

Financial Services Guide

A guide to our Services, Fees, Advisers and Processes.
This will help educate, protect and assist you
to make an informed decision about the financial services we offer.
This guide complies with the ASIC class order 04/194.

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PURPOSE OF THIS FINANCIAL SERVICES GUIDE

Before providing personal financial advice, Strategy First Financial Planning Pty Ltd (Strategy First) is required by law to provide you with a Financial Services Guide (FSG).

The purpose of this FSG is to convey important information about the following:

- Our Documents
- Our Advisers
- Our Services
- Financial Products
- Our Advice Process
- Our Fees
- Your Protection
- Complaint Procedure
- Your Privacy

**** Please retain this Financial Services Guide and any updated versions ****

OTHER DOCUMENTS YOU MAY RECEIVE

1 Client Questionnaire

For us to provide you with financial advice, we must first gather all relevant information, which involves you completing a Client Questionnaire.

2 Letter of Engagement

Prior to commencing any services, we will provide you with a Letter of Engagement to sign, which establishes the level of service and agreed fee.

3 Advice Documents

We then go ahead and develop your written Statement of Advice (SOA). This document will enable you to make an informed decision on whether to act on our advice.

If you use our services on an ongoing basis, we will provide all ongoing advice in the form of either a Statement of Advice (SOA) and/or Record of Advice (ROA), which relies on the information provided in the previous SOA. You may request a copy of your SOA or ROA for up to 7 years after the date it was provided. You can request a copy by contacting us by phone or email.

4 Product Disclosure Statement

If we recommend a financial product, we will provide a document called a Product Disclosure Statement. It contains additional information about the financial product, such as how it works, the risks and the fees.

You should **not** act on any advice until you have received, read and understood these documents. We will help you understand these documents as part of the advice process.

ABOUT STRATEGY FIRST

We offer genuine Fee for Service financial planning.

We only charge fees for the services we deliver.

We recommend investments and strategies based purely on your needs.

This is a relationship focused on achieving your financial goals.

OUR ADVISERS

Strategy First has an Australian Financial Services Licence and has authorised the following Advisers:

Patrick Anwandter



Qualifications:



2008 - Certificate in Self Managed Superannuation Funds	University of Adelaide.
1999 - Diploma of Financial Planning	Deakin University
1997 - Graduate Diploma of Applied Finance & Investment	Securities Institute of Australia
1994 - Bachelor of Commerce (Economics and Finance)	University of Western Sydney

Patrick has been awarded the highest academic mark in the Professional Certificate in Self Managed Superannuation by the University of Adelaide.

He is also a SMSF specialist Adviser and a member of the SMSF Association.

Since June 1995, Patrick has been operating as an authorised Financial Planner.

David Price

Qualifications:



2002 - Graduate Diploma in Financial Planning	Deakin University
2000 - Postgraduate Studies in Applied Finance	University of Technology, Sydney
1998 - Undergraduate Studies in Financial Markets	Securities Institute of Australia

Prior to June 2000, David spent five years in the Funds Management Industry. Since June 2000, David has been operating as an authorised Financial Planner.

David is a member of the FPA – Financial Planning Association of Australia.

Don Foster

Qualifications:



2003 – CERTIFIED FINANCIAL PLANNER (CFP®)	FPA
2001 – Diploma of Financial Planning	FPA and Deakin University
1990 – Certificate of Superannuation Management	ASFA
1987 – Bachelor of Science (Mathematics) with Dip Ed	Macquarie University

Don has over 25 years' experience in the Financial Services industry.

In 1999, Don moved into the Financial Planning profession and has been an authorised Financial Planner since 2001.

Don is a member of the FPA – Financial Planning Association of Australia.

Rhys Phillips

Qualifications:



2012 – Diploma & Advanced Diploma of Financial Services	Kaplan
2011 – Postgraduate Studies	Kaplan
2009 - Bachelor of Commerce, with a Major in Finance	Macquarie University

Rhys joined Strategy First in January 2010.

He has over 6 years' experience in the Financial Services industry.

This includes assistance in working with Self Managed Super Funds and ultra - high net worth clients.

Rhys is a member of the SMSF Association.

Chris Gilmour

Qualifications:



In Progress – Bachelor of Business in Financial Planning.	RMIT University
2014 – Diploma & Advanced Diploma of Financial Services	Kaplan
2006 - Bachelor of Applied Science in Leisure & Health	Sydney University

Chris joined Strategy First in June 2013.

He came from a Client Services Manager / Assistant Adviser role with another independent financial planning firm, focussing on self-managed super funds.

His experience covers a broad range of financial planning strategies, including the provision of Aged Care advice.

Chris is a member of the FPA – Financial Planning Association of Australia.

**Our advisers are well supported by a great team,
consisting of:
Tahir Adeel, Ben Paul, Leah Steele, Wendy Takacs
Kay Marin and Diana Plenty.**

OUR SERVICES

Strategy First Representatives are trained and authorised to provide the following advice:

- Personal Budgeting and Cash Flow Management.
- Financial Strategies.
- Borrowing.
- Personal Insurances.
- Superannuation and Retirement Planning.
- Self Managed Superannuation Funds. (1)
- Effective Financial Structuring.
- Estate Planning.
- Asset Allocation.
- Investment Selection and Ongoing Management.
- Executive Remuneration Planning, including the use of Derivatives.

(1) **Specialists qualifications and SMSF Association accreditation with Patrick Anwandter.**

FINANCIAL PRODUCTS

They are also authorised to provide advice on the following general and personal financial products:

- Annuities and Pensions.
- Cash and Term Deposit.
- Derivatives.
- Lending Facilities (Margin Loans and Home Loans).
- Government Bonds and Debentures.
- Life Insurance Risk Products.
- Listed and Unlisted Property.
- Self Managed Superannuation Funds.
- Superannuation Funds / Retirement Savings Accounts.
- Shares and other Listed Securities.
- Wrap and Master Trust Accounts.

Approved Product List

Advisers recommend products only approved by Strategy First. We can supply a copy of the Approved Products List upon request.

OUR ADVICE PROCESS

When a new client joins Strategy First, they can expect a six step process:

1 Meet and Define your Engagement

- Discuss our fees and terms of Engagement.
- Discuss our background and how we work.
- Get to know each other.
- Make sure you are comfortable.
- You provide personal information, needs/objectives.
- Identify your short and long term financial goals.
- Make sure we can meet your objectives.

2 Analysis

- Analyse your assets, liabilities, insurance coverage and investment or tax strategies.
- Analyse your attitude to investment risk.
- Assess potential cash flow, tax, savings, social security and estate planning needs.

3 Prepare Financial Plan

- Develop and compare appropriate strategies.
- Select appropriate Financial Products.
- Document options.

4 Meet to Discuss Your Financial Plan

- Present Financial Plan and PDS.
- Explain the strategy and product solutions.
- Agree on recommendations.
- Answer any questions you have.

5 Implement the Recommendations

- You sign an Authority to Proceed for Financial Plan.
- We Implement strategy.
- Product forms and alterations.
- Insurance forms and underwriting.
- We may work with specialist professionals, such as an Accountant or Solicitor.

6 Ongoing Review and Management

- Review your changing circumstances.
- Are your goals on track?
- Optimise investment portfolio.
- Insurance Reviews.
- Legislative change.
- Your next generation.
- Annual Fee Disclosure Statements.

OUR FEES

Strategy First charges on a "**Fee for Service**" basis, which means you pay a set fee based on:

- Time
- Level of expertise needed
- Complexity

We rebate all commissions and brokerages from product providers or financial institutions as soon as practicable. We **do not** receive any volume rebates, incentive or bonuses.

Strategy First generally delivers financial planning services in two separate stages: Initial financial Advice and Ongoing Reviews.

Each stage has a transparent fee arrangement. This is subject to your agreement before we start each stage.

At your initial meeting, your adviser will confirm which fees will apply to you, based on your specific situation.

Estimate of Fees for Stage 1

The following table gives an estimate of fees you may pay.

However, this depends on the complexity of our initial advice.

Type of SOA	Estimated Fee (incl. GST)
Basic	\$1,650 - \$3,300
Standard	\$3,300 - \$6,600
Complex	\$6,600 - \$11,000

Letter of Engagement

You will receive an estimate of the cost before work commences. This will come in the form of a Letter of Engagement.

Stage 1 - Initial Financial Advice

We charge an agreed fee to provide our recommendations in a Statement of Advice, which may include:

(a) Strategic Advice

- Cash Management and Budgeting
- Debt Management
- Financial Structuring and Tax Planning
- Wealth Accumulation
- Superannuation
- Personal Risk Planning
- Estate Planning
- Retirement Planning and Superannuation

(b) Investment Recommendation

We may be required to make a recommendation regarding the investment of monies.

This may require an additional Statement of Advice and the cost will vary pending the complexity of your situation, such as existing investments, capital gains tax calculations or existence of multiple portfolios.

No entry fees, up front commissions or percentage based on the size of assets is charged.

(c) Implementation

For the actual administration of your Investments, Insurance, Superannuation and Estate Planning needs, we charge on a time and materials basis.

Stage 2 - Ongoing Service Arrangement

We will agree to an ongoing review and management service for a 12-month period that will include:

- Reviews of your portfolio(s)
- Meeting(s) to discuss these Reviews
- Review your progress to reach your financial goals

The cost for this service will be based on factors such as the number of reviews and meetings, size of portfolio and complexity of your situation.

The fee will be agreed up front and reset at each 12-month anniversary. Typically, the fee will be paid monthly.

Fee Disclosure Statement (FDS)

If you are on an Ongoing Service Arrangement, you will receive an annual Fee Disclosure Statement.

Special Projects or Services

We appreciate each client is different and has different needs.

Where our "standard services" are not applicable, we will provide a quote and prior to any commencement, agree with you to a fee structure.

This structure may include a:

1. Time and material basis
2. Flat fee or
3. Combination of both, as appropriate.

YOUR PROTECTION

Strategy First declares that **no** relationships exist with financial product providers or financial institutions that will affect the advice provided.

If we become aware a conflict of interest exists, then we will inform you before advice is given.

STAFF SALARIES / NO COMMISSIONS

All employees are paid a salary and do not receive product commissions, brokerages or sales incentives.

An annual bonus may be paid to employees based on either their individual performance or the performance of the company.

Entities related to Principals may receive dividends from Strategy First.

We do not permit any product related incentives or bonus to be received by Strategy First or any of its representatives. Representatives may participate in training, minor refreshments or entertainment, provided they are of less than \$300 per person in value for any single source over the course of the year.

Strategy First does negotiate reduced charges on some recommended investments or products. Any benefits are passed onto clients using those products. We do not accept any form of incentive in these arrangements.

We do **not** own or distribute any of our own financial products.

NO PAYMENTS FOR REFERRALS

While we welcome referrals, Strategy First does not provide any incentive payment to the referring party. Nor do we expect payment from other professional firms (such as banks or other institutions) to whom we refer our clients.

PROFESSIONAL INDEMNITY INSURANCE

Strategy First holds Professional Indemnity Insurance, which is designed to protect our clients in the event of a loss from an error or negligence on behalf of Strategy First or its employees. This meets ASICs requirements and covers past and present Advisers.

The amount of cover is \$3 million for any one claim and \$6m in aggregate. This policy does not cover losses from normal market movements.

If you would like more information regarding this cover, please request this from our office.

RISKS

We will explain any significant risks of financial products and strategies we recommend to you. If we do not do so, you should ask us to explain them to you.

COMPLAINT PROCEDURE

If you have a complaint about our financial services, we will try to resolve your complaint quickly and fairly.

Please use the following steps:

- 1 Please talk to us first**
Phone: (02) 9091 0080
Email: contact@strategyfirst.com.au
- 2 If your complaint is NOT satisfactorily resolved** within three business days, please lodge your complaint in writing to:

Diana Plenty
Operations Manager
Strategy First Financial Planning Pty Ltd
PO Box 7418
Warringah Mall NSW 2100
Email: dianap@strategyfirst.com.au
- 3 If the complaint cannot be satisfactorily resolved,** you have the right to refer the matter to FOS (Financial Ombudsman Service).

This is a free independent external dispute resolution service.

Strategy First is a FOS member.
The contact details for FOS are:
Address: Finance Ombudsman Service (FOS)
GPO Box 3,
Melbourne VIC 3001
Phone: 1300 780 808
Fax: (+613) 9613 6399
Email: info@fos.org.au
Website: www.fos.org.au
- 4 ASIC** also has a free information line.

You may use them to make a complaint and obtain information about your rights.

Phone: 1300 300 630

PRIVACY DISCLOSURE STATEMENT

Safeguarding the privacy of your personal information is an integral part of the service provided by Strategy First.

This section outlines the way in which we aim to protect your personal information and what personal information we hold about you, for what purposes, how we obtain and make use of that information and how we ensure your privacy.

The personal information you disclose to Strategy First will be collected, held, used or disclosed in accordance with the Australian Privacy Principles (APP) established under the Privacy Amendment (Private Sector) Act 2002.

The information we collect and why

As a financial planning organisation, we are subject to legislative and regulatory requirements.

This requires us to obtain and hold detailed information, which personally identifies you and/or contains information or an opinion about your "personal information".

To provide you with a comprehensive financial planning service, we need to obtain certain personal information, including:

- Employment details and employment history.
- Tax file number.
- Date of birth.
- Your financial needs and objectives.
- Current financial circumstances, including your assets and liabilities income, expenditure, insurance & super
- Investment preferences and tolerance to risk.
- Family commitments
- Dept. of Human Services (Centrelink) eligibility.
- Your health (Relates to risk management).

Failure to provide this information may affect the appropriateness of the advice we provide.

We also need to obtain personal information about you in order for us to satisfy our obligations under relevant legislation such as the Anti-Money Laundering and Counter Terrorism Financing Act 2006 ("AML-CTF Act").

We will not collect any personal information about you, apart from what you have provided to us or authorised a third party to provide to us.

How we collect your information

Generally, collection of your personal information will be gathered in person or by telephone, facsimile, mail, email or from third parties.

From time to time, additional and/or updated information may be collected through one or more of those methods.

We will only collect, maintain and use personal information about you if it is necessary for us to provide the services you have requested.

How we use your information

The personal information you provide to us is confidential. This is for use only within Strategy First. It is primarily for the provision of services requested and the administration of that service. We will not use your information for any other purpose than specified here unless you have given us your consent or it is for another related purpose that is within your reasonable expectations. We will not use or disclose personal information collected by us for any purpose other than the primary purpose of collection unless:

- The purposes for which it was provided or secondary related purposes in circumstances where you would reasonably expect such use or disclosure; or
- Where you have consented to such disclosure; or
- Where the Australian Privacy Principles authorise use or disclosure where required or authorised under law, in circumstances relating to public health and safety and in connection with certain operations by or on behalf of an enforcement body.

We are also obliged pursuant to the Corporations Act to maintain certain transaction records and make those records available for inspection by the Australian Securities and Investments Commission. While law requires some communications, you can notify us at any time if you do not wish to receive this information. Please allow two (2) weeks for us to action your request.

To whom we may disclose your information

We may disclose your personal information to superannuation fund trustees, insurance providers; IDPS (wrap) service providers, stockbrokers and product issuers for implementing the recommendations made by us. We may also disclose your personal information to your accountant, lawyer or other adviser where you have authorised such disclosure. In the event we were to sell our business, we may disclose your personal information to potential purchasers for the purpose of them conducting due diligence investigations. Any such disclosure will be made in confidence and it will be a condition of that disclosure that no information will be used or disclosed by them. We may transfer personal information to the purchaser of the business. As a client, you will be advised of any such transfer.

We may disclose your information to overseas recipients where we have contracted transcription services to these parties. Any overseas parties to whom we disclose information are duly bound by the Australian Privacy Principles.

Accessing our Privacy Policy

We are committed to implementing and promoting a Privacy Policy which will ensure the privacy and security of your personal information. A copy of our Privacy Policy is available on our website at <http://strategyfirst.com.au/privacy-policy/>

Our Privacy Policy contains information on how to access or request to correct your personal information, as well as procedures for making a complaint about a breach of the Australian Privacy Principles.