

Equip Financial Planning Financial Services Guide

3 August 2020



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equip

Super
fair and
square

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 available on our website.

About Togethr Financial Planning Pty Ltd

Togethr Financial Planning Pty Ltd, trading as Equip Financial Planning (ABN 84 124 491 078, AFSL 455010), is licensed to provide financial planning services to retail and wholesale clients. It is owned by Togethr Holdings Pty Ltd (ABN 11 604 515 791).

Togethr Holdings Pty Ltd also owns Togethr Trustees Pty Ltd (ABN 64 006 964 049, AFSL 246383) which is the trustee of the Equisuper Superannuation Fund (ABN 33 813 823 017).

Contact details:

Address: Level 12, 330 Collins Street, Melbourne VIC 3000

Email: fpappointments@equisuper.com.au

Telephone: 1800 065 753

Web: equisuper.com.au

Fax: 9248 5990

Keeping our clients informed

We make sure all of our clients are equipped with the necessary tools to help them realise their 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.

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 examine 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 your adviser 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. If we do not do so, you should ask us to explain these risks 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;
- minimise the amount of tax you pay;
- understand potential Centrelink entitlements such as age pensions and concession cards;
- plan for a comfortable retirement; and
- identify your estate planning requirements.

Our business philosophy

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.

Equip Financial Planning aims 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 our clients to help them achieve their full financial potential.

Our specialist advice

Equip Financial Planning is authorised to provide general and personal advice and arrange transactions in the following:

- deposit products;
- securities, such as shares (in partnership with Morgan Stanley Wealth Management Aust);
- 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. A copy of our Approved Product List is available on request.

A financial plan review service is also available with your financial planner to help you make sure that you're on track to achieving your financial goals.

Equip Financial Planning is a registered tax (financial) adviser under the Tax Agents Services Act 2009 (Cth) and can provide advice on the tax implications of personal recommendations.

Equip Financial Planning is required to register with and maintain membership of the Tax Practitioners Board (TPB). The TPB is a national body responsible for the registration and regulation of tax agents, BAS agents and tax (financial) advisers.

Who will be my financial planner?

Your financial planner is an employee of Togethr Financial Planning Pty Ltd. To find out more about your financial planner, including their qualifications and experience, please read the Financial Planner Profile. Profiles are available on equipsuper.com.au. To receive a copy of the Financial Planner Profile, please call 1800 065 753.

Will Equip Financial Planning be acting on my behalf?

When Equip Financial Planning 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 consent before we implement any recommendations.

Who is the typical Equip Financial Planning client?

Our clients range from young people wanting to start planning early, to those close to retirement. Equip Financial Planning provides financial planning advice to clients of different ages, who are members of Equip, 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.

How much will I pay for financial advice?

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

The superannuation debit facility is not available on advice that is non-superannuation related or to clients who do not have a superannuation account with the Fund. In these instances, payment for financial advice must be made to Togethr Financial Planning Pty Limited.

The cost of advice

All financial advice and services provided to you by your financial planner, apart from the initial appointment, 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 or requested by you including execution only;
- 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 \$660 up to \$8,800 (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.

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. Equip Financial Planning reserves the right to vary its 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 Equip Financial Planning is paid by related entities

As trustee of the Equisuper Superannuation Fund, Togethr Trustees Pty Ltd pays to Equip Financial Planning service fees for:

- Conducting member education seminars, including member retirement seminars and worksite education seminars;
- Providing advice and a review service to members.

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

Equip Financial Planning pays an arms-length service fee to Togethr Trustees Pty Ltd, the trustee of the Equisuper Superannuation Fund, for the provision of administration services and receives fees for financial planning services provided to Togethr Trustees Pty Ltd.

For a copy of Togethr Trustees Pty Ltd's *Financial Services Guide*, please go to equisuper.com.au or call 1800 682 626.

Alternative remuneration

Equip Financial Planning employees or Directors 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 available on a specially maintained register which is available for your viewing upon your request.

Relationships with product issuers / associates

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Togethr Trustees Pty Ltd is the trustee of the Equisuper Superannuation Fund and is also the trustee of the MyLifeMyMoney Superannuation Fund (ABN 50 237 896 957).

Corporate Authorised Representative

In providing financial product advice to wholesale clients, Together Asset Management Pty Ltd (ABN 48 604 771 539, CAR 1243673), corporate authorised representative, may advise on:

- derivatives
- foreign exchange contracts.

Respecting your privacy

Equip Financial Planning is 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 Equip Financial Planning Privacy Policy which can be accessed on our website equipsuper.com.au/efp-privacy-policy

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, Equip Financial Planning has 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.

About your rights

Professionally managing your 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 take the following steps.

1. Contact your financial planner and tell them about your complaint.
2. Follow up – If your complaint is not satisfactorily resolved within five business days, please contact the Complaints Officer, Equip Financial Planning (refer to page 2 for contact details). Equip Financial Planning will try to resolve your complaint quickly and fairly.
3. Solving your complaint – If you cannot reach a satisfactory resolution with Equip Financial Planning within 45 days, you have the right to complain to the Australian Financial Complaints Authority on 1800 931 678, or in writing to:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Equip Financial Planning is a member of this complaint resolution service.

4. Knowing your rights – The Australian Securities and Investments Commission (ASIC) also has a freecall information line, 1300 300 630, which you may use to make a complaint and obtain information about your rights. If you have concerns involving ethical and professional conduct, you may wish to consider raising your concerns with the Financial Planning Association of Australia (FPA). They can be contacted at:

Financial Planning Association of Australia (FPA)

GPO Box 4285

Sydney NSW 2001

Professional indemnity insurance

Equip Financial Planning confirms that it has 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 Equip Financial Planning and employee representatives, including claims in relation to the conduct of representatives who no longer work for Equip Financial Planning but did so at the time of the relevant conduct.

Contacting us is easy!

Address to The Manager, Equip Financial Planning

Email fpappointments@equipsuper.com.au

Call 1800 065 753

Web equipsuper.com.au

Fax 03 9248 5990

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Melbourne VIC 8007

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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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