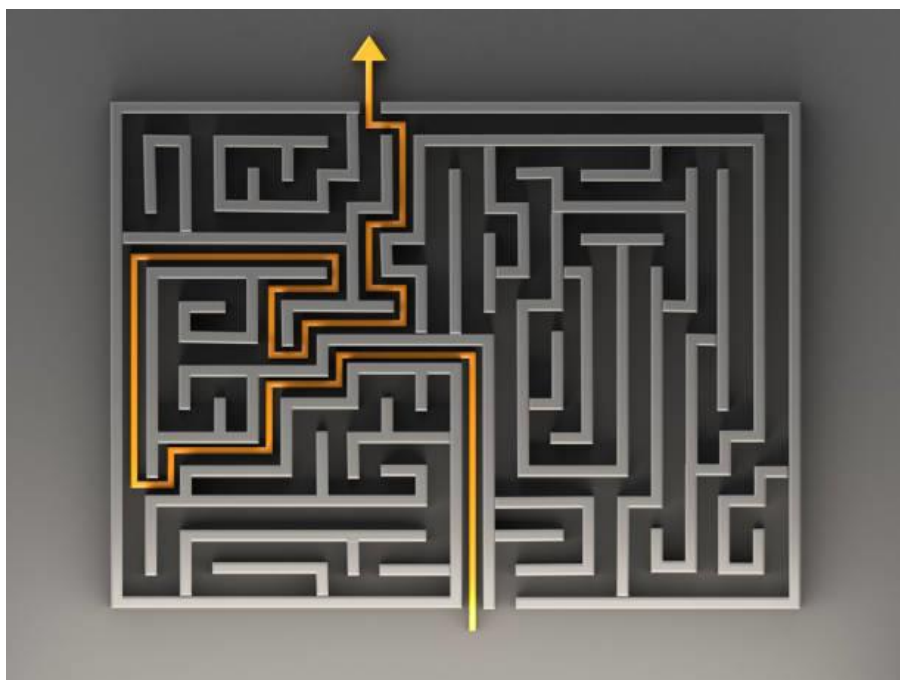


# Financial Services Guide



**Version 4.1**

**Date: 1 January 2024**

# Financial Services Guide

The purpose of this Financial Services Guide (FSG) is to provide you with important information before a financial service is provided to you, so that you can make an informed decision about whether to use our services.

The FSG contains details about:

- Who we are and Our Advisers
- Our Services
- How we charge for our services
- Other remuneration
- What to expect from the financial planning process
- Any Interests, Associations and Other Relationships
- How we manage your personal information
- Complaint Resolution Process

## Who we are

Investorplan Pty Ltd (Investorplan) is jointly owned by MAKK Management Pty Ltd and Charbelle Pty Ltd. Investorplan is an Australian Financial Services Licensee (AFSL) number 515947 (ABN 78 119 899 642). Investorplan is responsible for the financial planning advice provided by your Adviser and has the obligation to always consider your best interests. This FSG has been prepared and issued by Investorplan. Investorplan is a registered Member of the Tax Practitioners Board (# 25009449).

Our contact details are:

Office: Suite 2, Level 3, 828 Pacific Hwy, Gordon NSW  
Postal: PO Box 2, Phillip Mall, West Pymble NSW 2073

T: 02 9488 0400

E: [ownyourfuture@investorplan.com.au](mailto:ownyourfuture@investorplan.com.au)

W: [www.investorplan.com.au](http://www.investorplan.com.au)

## Not Independent

Investorplan may receive fees and/or a commission if you purchase financial products. Investorplan and your adviser may receive commission based on your premium for the duration of time you hold an insurance policy. For these reasons, we are not independent, impartial or unbiased.

As your advisers we are required to act in your best interest and will only recommend any associated products if we believe they will meet your needs. We are able to use products from a wide approved product list and we are bound by a Code of Ethics Standards in giving advice to you.

## Our Advisers

Adviser	Manjit Singh	Stuart Glover
<b>Authorised Representative No.</b>	250568	296894
<b>Tax Practitioners Board Registration No.</b>	24986218	25007602
<b>Qualifications</b>	Graduate Diploma of Financial Planning Certified Financial Planner® Accredited Aged Care Adviser™ Chartered Retirement Planning Counsellor® Accredited Behavioral Finance Professional®	Advanced Diploma of Financial Planning Bachelor of Business Master of Management SMSF Specialist Adviser™ Accredited Aged Care Adviser™
<b>Associations</b>	Member of Financial Advice Association Australia	Specialist Adviser Member of SMSF Association

## Our Services

Investorplan and our Advisers are authorised to provide financial advice and deal in certain financial services to retail and wholesale clients, which allows us to consider the following strategies and products:

Strategies	Products
<ul style="list-style-type: none"><li>• Wealth accumulation</li><li>• Personal life insurance</li><li>• Superannuation</li><li>• Retirement planning</li><li>• Estate planning</li><li>• Centrelink planning</li><li>• Debt management</li><li>• Cash flow planning</li><li>• Tax strategies</li><li>• Aged Care</li></ul>	<ul style="list-style-type: none"><li>• Basic deposit products</li><li>• Government debentures, stocks or bonds</li><li>• Managed investment schemes (managed funds) and investor directed portfolio services</li><li>• Retirement savings accounts</li><li>• Securities including shares &amp; ETFs</li><li>• Superannuation products</li><li>• Self managed superannuation funds</li><li>• Standard margin lending facilities</li><li>• Life insurance and risk products</li></ul>

## What to expect from the Financial Planning Process?

The right financial advice can protect your lifestyle and shape your future.

Before your Adviser provides you with financial planning advice, you will need to agree to the type and scope of advice to be provided, usually in the 'Fact Find' document or a service agreement. In order for your Adviser to provide you with personal advice, you need to provide them with detailed information about your current situation, needs, goals and objectives. If you choose not to provide your Adviser with this information, any advice they provide may not be appropriate to your needs.

### Initial Advice

The first time you receive personal advice and before you invest in a financial product, we will provide you with a Statement of Advice (SoA). It contains our strategy and product recommended solutions, the reasons for providing that advice, as well as information about risks, benefits, features and fees payable to help you make an informed decision about proceeding.

If your Adviser recommends a particular investment or insurance product to you, they will provide you with the relevant product brochures such as Product Disclosure Statements (PDS) and/or Investor Directed Portfolio Service (IDPS) guides. The PDS / IDPS will provide you with information to enable you to make an informed decision about your investment or whether to acquire a financial product, including information about the key benefits, risks and costs associated with the product. We encourage you to read these documents carefully and to ask your Adviser any questions that you might have.

### Further Advice

If you need subsequent advice and your circumstances have not changed significantly, further personal advice provided to you will be documented in a Record of Advice (RoA), provided that the basis of the further advice has not changed significantly from the initial advice or previous SoA. An SoA may be required for more significant changes. Copies of each SoA and RoA will be retained on your client file. You may request a copy of these documents from us using the contact details above.

### Your instructions

If you decide to act on the advice, you will need to provide your consent to proceed. This usually means completing a document called an 'Authority to Proceed' to confirm that you understand the advice you have received and the benefits, risks and costs associated with the products or services recommended to you. Where personal advice is not provided, we can also act on your verbal or written instructions, we will confirm this in a document.

## How we charge

All advice fees will be discussed and agreed between you and your Adviser prior to providing and implementing their services. Any remuneration paid to Investorplan, or your Adviser for advice, or by a product provider that relates to an individual financial product recommendation will be disclosed in the advice document provided to you. Unless otherwise noted, all fees are inclusive of GST.

A fee disclosure statement will be given to you each year if you choose to enter into an ongoing fee arrangement with your Adviser. It will outline the Adviser service fees paid and the services you received in the preceding 12 months.

The level of fees will depend on complexity of the advice required and will always be agreed with you prior to proceeding.

Generally, Advisers either charge a flat fee or percentage based fee. Your Adviser may charge you and receive the following:

Initial advice fees	Range of fees		Examples
<p>These are fees paid by you for:</p> <ul style="list-style-type: none"> <li>• Research into your existing situation including your current financial products (within the agreed scope)</li> <li>• Preparation of a strategy and research into appropriate recommended products</li> <li>• Presentation of advice and recommendations to you in an advice document such as a Statement of Advice.</li> </ul> <p>Fees range depending on the complexity of the advice.</p>	Flat fee	Starting at \$990 and up to \$22,000	Your Adviser may charge you an agreed fee of \$5,500.
Implementation fees	Range of fees		Examples
<p>Any implementation fee will be agreed with you prior to proceeding and are fees paid by you for the administration to put your strategies and financial products in place with product providers.</p> <p>Fees vary depending on the complexity of advice.</p>	Flat Fee	Between \$550 - \$9,900	Your Adviser may charge you an agreed fee of \$4,400.
Ongoing advice/service fees	Range of fees		Examples
<p>These are fees paid by you for:</p> <ul style="list-style-type: none"> <li>• The provision of ongoing advice on your strategies/legislation/portfolio to ensure they remain appropriate to your needs and circumstances.</li> <li>• Ongoing adviser service fees may be increased in future years (always subject to your approval).</li> <li>• Generally, ongoing fees are calculated and payable on a monthly or quarterly basis.</li> </ul>	Flat fee	Between \$2,400 and \$44,000	Your Adviser may charge you an agreed fee of \$5,500 pa.
	Percentage based fee of your investment account balance	Up to 2.2% with a minimum of \$2,400	Your Adviser may charge you an agreed ongoing service fee of 1.8%. If your investment account balance is \$200,000 the ongoing service fee will be \$3,600 that year.
<p>Alternatively, you may be charged</p> <ul style="list-style-type: none"> <li>• a flat fee together with a percentage based fee. For example, you may be charged a flat fee of \$2,400 plus 0.3% of the balance of your funds under advice.</li> <li>• A flat fee together with fee based on a percentage return. E.g. you may be charged a flat fee of \$2,400 plus 0.3% of the return greater than an agreed percentage return.</li> </ul>			

Commissions	Range of fees		Examples
<p>These payments are made by the product providers in the form of initial and/ or ongoing commissions and are not an additional cost to you. Generally, insurance product providers pay commission. Note that where commissions are the same for initial upfront and ongoing annual commission (i.e. level), the commission caps do not apply</p> <p>For insurance policies entered into prior to 1 January 2020, your adviser may receive commissions higher than disclosed here. Please refer to the advice document provided for the amount of commission received on these policies.</p>	First Year	Up to 66% of the premium amount	If your premium is \$1,000 pa, your adviser would receive \$660 up front.
	Subsequent Years	Up to 33% of the premium amount	If your premium is \$1,000 pa, your adviser would receive \$220 pa.
<b>General advice, execution only instructions or other services</b>			
<p>If your Adviser provides you with a further advice document such as an SOA or ROA (which may arise depending on the complexity of the advice and the services provided), other fees may be payable. Any such fees and method of payment will be agreed in writing between you and your Adviser and may include up-front, ad hoc, execution only service fees, implementation of ongoing fees, or a combination of the above.</p>			

All fees above are inclusive of GST.

Fees may be able to be deducted from your product or invoiced directly to you or a combination of methods.

## Other remuneration

### Life insurance products

Your adviser may receive an upfront commission and an ongoing commission based on your premium for the duration of time you hold a policy. These commission payments are made by the relevant product issuers and are not an additional cost to you. Advisers may also charge initial and ongoing adviser services fees. Insurers can deduct premiums directly from you or from your superannuation account balance.

### What other payments and benefits may Investorplan and your Adviser receive?

Sometimes in the process of providing advice and other financial services, Investorplan or your Adviser may receive benefits from product providers such as sponsorship of events, subsidised educational conferences, preferred product rates or other fees.

### Non-monetary benefits

These benefits are discretionary in nature and relate to future events. It is therefore not possible to provide an estimated dollar value on these benefits. Advisers may receive benefits from Investorplan or its related companies or product providers such as:

- Educational conferences and seminars
- IT software or support
- Non-monetary benefits such as business lunches, tickets to sporting and cultural events, or other minor benefits. These benefits cannot be accepted on a frequent or regular basis or over the value of \$300.

Each Adviser must keep a register of benefits received. If you would like to see a copy of our registers, you can contact us or your Adviser directly.

## Any Interests, Associations and Other Relationships

### Associations

Your Adviser may also hold shares in **Investorplan** through an arrangement or their associated companies and trusts may receive dividends in respect of these shares.

## How we manage your personal information

Investorplan is committed to protecting your privacy. The purpose of our Privacy Policy is to ensure that you understand the ways in which we collect, maintain, use and disclose your personal information and how we comply with the Australian Privacy Principles.

Investorplan or our Advisers keep records containing the personal information that you have provided, as well as documents and details of your financial objectives, situation and needs. We also keep records of advice documents and recommendations provided to you for 7 years.

On request, we will provide you with copies of your personal information and advice documents, although a fee may apply in respect of any costs that we incur in doing so.

A copy of our Privacy Policy is available at [www.investorplan.com.au](http://www.investorplan.com.au). You can contact our Privacy Officer if you have any questions on privacy related matters. You can also visit the Australian Information Commissioner's website at [www.oaic.gov.au](http://www.oaic.gov.au) for more information about privacy.

## Complaint Resolution Process

Your satisfaction is important to us and we have procedures in place to resolve any concerns promptly and fairly. Investorplan has professional indemnity insurance (PI insurance) that meets legislative requirements. The PI insurance will cover claims in relation to the conduct of representatives and/or employees who are no longer authorised (but who were at the time of any relevant advice).

If you're unhappy with the advice you receive or other aspects of our service, please let your Financial Adviser know so we can act on it immediately.

### Stage 1 - Our complaint management process

If you have a complaint about your Adviser or Investorplan, please contact our Complaints Manager on 02 9488 0400 or write to us at:

Email: [ownyourfuture@investorplan.com.au](mailto:ownyourfuture@investorplan.com.au)

Mail: PO Box 2, Phillip Mall, West Pymble NSW 2073

We will review your complaint and provide you with a final response that includes reasons for our decision within 30 days.

### Stage 2 - External dispute resolution

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers:

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001