provided to you the client within the original SoA, however you are likely to be required to sign a confirmation that your circumstances have not changed materially from those confirmed in the previous SoA.
4. **Product Disclosure Statement (PDS)** – Should your adviser make a recommendation to you about a particular investment and/or risk insurance product or offer to arrange the issue of a financial product on your behalf, you will receive a PDS, issued by the product provider. The PDS will contain information that will assist you in making an informed decision about that product and should be viewed as an extension of the SoA. The PDS usually includes information about product features, risks that your adviser should go through with you in detail, the costs associated with that product as well as details of other fees and charges which may apply, including management expense fees and other fund manager costs. These are detailed in the PDS and described as Management Expense Ratios or Investment Cost Ratios (MERs/ICRs). Generally, the PDS will contain the application document that you will be required to complete in relation to that investment or risk product. With the PDS you may also receive a document titled Target Market Determination (TMD). This document describes the ‘risk profile’ of the product. Your adviser is not bound by the TMD and is able to balance different products to better match your risk profile. However, if you have concerns regarding the product and its suitability you should immediately discuss them with your adviser or contact ABC Financial Planning Pty Ltd and ask to speak to the Head of Compliance.

## 15. Further information about the advice

### Will advice be given that is suitable to your needs and financial circumstances and in your best interest?

Your adviser is obliged to do so by the Code of Ethics and the law and must be able to demonstrate to you that a reasonable basis exists which supports the personal advice provided to you, that the advice is in your best interest, and is free of conflicts that could influence the Advisers decision. Any conflicts, potential or otherwise, must be disclosed.

Your adviser needs to clearly understand your goals, objectives, financial situation, relevant personal and financial circumstances before they can provide any advice or recommendations. You will be asked to provide accurate and up to date information and be asked to keep your adviser updated on any changes in your personal circumstances so that the advice and product recommendations are able to remain relevant to you. You have the right not to divulge any information should you not wish to do so. In that case, your adviser will warn you about the possible consequences of not providing relevant personal and financial information including limitations on the advice which can be provided and we retain the right, where you have withheld information, to refuse you as a client. You must disclose all health issues, no matter how old or how minor when applying for personal insurances. Should you withhold information regarding your health when purchasing personal insurances, it is likely, in the event of a claim, that your personal insurances will be cancelled from inception and your premiums returned.

You should thoroughly read the information in your SoA before making any decisions relating to the advice or any investment and/or risk insurance product or service.

## What information does ABC Financial Planning maintain in your file and can you examine the file?

Your adviser must maintain an electronic record of your personal information, which includes details of your relevant personal circumstances. They will also maintain records of any advice/recommendations made to you in the course of taking instructions from you, as well as any SoA, or other relevant advice document they have provided to you.

Your adviser is only required by law to keep each SoA for a period of 7 years from its acceptance by you. If you are no longer a client with your adviser, after 7 years all of your records may be destroyed.

## Can you provide your adviser with instructions about how you wish to buy or sell financial products?

Yes. If you require a specific product or execution of a trade your adviser is able to do this for you. Generally, you need to provide your instructions to your adviser in writing or confirm in writing the instruction by email or by other electronic means. You should retain a copy of these instructions. Your adviser will require you to acknowledge your instructions to them.

## Anti-Money Laundering/Counter-Terrorism Financing Act 2006 as amended (AML/CTF Act)

ABC Financial Planning has an obligation under the AML/CTF Act to verify your identity before any financial products and/or services can be provided to you. ABC financial Planning does this by acting as an agent for the relevant product suppliers. You will need to present certain documentation to satisfy the customer identification requirements of the AML/CTF Act. This includes disclosing things such as your drivers licence, passport etc.

## What should you know about any risks of the advice, investment and/or risk insurance products or services that are recommended to you?

Please be aware that there are risks associated with investing in financial markets which may adversely affect the value of your investment(s). Your adviser will explain to you, and fully outline in the SoA, both the generic and specific risks of the financial products recommended to you. The PDS and TMD for a product will list the risks associated with the products being recommended. You must read and consider all of the risks and disadvantages laid out in the SoA in conjunction with the relevant PDS material before proceeding to purchase product recommendations. If you feel that you need further clarification in any area of the advice or product contained in the SoA, please ask your adviser prior to providing your signature to proceed. You must not proceed if you do not fully understand the advice and/or products recommended.

## 16. Our Team

### Christopher Arnold

SPAA Specialist Adviser; Tax Agent

Chris has 42 years' experience in the financial services industry, with 13 years in the ANZ Bank, including 7 years in Commercial/Corporate Lending, and 8 years service and ownership of Australasian Business Consultants (financial planning firm) prior to its merge into ABC Financial Planning Pty Ltd in 2001. Chris holds a Diploma of Financial Services (Financial Planning) and is a Specialist Superannuation Adviser with SPAA, Chris has also undertaken numerous industry courses and programmes and is a director of ABC Financial Planning Pty Ltd, which holds an Australian Financial Services Licence issued by the Australian Securities Commission. Chris is a Tax Agent No. 01809005.

### Mark Small

B. Comm, SMSF Adviser and Investment Manager

Mark Small is an ex-investment banker with over 30 years experience at the coal face of financial markets in Australia focused primarily on the creation of financial products tailored to the superannuation market.

Mark worked in the dealing room of Bankers Trust, Macquarie Bank, UBS and Merrill Lynch. Over the past decade Mark has worked as a licensed financial adviser specialising in the SMSF sector. Mark holds a Bachelor of Commerce Degree, a postgraduate diploma in Applied Finance and Investment, Derivatives Accreditation (Level 2), and a Diploma of Finance and Mortgage Broking Management.

### **Adam Hansen**

Dip.Fin.Serv; Adv.Dip.Fin.Serv;

Adam has 41 years' experience in the financial services industry, with 20 years with Commonwealth Bank. Of those years the last 6 were as a Branch Manager at several different offices. During his time with the bank, he worked throughout Queensland, Western Australia and the Northern Territory. Adam also has over 20 years' service with ABC Financial Planning Pty Ltd and holds a "Diploma of Financial Services" and an "Advanced Diploma of Financial Services".

### **Gavin Conyers**

Financial Adviser

Gavin is a senior SMSF professional with more than 20 years' experience in Banking & Finance, Financial Services, SMSF Software and IT solutions. Gavins passion as a SMSF Specialist Adviser is to help people prepare for retirement and tax minimisation. Gavins understanding of all aspects of the SMSF sector including accounting, audit, administration, data integration, portfolio management, outsourcing, and software solutions makes him an asset to the ABC Financial Group and our clients. Gavin began his career in SMSF software before moving into the advice sector. Prior to joining the ABC Group, Gavin worked in senior management roles at Deloitte and NAB in developing some of Australia's leading SMSF administration and accounting solutions.

Gavin is CPA qualified and holds a Bachelor of Business (Accounting) and is an accredited Financial Adviser.

### **Daniel Anderson**

Financial Adviser

Daniel first started working as a Financial Adviser in 2016. Since that date, Daniel has helped his clients with all aspects of managing their finances including budgeting, cash flow, life insurance, investment advice, superannuation, and retirement planning. Daniel holds a Bachelor of Business Management from the University of Queensland as well as his Advanced Diploma of Financial Planning. As a specialist Self-Managed Super Fund accredited adviser, Daniel has the qualifications and experience to help his clients with all facets of managing a SMSF.

## **ABC Super Funds Pty Ltd**

Corporate Authorised Representative (ASIC No 410146)

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