

## financial services guide

### important information

Your *Financial Services Guide (FSG)* contains information about the services we offer you; how our financial advisers are paid; and our internal and external dispute resolution procedures. The FSG is designed to help you make an informed decision as to whether or not our approach to financial planning is suitable for you.

Our approach to providing financial advice can be summarized as follows:

**Step 1 – Financial Check Up / Consultation / Salary Packaging Advice** **Cost \$ 330 (inc. GST)**

- This appointment is designed to allow us to fully understand your financial situation and objectives, and allow us to assist you in understanding the facts of your situation.
- No written report is provided, rather information provided is general in nature, so you should not act upon this information without first obtaining appropriate specific and written advice.

**Optional Extra – Financial Projection** **Additional Cost \$ 990 (inc. GST)**

- A written report is provided for 1 scenario based on reasonable assumptions, however this does not contain any specific strategy or product recommendation for you, rather it is general information only.

**Step 2 – Strategic Financial Plan** **Cost \$2,640 (inc. GST)**

- A written report is provided with multiple scenario projections, however this service does not contain any specific strategy or product recommendation for you, rather it is general information only, designed to help you understand the projected outcome when making various financial choices, based upon assumptions we believe reasonable.

**Step 3 – Statement Of Advice** **Cost \$1,650 (inc. GST)**

- A written report is provided including specific strategy and product recommendations and will contain specific personal advice, the basis on which advice is given, and information about any fees, commissions and associations (if any) that may have influenced the provision of the advice.
- When recommending a particular product we will give you information on the product via a *Product Disclosure Statement (PDS)*.
- Financial products will be implemented at this stage at a cost of **\$330.00** per policy for managed investment funds, superannuation funds, personal insurance policies or margin loans.

**Step 4 – Wealth Management Service** **Annual Cost \$3,300 (inc. GST)**

- Our ongoing advice service is provided to ensure the continued appropriateness of your investment portfolios and the fine tuning of financial strategies, including a written annual *Statement Of Advice*.

Note - The fees advised above may increase where Rise Financial deems a situation to be more complicated or carries greater advice risk, with the higher fee advised and agreed upon before any work commences.

**Please retain this document for your reference and any future dealing with Rise Financial.**

## financial services guide

Your adviser will be **Phillip Thompson**.

Operating as a financial planner since 1996 and qualifications including Masters of Management, Bachelor of Commerce, Diploma of Financial Planning and Certified Financial Planner, Phil is well positioned to provide quality financial planning advice.

Specialising in personal financial planning and wealth management, Phil can bring many individual aspects of financial planning together and ensure that they all operate effectively.

Phil is a long standing member of the Financial Planning Association, and has been actively involved in the local Financial Planning Chapter, filling the role of Chairman from 2002 to 2007.

Phil has also been honoured by the Commonwealth, receiving a Bravery Medal from the Governor General on behalf of Her Majesty Queen Elizabeth II.

Rise Financial provides truly independent advice and is remunerated on a purely fee for service basis. Phil is also a member of the Independent Financial Advisers Association of Australia (IFAAA).

Rise Financial is a recognised Professional Practice of the Financial Planning Association.



### CONTACT DETAILS:

**Location:** 25 Michell Street  
MONASH ACT 2904

**Postal:** PO Box 6260  
CONDER ACT 2906

**Phone:** 02 6292 0015

**Mobile:** 0412 000 015

**Fax:** 02 6292 0071

**Email:** [phil@risefinancial.com.au](mailto:phil@risefinancial.com.au)

**Website:** [www.risefinancial.com.au](http://www.risefinancial.com.au)

**Skype Name:** risefinancial

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### WHO IS RESPONSIBLE FOR THE FINANCIAL SERVICES PROVIDED?

Phillip Thompson is the sole director of Rise Financial Pty Ltd, which is the entity responsible for the advice provided and holds an Australian Financial Services License 311718. Rise Financial Pty Ltd is responsible for any advisory services provided to you by our advisers.

Rise Financial was established in March 2004 to serve the financial needs of the people of Canberra and its surrounding regions. Rise Financial's aim is to provide truly independent financial planning advice with no conflicts of interest.

Rise Financial Pty Ltd is a member of the Financial Planning Association of Australia as a Financial Planning Association Professional Practice and Phillip Thompson is a Member of the Financial Planning Association of Australia, and both are committed to the Financial Planning Association's Code of Ethics and Rules of Professional Conduct.

Rise Financial Pty Ltd is also a holder of an Australian Credit Licence.

### PRODUCTS RISE FINANCIAL IS LICENSED TO PROVIDE

Rise Financial Pty Ltd holds an Australian Financial Service Licence (AFSL). Under the licence, Rise Financial Pty Ltd deals in and provides advice and services in relation to the following products:

- Banking
  - Basic Deposit Products
  - Term Deposits
- Insurance
  - Life Insurance Products
- Investments
  - Debentures
  - Managed Funds
  - Direct Equities
- Superannuation
  - Personal Superannuation
- Retirement
  - Annuities
  - Account Based Pensions
- Investment Lending
  - Margin Loans

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### WHAT ADVISORY SERVICES ARE AVAILABLE TO ME?

Phil is authorised to offer you the following financial services:

- Financial projections and scenario comparison
- Strategic financial planning and wealth creation
- Investment & superannuation advice, implementation & management
- Retirement planning
- Personal risk insurance advice
- Redundancy advice
- Budget & mortgage management advice and margin loan implementation
- Salary packaging advice
- Advice relating to credit activities

At Rise Financial our lifestyle financial planning process focuses on helping clients to achieve their lifestyle and financial planning goals in a reliable manner, over time.

Phil will only recommend an investment solution to you after considering it's suitability for your individual investment objectives, financial situation and needs.

We typically provide investment recommendations for administration platforms providing access to fund managers adopting a passive investment philosophy, to better deliver low cost and reliable investment outcomes.

Only products approved by Rise Financial Pty Ltd can be recommended by Phillip. A copy of the *Approved Product List* can be supplied to you upon request.

### HOW WILL I PAY FOR THE SERVICES PROVIDED?

#### *Financial Service fee*

At Rise Financial we charge a flat fee for advice, as summarized on the first page of this document.

The applicable fee for any Financial Service will be agreed upon first before any work is performed and acknowledged by signing a *Financial Service Agreement*. How this fee is collected can be discussed with Phillip as there are several options available.

#### *Implementation fee*

A cost of \$330.00 per policy will be charged to implement any recommended financial product (managed investment funds / superannuation funds / personal insurance policies or margin loan) to cover the administrative time involved.

#### *Ongoing commission*

Ongoing commissions (sometimes referred to as trail commissions) can be paid by product providers and they are paid for the length of time you hold the product.

Rise Financial will not accept any commission, but instead rebate it back to you either:

- by additional investment units on any investment fund / superannuation fund,
- lower premium payable on any personal insurance policy, or
- lower interest rate costs on any margin loan.

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### WILL YOU BE PAID FOR REFERRING ME TO A THIRD PARTY FOR ADDITIONAL SPECIALIST SERVICES?

Rise Financial Pty Ltd will not accept any incentive or payment for referring you to other professionals to have work performed.

### WHAT INFORMATION SHOULD I PROVIDE TO RECEIVE PERSONAL ADVICE?

Before your first meeting with Phil you will have the opportunity to complete a *Financial Overview Form*, which will record your personal objectives, lifestyle goals, details of your current financial situation and other relevant information, so that we can provide you with the most appropriate advice.

You have the right to withhold information from us, however this may compromise the suitability of any advice provided. In such cases, we will warn you in your written advice about the possible consequences of us not having your full personal and financial information. You should read the warnings carefully.

### WHAT SHOULD I KNOW ABOUT ANY RISKS OF THE INVESTMENT AND STRATEGIES YOU RECOMMEND TO ME?

With any investment, you can take on many types of risk. It is important to understand how these risks may impact on your plan. There are risks inherent to investments and beyond the control of your adviser, such as general movements in financial markets and movement of a foreign currency.

The assessment of your understanding and attitude towards investing is an important part of the financial planning process. During our meetings we will discuss your attitude to investment risk. This will assist in determining an appropriate asset allocation and investment time horizon for your investment portfolio to reflect your financial needs and objectives within a level of risk acceptable to you.

In any written advice provided you will find included, and be provided with, sufficient information about investment risk, so that you are fully aware of the investment risk that your recommended strategy involves.

### WHAT INFORMATION DO YOU MAINTAIN IN MY FILE AND CAN I EXAMINE MY FILE?

We will collect personal and possibly sensitive information from you for the purpose of identifying and reviewing your financial and lifestyle objectives to enable the delivery of financial services and advice. The information you provide and any recommendations made will be kept on file.

You are entitled to request reasonable access to any information held about you.

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### PRIVACY AND CONFIDENTIALITY

In order to best meet your needs and provide you with financial services and advice, we may need to disclose your personal information to other parties. Typically these parties include fund managers, life companies, related entities and other licensees or other professional advisers such as an accountant or solicitor. Similarly we may bring to your attention products, services or other information which may be relevant to your financial plan. At these times you will be given the opportunity to choose whether or not you continue to receive such information.

It is also important to understand that we reserve the right to appoint another accredited adviser/authorised representative from time to time. In these circumstances we will write to you advising you of the change.

### COMPENSATION ARRANGEMENTS

Rise Financial Pty Ltd does have, and will maintain, adequate Professional Indemnity (PI) cover which also covers work provided to clients should your adviser / representative cease working with the licensee Rise Financial Pty Ltd.

### MAKING A COMPLAINT

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

1. Contact Phil about your complaint.
2. If your complaint is not satisfactorily resolved within 3 days, put your complaint in writing and send it to:

Rise Financial Pty Ltd  
Attn: Principal  
PO Box 6260  
CONDOR ACT 2906

We will try and resolve your complaint quickly and fairly.

### FINANCIAL SERVICE DISPUTE RESOLUTION SCHEMES

If you are not satisfied with the steps taken by Rise Financial Pty Ltd to resolve your complaint, or with the result of our investigation, you may wish to contact the Financial Ombudsman Service.

#### **Financial Ombudsman Service (FOS)**

GPO Box 3  
Melbourne VIC 3001  
Telephone: 1300 780 808  
Fax: +61 3 9613 6399  
Email: [info@fos.org.au](mailto:info@fos.org.au)  
Internet: [www.fos.org.au](http://www.fos.org.au)

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Alternatively, one of the following external dispute resolution schemes may assist in resolving your complaint.

### **Superannuation Complaints Tribunal – For Super, Deferred Annuities, Retirement Savings Accounts (RSA)**

Locked Bag 3060

GPO Melbourne VIC 3001

Telephone: 1300 884 114

Fax: +61 3 8635 5588

Email: [info@sct.gov.au](mailto:info@sct.gov.au)

Internet: [www.sct.gov.au](http://www.sct.gov.au)

### **Australian Securities and Investments Commission**

The Australian Securities and Investments Commission (ASIC) website contains information on complaining about companies and people and describes the types of complaints handled by ASIC.

To obtain further information contact the ASIC info line:

Telephone: 1300 300 630

Fax: +61 3 5177 3999

Email: [infoline@asic.gov.au](mailto:infoline@asic.gov.au)

Internet: [www.asic.gov.au](http://www.asic.gov.au)

### **The Office of the Australian Information Commissioner**

GPO Box 5218

SYDNEY NSW 2001

Telephone: 1300 363 992

Fax: +61 2 9284 9666

Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

The Financial Ombudsman Service is also able to assist with matters relating to Privacy.