



FINANCIAL SERVICES GUIDE

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About this Financial Services Guide

The information in this FSG is provided to help you decide whether to use our services. As a client, or potential client of Strategic Financial Advisers Pty Ltd, you have the right to ask us about our service, the type of advice we give you, and what we expect to be paid for giving that advice and/or service. You also have the right to know what you can do if you have a complaint about our services. The distribution of this FSG has been authorised by Financial Masterplan Pty Ltd, the licensee.

How we provide our services

We are required to collect sufficient information from you before we make recommendations regarding financial products. Your adviser will ask you to complete a Client Data Collection form before providing any services to you. Your adviser may also collect copies of statements for any existing Financial Products that you own.

We will only recommend a financial product to you after considering its suitability based on your individual investment objectives, financial situation and needs. Our advisory service will include ongoing reviews of your financial situation, your progress towards achieving your goals, your portfolio performance, insurance needs and any new goals or objectives you may have.

We will provide you with a Statement of Advice (SOA) whenever we give advice that is likely to influence your decisions regarding the acquisition or disposal of financial products and takes into account your objectives, financial situation and needs. The SOA will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

In the event we make a recommendation of a particular financial product (other than securities), we will also provide you with a Product Disclosure Statement containing information about the product, which will enable you to make an informed decision in relation to purchasing that product.

It is important that you read all of the documents that are provided to you so that you can make an informed decision regarding accepting our recommendations and advice.

Lack of Independence

Strategic Financial Advisers Pty Ltd is not independent, impartial or unbiased because we receive commissions for the advice we provide on life risk insurance products.

Who is your adviser?

Your adviser is Nigel Janson, an Authorised Representative of Financial Masterplan Pty Ltd.

Nigel has a Bachelor of Commerce in Accounting from the University of Canberra, a Diploma of Financial Planning from Deakin University and a Masters of Business Administration (Executive) from the Australian Graduate School of Management (University of Sydney & UNSW).

Nigel is qualified as a Certified Practising Accountant (in public practice) and a Certified Financial Planner. He is a Fellow of CPA Australia and a practitioner member of the Financial Planning Association.

Nigel has over 20 years of experience in accounting, financial planning and stockbroking. He has experience in providing advice on a wide range of financial products including life insurance, managed funds, listed securities, margin lending and superannuation.

Nigel passed the FASEA Financial Adviser Exam on 20 June 2019. He also passed Ethics & Professionalism in Financial Advice on 19 December 2019. Nigel is now fully qualified under the FASEA Education Standard.

About our services

We are not offering get rich quick schemes or attempting the impossible quest of finding the "best" performing investments. What we offer are a suite of services designed to organise your finances, simplify your life and protect you from as many potential financial disasters as we can. Along the way we will set you on a path to eventual financial independence.

We provide advice in the following areas:

- Cashflow planning.
- Superannuation.
- Insurance & risk management.
- Investment Portfolio Asset Allocation.

Our goal is to get your entire financial house in order and keep it that way, forever.

For most clients this will require 1-3 meetings per year.

About our Licence

Our Australian Financial Services Licence authorises us to provide financial product advice on and deal in the following classes of products:

- (A) deposit and payment products limited to:
 - (1) basic deposit products;
 - (2) deposit products other than basic deposit products;
- (B) debentures, stocks or bonds issued or proposed to be issued by a government;
- (C) life products including:
 - (1) investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
 - (2) life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
- (D) interests in managed investment schemes including:
 - (1) investor directed portfolio services;
- (E) retirement savings accounts ("RSA") products;
- (F) securities;
- (G) standard margin lending facility; and
- (H) superannuation;

To retail and wholesale clients.

How will you pay for the service provided?

We offer a fee based financial advisory service.

For preparation of a comprehensive Financial Plan (Statement of Advice) we may charge up to \$5,500 (including GST). This fee is payable on completion of the work.

If we have recommended an investment portfolio we may charge a flat fee of up to \$5,500 (including GST) for implementation of our Advice.

We can charge on an hourly basis for initial or one-off services if you do not require a comprehensive plan. The hourly rates are: Director/Financial Adviser \$440, Paraplanner \$165, Administration staff \$110.

For clients who wish to sign up to our comprehensive Financial Planning Service we charge either a flat monthly fee ranging from \$275 to \$1,100 or a percentage fee of up to 1.10% per annum depending on the level of service required.

Payments can be debited from your investment portfolio, bank account or credit card.

The ongoing fees are tax deductible and we provide a Fee Disclosure Statement and service renewal agreement every 12 months.

How much commission will we receive?

For insurance products we receive initial commission of up to 66% Upfront Commission and/or Ongoing Commission of up to 22% of your annual premium. This is paid by insurance product providers whose products we recommend to you.

For example, for an insurance product with an annual premium of \$2,000, where the issuer pays us an upfront commission of 66%, I will receive \$1,320. The issuer will also pay me 22% 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 \$440 per year.

We will advise you of the actual fees, commission and benefits that we will receive for recommending financial products to you when we make those recommendations.

Can I opt out of paying ongoing advice fees?

You can opt out of paying ongoing advice fees at any time. You must provide written notice of cancellation of the service and it may take up to 30 days for the cancellation to take effect.

For clients who receive ongoing service you will be required to opt in to continue your service every year. If you do not opt into the service you will no longer be charged the adviser service fee and those services will cease. You will continue to be charged Administration and Investment management fees.

If you opt out of our ongoing fee you may request one-off advice in future however we will not be under any obligation to provide any further services to you.

What should you know about any risks of the investments or investment strategies we recommend to you?

Any significant risks associated with any of our recommendations will be explained and discussed with you and will be fully detailed in your Statement of Advice. If at any time you are unclear about the risks you may be taking, you should discuss them with us before you implement any recommendation.

What happens if you specifically request an investment not recommended by your adviser?

If you specifically request to purchase an investment not on the Recommended list, your adviser can offer an execution only service. Before such a service can be provided you must give your adviser written confirmation of your understanding under which this service is sought.

If we are not be able to fulfil your requests, we will refer you to an appropriate specialist.

Are you protected from us giving negligent investment advice?

We will maintain a record of your personal profile, which includes details of your investment objectives, financial situation and needs. A record is also maintained of any recommendations made to you and conversations you have with your adviser.

All advice will be based on the information you provide to us and we will review all Statements of Advice before they are issued to you. We will also randomly audit files on an annual basis to ensure that they contain all of the information required to adequately provide our services to you.

Financial Masterplan Pty Ltd has professional indemnity insurance to protect you in the unlikely event of negligent advice being given.

Who can you complain to if you have a complaint about the advisory service?

If you have any complaint about the service you should take the following steps:

- Contact your adviser and tell him/her about your complaint and what you would like them to do about it.
- If your complaint is not satisfied within 3 working days, you may forward it to:

The Compliance Officer
Financial Masterplan Pty Ltd
PO Box 880,
Queen Victoria Building NSW 1230.

Telephone (02) 9279 2300

Email complaints@financialmasterplan.com.au

We will try to resolve your complaint quickly and fairly.

- If you still do not get a satisfactory outcome after 45 days you may have the right to complain to:

Australian Financial Complaints Authority
GPO BOX 3
Melbourne VIC 3001

Website: www.afca.org.au

Email: info@afca.org.au

Toll free 1800 931 678

You can make complaints about breaches of professional standards to the Financial Planning Association.

See <https://fpa.com.au/professionalism/professional-accountability/>

The Australian Securities & Investments Commission (ASIC) also has a freecall Infoline 1300 300 630 which you may use to make a complaint and obtain information about your rights.

See <https://www.moneysmart.gov.au>

How do we protect your Privacy?

We committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. The following Privacy Policy expresses our policies on the management of your personal information.

Our Privacy Policy can be found at www.financialmasterplan.com.au/privacy

This FSG was issued on 1 July 2021 by Strategic Financial Advisers Pty Ltd ABN 71 139 530 242 and Financial Masterplan Pty Ltd ABN 88 133 306 251 AFSL No 344628.