

PLANPLUS

WEALTH ADVISERS

Financial Services Guide

Provided by

Tamplan Investments Pty Ltd as trustee for the Tamplan Investments Unit Trust t/a PlanPlus Wealth Advisers
Authorised Representative No. 1277763 (**Tamplan**)

Matthew James Marsh Authorised Representative No. 1234448

Rebecca O'Neill Authorised Representative No. 1306100

(together **we, us, our**)

As authorised representatives of Principle Financial Group Pty Ltd ABN 43 629 780 294, AFSL No. 516203
(**Licensee**)

Date 15 November 2024

The distribution of this financial services guide (**FSG**) is authorised by the Licensee.

Purpose of this document

The purpose of this FSG is to assist you in deciding whether to use our services by giving you information about the type of services we provide, how we are remunerated and your rights when you have a complaint about the services we provide to you. We recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please get in touch with us.

Non-independence Disclosure

We are not able to refer to ourselves as 'independent', 'impartial' or 'unbiased' under the definition detailed in the Corporations Act as:

- We receive commissions on the sale of life risk products that are not rebated in full to clients.

Additional documents you may receive from us

When we provide you with financial planning services you may receive:

- a Statement of Advice (**SoA**) or Record of Advice (**RoA**). These documents set out the advice we provide to you. If you have not been provided with the ROA, you may request a copy of it free of charge at any time within 7 years after the advice was provided to you, by contacting us; and
- a Product Disclosure Statement (**PDS**) which provides details about the significant risks and benefits, costs, charges and other significant characteristics or features of the products we have recommended.

If you enter into an ongoing service agreement with us, you will receive a fee disclosure statement and a renewal of Ongoing Service Agreement yearly, you will also be required to consent to our ongoing advice fee being deducted from your investments on a yearly basis.

Financial services we are authorised to provide

We are authorised to provide personal advice and dealing services to both retail and wholesale clients for the following financial products:

- deposit and payment products (basic and non-basic deposit products);
- debentures, stocks or bonds issued or proposed to be issued by a government;
- investment life insurance and life risk insurance products;
- interests in managed investment schemes including investor directed portfolio services and MDA services;
- retirement savings accounts products;
- securities;
- standard margin lending facilities; and
- superannuation.

How can you provide us with instructions?

You can give us instructions by phone, email or any other means that we agree with you from time to time.

Who does the Licensee act for?

As authorised representatives, we provide financial services on behalf of the Licensee. In providing those financial services, the Licensee acts on its own behalf.

Fees

All fees are payable to the Licensee. Tamplan is beneficially owned by Matthew Marsh and shares in the profits that Tamplan make.

General advice

We may charge you a fee for any general advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with the general advice. Details of the fee will be agreed with you. You may request information about these fees within a reasonable time after receiving this FSG but before you are provided with any general advice.

Personal advice

We will charge you a fee for any personal advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with personal advice. These fees will be agreed with you beforehand and will be disclosed in a SoA or RoA which will be provided to you.

Ongoing fees

Our ongoing advice service fees depend on the ongoing service that we provide to you. They are typically charged based on the value of your portfolio, the work required to manage your investments and the services offered in your Ongoing Service Agreement. The ongoing advice service fee will be agreed with you in our Ongoing Service Agreement.

Brokerage fees

We may charge a brokerage fee of between 0% and 5%, with a minimum of \$100 (plus GST) when you buy or sell listed investments. This fee will typically be applied to each transaction as a set percentage of the investment amount or a fixed dollar amount. The services and fees will be set out in the SoA or RoA that we provide to you.

Insurance commissions

We may receive a one-off upfront commission when you take out an insurance policy we recommend. We also receive a monthly commission payment for as long as you continue to hold the policy. You will be advised of the exact amount of these commissions in the SoA or RoA.

For example, your adviser may receive an upfront commission from the product issuer if you decide to buy a life risk insurance product that we recommend to you. Your adviser may receive an upfront commission of between 0% and 60% of the first year's annual premium, and then an annual ongoing commission of between 0% and 20% of the annual premium. For example, for an insurance product with an annual premium of \$2,000, where the issuer pays your adviser an upfront commission of 60%, I will receive \$1,200. The issuer will pay the adviser 10% of the annual premium as ongoing commission for as long as you hold the product. Assuming an annual premium of \$2,000, this equates to \$200 per year.

Other Benefits

We may also receive additional benefits by way of sponsorship of education seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Adviser remuneration

Matthew Marsh and Rebecca O'Neill are paid a base salary and do not receive commissions from product issuers. However, Matthew owns Tamplan and shares in the profits that Tamplan makes.

Associations

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you.

Conflicts of Interest

We may recommend investments in shares that we hold or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

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 the Licensee. Please call the Licensee or put your complaint in writing to the Licensee's office. The Licensee will endeavour to resolve your complaint in 5 business days. If you still do not receive a satisfactory outcome or the Licensee does not respond to you within required timeframe after you make the initial complaint, you have the right to complain to the Australian Financial Complaints Authority (**AFCA**) at the following address:

GPO Box 3
Melbourne VIC 3001
Ph: 1800 931 678
Fax: 03 9613 6399
Website: www.afca.org.au
Email: info@afca.org.au

You may only contact AFCA once you have followed the above procedure.

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 at <https://planplus.net.au/privacy-policy/>

Compensation arrangements

The Licensee holds professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the requirements of section 912B of the Corporations Act 2001 (Cth). The professional indemnity insurance covers all of the financial services we are authorised to provide to you.

Contact us

If you have any queries about our financial services, please do not hesitate to contact us:

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