



Equip Financial Planning Financial Services Guide

1 July 2023

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Togethr Financial Planning Pty Ltd



Financial Services Guide

Find out how to achieve financial freedom

This Financial Services Guide (FSG) tells you about the services we provide, how we are remunerated, details of any associations or factors that may influence our recommendations, and how complaints are handled, so you can make an informed decision about whether to use our services. This FSG should be read in conjunction with the individual Financial Planner Profile, that includes details of their representative number, qualifications, experience and the financial services they can provide, which is available on our website.

Whether your objectives are to maximise your superannuation savings, develop an investment portfolio or enjoy early retirement, our aim is to help you reach your financial goals.

We aim to provide you with sound financial advice in an ethical and professional manner. We are dedicated to becoming more than just financial planners. We aim to work with you to help you achieve your full financial potential.

We are not independent, impartial or unbiased

Togethr Financial Planning Pty Ltd (ABN 84 124 491 078, AFSL 455010) trading as Equip Financial Planning and Catholic Super Financial Planning (referred to in this document as “we”, “us” or “our”), Togethr Trustees Pty Ltd (ABN 64 006 964 049, AFSL 246383), and Togethr Asset Management Pty Ltd (ABN 48 604 771 539) are members of the Togethr Group of companies. Togethr Holdings Pty Ltd (ABN 11 604 515 791) is the parent company of the Group and wholly owns each subsidiary company.

We may provide you with financial services linked to financial products issued by Togethr Trustees Pty Ltd. Togethr Trustees Pty Ltd, the trustee of Equipsuper (ABN 33 813 823 017) (“Equip Super”) which Catholic Super is a division of, issues financial products that can be on our approved product

list and may be recommended by our financial planners for you to acquire, or maintain your interest in. Our financial planners are bound to act in your best interests and will only recommend a product issued by Togethr Trustees Pty Ltd where it is appropriate and in your best interests. Togethr Financial Planning Pty Ltd pays an arm’s-length service fee to Togethr Trustees Pty Ltd for the provision of administration services and receives fees for financial planning services provided to Togethr Trustees Pty Ltd and members of Equip Super.

As a result of the Togethr structure, we are not independent as Togethr Holdings Pty Ltd and Togethr Trustees Pty Ltd can ultimately benefit from the financial services we provide to you.

Contact details:

Address: Level 12, 330 Collins Street
Melbourne VIC 3000

Email: fpappointments@equipsuper.com.au

Telephone: 1800 065 753

Web: equipsuper.com.au

Fax: 03 9248 5990

Keeping you informed

We make sure you are equipped with the necessary tools to help you realise your financial goals.

Here’s what you will receive:

Statement of Advice

Whenever we provide you with any personal advice, we are obliged to provide you with a Statement of Advice (SoA). Personal advice is advice that takes into account one or more of 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 any associations with product issuers or other parties that may have influenced the advice.

Record of Advice

If you have previously received personal advice from us in the form of a SoA, and we provide further advice which relates to that advice, and your personal circumstances have not significantly changed, we may provide the further advice to you in the form of a Record of Advice (RoA).

You may request a copy of the SoA or RoA at any time up to seven years from the date you were given the further advice. This request can be made in writing or via email.

Product Disclosure Statement

If we make a recommendation to acquire a particular financial product (other than securities such as listed shares) we will also provide you with a Product Disclosure Statement (PDS). The PDS contains information about the particular product including the features, benefits, fees and risks associated with that product to assist you in making an informed decision.

Will you give me advice which is suitable to my needs and financial circumstances?

Yes, but to do so we need you to complete a Fact Find to help determine your individual objectives, financial situation and needs before we can recommend any financial products or services to you. You have the right not to share this information with us if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

What information will you maintain in my file and can I access my file?

We retain the following personal information on your client file:

1. A record of what you tell us about your objectives, financial situation and needs to enable us to give you personal advice;
2. A copy of all personal advice provided to you. This includes the SoA provided to you when you initially received personal advice, as well as any subsequent advice; and

3. Other records relating to the provision of financial services and advice given to you. You can request a copy of any advice document from us either by phone or in writing. Please allow us 7 working days to process your request.

What should I know about any risks of the financial products or strategies that you recommend to me?

We will explain to you any significant risks of financial products and strategies which we recommend to you.

Please note that we are not able to control or eliminate the risks associated with investing. Our role is to help you understand those risks and the options available to manage them effectively.

Our qualified financial planners can help you:

- define and meet your lifestyle and financial goals;
- organise your financial affairs: ranging from investments, insurance to superannuation;
- manage debt more effectively;
- establish tax effective financial strategies;
- understand potential Centrelink entitlements such as age pensions and concession cards;
- plan for a comfortable retirement; and
- identify your estate planning requirements.

Our specialist advice

We are authorised to provide general and personal advice and arrange transactions in the following:

- deposit products;
- securities,
- managed investments (including investor directed portfolio services such as master trusts and wrap accounts);
- government debentures, stocks or bonds;
- superannuation and retirement savings accounts;
- standard margin lending facilities; and
- personal life insurance products.

Your financial planner can provide you with both personal and general advice on products from leading financial institutions from our Approved Product List. This list is constantly reviewed, and we may add or remove products from time to time.

Your financial planner can also help you to make sure that you're on track to achieving your financial goals.

Intra-fund advice

On behalf of Togethr Trustees Pty Ltd, we provide limited advice services for members of Equip Super called intra-fund advice.

Intra-fund advice is simple personal financial advice limited to a member's interest in Equip Super. It is not available to individuals who are not members of the fund and may not be suitable for members who need more comprehensive advice.

There is no charge for this advice, however charges may apply if members use this service frequently. Any charges will be advised before financial advice is provided.

Who will be my financial planner?

Your financial planner is a Representative of Togethr Financial Planning Pty Ltd and acts on our behalf. We are responsible for the financial services your financial planner provides. To find out more about your financial planner, including their qualifications and experience, please read their Financial Planner Profile.

Will my financial planner be acting on my behalf?

When your financial planner provides financial services to you, they will be acting on your behalf and not on behalf of product issuers.

What's the best way to communicate with my financial planner?

You can give instructions to your financial planner in writing, via fax, email, over the telephone, or face-to-face. However, in all instances we will require your consent before we implement any recommendations.

Who is our typical client?

Our clients range from young people wanting to start planning early, to those close to, and in, retirement. We provide financial planning advice to clients of different ages, who are members of Equip Super, their families and other members of the general public.

How does my financial planner get paid?

Your financial planner is paid by salary, and does not receive any commissions or fees.

The cost of advice

All financial advice and services provided to you by your financial planner, apart from the initial appointment and intra-fund advice, are offered on a fee-for-service basis.

These fees will be discussed with you at your meeting with your financial planner and are set out below. Fees that you may be charged include one, or a combination of the following:

- a fee for the preparation and presentation of an advice document;
- a fee to implement any advice or service recommended by your financial planner;
- a fee for further advice or a review of your existing arrangements (where financial advice was previously provided by us);
- a fee for ad-hoc services or advice regarding the administration of your investments; and
- a fee for carrying out instructions on your behalf without providing any financial advice.

Fees are charged by considering the amount of time and the resources required to provide the financial services for you. We may calculate the actual fee

applicable to the provision of your advice using a range of methods, including using an hourly rate.

Our fee ranges from \$770 up to \$11,000 (inclusive of GST), depending on the level of complexity of the financial advice and or services that will be required.

Your initial appointment is complimentary and does not impose any obligation on you to proceed with obtaining financial services from us. In all situations, your financial planner will discuss the applicable fees with you and obtain your agreement before they commence providing any financial services to you.

How will I pay for financial advice?

If you are a member of Equip Super and the advice you have received relates to superannuation, the fee can be deducted directly from your superannuation or retirement income account.

This is not available on advice that is non-superannuation related or to clients who do not have a superannuation account with Equip Super. In these instances, payment for financial advice must be made directly by you.

What are the fees for?

These fees are based on the time it will take to determine your financial needs, collect information from you, prepare your SoA, and who will do that work. We reserve the right to vary our fees.

What other fees may be payable?

Fees and charges such as management charges and insurance premiums may be payable by you to a product provider. The details of any fees and charges will be provided to you when we make specific product recommendations.

How are we paid by related entities

Togethr Trustees Pty Ltd pays to us fees for:

- Conducting member education seminars, including member retirement seminars and worksite education seminars; and
- Providing financial advice including intra-fund advice.

These fees are paid out of administration fees charged to all Fund members.

We pay an arms-length service fee to Togethr Trustees Pty Ltd for the provision of administration services.

For a copy of Togethr Trustees Pty Ltd's Financial Services Guide, please go to equipsuper.com.au.

Alternative remuneration

We may receive the occasional gift or an invitation to an event from a product provider or referral partnership, although it is rare. Details of any alternative forms of remuneration are maintained in a register which is available for your viewing upon your request.

Respecting your privacy

We are committed to maintaining the privacy and security of your personal information. For more information regarding our collection, use, storage and disclosure of your personal information, please read the Togethr Financial Planning Privacy Policy which can be accessed on our website.

We are required to collect certain information about you for the purpose of providing you with the services described in this FSG.

Anti-Money Laundering and Counter-Terrorism Financing Act 2006

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 to verify your identity and the source of any funds. This means that we will ask you to present identification documents, such as a passport or driver's licence. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

Managing complaints

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients.

If you have a complaint about the service provided to you, you should contact your financial planner and tell them about your complaint.

If you do not want to discuss your complaint with your financial planner, you can call us on 1800 065 753 and ask for our Complaints Officer or mark your email or letter to their attention:

Mail: Complaints Officer
Togethr Financial Planning
Level 12
330 Collins Street
Melbourne Vic 3000

Email: tfpcomplaints@equipsuper.com.au

We will write to you or call you to let you know we have received your complaint, usually within one business day of receipt.

Our aim is to resolve all complaints as soon as possible and for most complaints, a final response will be sent to you within 30 days. If we cannot resolve your complaint within 30 days, we will let you know.

If you are not satisfied with our response to your complaint or our handling of your complaint, you can refer your complaint to the Australian Financial Complaints Authority (AFCA).

AFCA provides fair and independent financial services complaint resolution that is free to consumers. Their contact details are as follows:

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

Web: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

You should refer to the AFCA website for information about the process AFCA follows when they resolve a complaint.

Should you have an unresolved complaint about the handling of your personal information, you may also take the matter to the Office of the Australian Information Commissioner (OAIC) who can be contacted at:

Mail: Office of the Australian Information
Commissioner
GPO Box 5288
Sydney NSW 2001

Phone: 1300 363 992

Web: www.oaic.gov.au

The Australian Securities and Investments Commission (ASIC) has an online facility which you may use to make a complaint against any AFS licensee and obtain information about your rights. They can be contacted at:

Phone: 1300 300 630

Web: www.asic.gov.au

Compensation Arrangements

We have arrangements in place to maintain adequate compensation arrangements including professional indemnity insurance in accordance with s912B of the Corporations Act 2001.

This insurance provides cover for claims made against us and employee representatives, including claims in relation to the conduct of representatives who no longer work for us but did so at the time of the relevant conduct.

Contacting us is easy!

Email: fpappointments@equisuper.com.au

Please feel free to call us on 1800 065 753 if you have any questions about the information provided to you in this guide.



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1800 065 753

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03 9248 5990

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