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 Equipsuper Superannuation Fund (ABN 33 813 823 017).

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 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. We keep copies of all SoAs on your file and you can ask us for a copy at any time by phoning or emailing us.
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. Please ask us if you would like to examine your client file and we will make arrangements for you to do so. 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;
- personal life insurance products; and
- aged care advice.

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 monitored 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 written 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. Financial planners may be eligible for an annual bonus payment, which is discretionary, and based on achievement of pre-determined compliance and business objectives.
How much will I pay for financial advice?

You will be advised of our charges upfront, before receiving our service. As a professional services firm, Equip Financial Planning will clearly advise you of any advice requirements identified in the initial meeting, the cost of preparing the advice and ask you to provide signed acceptance prior to progressing with the preparation of your SoA. Subject to certain conditions, these fees can be debited from your Equip account.

The cost of advice

Appointment fee – Fees are based on an hourly rate of $143. A standard appointment fee is $143.

Plan preparation fee – The cost of preparing a full, written SoA is a separate cost. This will generally be a fee of $1,100. However, the cost may be higher for particularly complex matters, depending on your individual circumstances, needs and the actual cost of preparing your plan.

Review fee – If you elect to receive ongoing advice from Equip Financial Planning, a flat review fee of $550 is generally payable, unless your matters are more complex, in which case the fee may be higher.

For non-Equip members:

Appointment fee – Fees are based on an hourly rate of $286. A standard appointment fee is $286.

Plan preparation fee – The cost of preparing a full, written SoA is a separate cost. This will generally be a fee of $1,375. However, the cost may be higher for particularly complex matters, depending on your individual circumstances, needs and the actual cost of preparing your plan.

Review fee – If you elect to receive ongoing advice from Equip Financial Planning, a fixed review fee of $650 is payable or applies.
What are the fees for?
These fees are inclusive of GST and are based on the time taken to
determine your financial needs, collect information from you and prepare
your SoA. Equip Financial Planning reserves the right to vary these 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 Equipsuper 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 Equipsuper 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 equipsuper.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
Togethr Financial Planning Pty Ltd (ABN 84 124 491 078, AFSL 455010)
is licensed to provide financial planning services to retail and wholesale
clients. Togethr Financial Planning Pty Ltd is owned by Togethr
Holdings Pty Ltd (ABN 11 604 515 791).

Togethr Trustees Pty Ltd is the trustee of the Equipsuper
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, Togethr 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 GPO Box 3, Melbourne VIC 3001. Equip Financial Planning is a member of this complaints 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 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!

The Manager, Equip Financial Planning

Email  fpappointments@equipsuper.com.au
Call  1800 065 753
Web  equipsuper.com.au
Fax  03 9248 5990
Mail  PO Box 625, Collins Street West, Melbourne VIC 8007

Appointments  Level 12, 330 Collins Street, Melbourne

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

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