

Financial Services Guide

Version 5.0

30 June 2021

Licensee:

miPlan Advisory Pty Ltd
(AFSL 485 478)

This Financial Services Guide (FSG) is authorised for distribution by miPlan Advisory.

Authorised Representatives:

miPlan Financial Services Pty Ltd
(ASIC# 1266568 ABN 62 624 554 605)
Barnaby (Barney) Ellis (ASIC #343471)

The Authorised Representatives act on behalf of miPlan Advisory who is responsible for the services that they provide.

Contact Details

Address: Suite 1, 2-6 Rutland Street, Newtown, VIC, 3220
Postal: PO Box 454, Geelong, VIC, 3220
miplan.com.au



Purpose of this FSG

This FSG will help you decide whether to use the services that we* offer.

It contains information about:



The Services We Offer and Their Cost



How We Are Remunerated



How We Deal With Complaints if You Are Not Satisfied With our Services



Any Conflicts of Interest Which May Impact the Services

* In this document 'we' refers to miPlan Financial Services and Barney Ellis.

Our Services

We are authorised to provide advice and dealing services in the following areas:

- ▶ Retirement planning and Superannuation including Self-Managed Super Fund (SMSF)
- ▶ Personal and business protection plans
- ▶ Managed investments and portfolio management including securities (direct shares)
- ▶ Estate planning, social security and aged care
- ▶ Budgeting, tax, cashflow and debt planning

Not Independent

We may not charge you a full fee for our advice on risk insurance policies if we are paid a commission by the product provider. Our advice on risk insurance is therefore not independent. In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers.



The Financial Advice Process

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

We will provide you with a Product Disclosure Statement for products we recommend other than securities. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and the products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice, it will typically be documented in a Record of Advice (RoA) which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

Financial Planning Process



Fees

All fees are payable to miPlan Financial Services.

Initial Advice Fees

Our initial advice fees include meeting with you, the time we take to determine our advice and the production of the SoA. They will be based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

If you decide to proceed with our advice, we may charge an implementation fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

Annual Service Fee

Our annual fee depends on the services that we provide to you. The fee is a fixed amount and is paid in instalments throughout the year. Our services and fees will be set out in an annual engagement.



Insurance Commissions

We may receive a one-off upfront commission when you take out an insurance policy that we have recommended. We may also receive a monthly commission payment for as long as you continue to hold the policy. The commission will vary depending on the recommended product and will be documented in the SoA or RoA.

Other Benefits

We may receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Adviser Remuneration

Barney Ellis is an owner of the practice and is remunerated through the profits that the practice makes.

Referral Commissions

In some situations, we may pay fees or commissions to external parties who have referred you to us. You will be advised of the referral arrangements in the SoA provided to you.

Making a Complaint

We endeavour to provide you with the best advice and service at all times. If you are not satisfied with our services, then we encourage you to contact us. Please call us, send an email or put your complaint in writing to our office.

If you are not satisfied with our response, then you can refer your complaint to the Australian Financial Complaints Authority. You can contact AFCA on [1800 931 678](tel:1800931678) or www.afca.org.au. AFCA provides a fair and independent complaint resolution service which is provided to you free of charge.

miPlan Advisory is required to hold adequate Professional Indemnity insurance for the financial services that it and its current and past representatives provide.

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website.



miPlan's mission is to help all our clients plan a better future.

miPlan offers customised planning solutions for families, small business and retirees.

Our niche is tailored protection plans for young families, succession planning and risk management for business, and lifestyle certainty in retirement.

miPlan
plan a better future