



## Financial Services Guide

Provided by

Tamplan Investments Pty Ltd as trustee for the Tamplan Investment Unit Trust Authorised Representative No. 1277763 (**Tamplan**)

Mathew James Marsh Authorised Representative No. 1234448

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

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

Date: 2 September 2019

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.

## **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;
- 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 each year and a renewal notice every two years.

## **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 Timothy Condon. Timothy Condon also controls the Licensee and shares in the profits that the Licensee and 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 as a percentage based on the value of your portfolio and are paid monthly.

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.

The services and fees will be set out in the SoA or RoA that we provide to you.

### **Managed fund transaction fees**

We may charge a transaction fee of up to 5% (plus GST) when you buy or sell interests in managed funds. This fee will typically be applied to each transaction as a set percentage of the investment amount. The services and fees will be set out in the SoA or RoA that we provide to you.

### **Placement fees**

We may receive one-off placement fees where you invest in some listed investments. These will be paid by the issuer of the investment and will typically be a set % of the investment amount.

The fees will be set out in the SoA or RoA that we provide to you.

### **Commissions**

To the extent we are permitted to do so by law, we receive commissions and other benefits from some product and service providers.

The commission will vary depending on the product or service which is recommended. You will be advised of the exact amount in the SoA or RoA.

### **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.

### **Investment commissions**

To the extent we are permitted to do so by law, we may receive a monthly commission payment from some investment providers. This will be based on your account balance and will continue to be paid for as long as you hold the investment. You will be advised of the exact amount of these commissions in the SoA or RoA.

**Licensee Commission**

Some product providers may pay the Licensee an additional licensee commission. This is based on the total funds invested in their products or the total insurance premiums for their policies across our entire client base.

**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 is paid a base salary and does not receive commissions from product issuers. However, Matthew owns the majority of Tamplan and shares in the profits that Tamplan makes.

**Referrals**

We may pay a referral fee to any third party who successfully refers you to us to receive financial services. Similarly, we may receive benefits for referring you to another party, including referral fees or non-monetary benefits. All referral payments will be disclosed in any SoA or RoA you receive.

**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. No such associations or relationships exist.

**Conflicts of Interest**

We may recommend investments in shares that they 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 45 days 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](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto: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 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:

### ***Licensee's contact details***

Principle Financial Group Pty Ltd  
Suite 2, 36-40 Victoria Street, EAST GOSFORD NSW 2250  
W: 02 4397 4455

E: [admin@partnersinwealth.com.au](mailto:admin@partnersinwealth.com.au)

### ***Tamplan Investments Pty Ltd contact details***

Level 1, 307 Peel Street, TAMWORTH NSW 2340  
W: 02 6761 2099

E: [admin@planplus.net.au](mailto:admin@planplus.net.au)